



# Saxmundham Town Council

Members of the Resources Committee are summoned to attend a meeting on Thursday 3<sup>rd</sup> April 2025 at 12 noon at the Town House, Station Approach, Saxmundham

## Agenda

### 1. Attendance and Apologies for Absence

### 2. Declaration of Interests

To receive any declarations of interest and to consider requests for dispensations from members on matters in which they have a disclosable pecuniary interest, other registerable interest, or non-registerable interest.

### 3. Open Forum

Members of the public may give their views on items on this agenda or raise items for future consideration.

### 4. Minutes

To resolve that the minutes of the meeting held on 4<sup>th</sup> March 2025 are a true and accurate record.

### 5. Monthly Reports

- a) To resolve to approve the payments and note the receipts and bank balances as at 31<sup>st</sup> March 2025.
- b) To verify the monthly bank reconciliations as at 31<sup>st</sup> March 2025.

### 6. Financial Year 2024-2025

To resolve to recommend approval of the following to the Town Council:

- a) Budget Outturn Report for the financial year 2024-2025.
- b) Community Infrastructure Levy Report 2024-2025.
- c) Transparency Code Annual Report 2024-2025
- d) Internal Auditor Letter of Engagement 2024-2025.

### 7. Financial Year 2025-2026

- a) To consider allocating £1,100 from the General Reserve to the Grounds Maintenance budget line, to cover the increased costs quoted by the contractor.
- b) To consider allocating £500 from the General Reserve to the Councillor Training budget line, to cover the cost of Code of Conduct training.
- c) To note the receipt of a £5,000 grant from ESC's Town Development Fund to provide staffing resource for events and to consider recommending to Town Council to transfer this sum to an Earmarked Reserve.
- d) To consider recommending to Town Council to transfer £1,000 for Elections Contingency to an Earmarked Reserve.
- e) To note the receipt of a £1,000 grant from ESC's Nature First Fund to provide a boardwalk at the Wildlife Walk.

- f) To note the deadline of October 2025 to spend Community Infrastructure Levy receipts of £2,795.
- g) To authorise the list of Approved Payments and Direct Debits 2025-2026.

#### **8. Insurance**

- a) To note the revaluation of the Town House for insurance purposes.
- b) To note the renewal the insurance policy with Clear Councils.

#### **9. Policies**

To resolve to recommend approval of the following to the Town Council:

- a) updated Financial Regulations
- b) the annual review of the Investment Strategy
- c) the annual review of the Reserves Policy
- d) a new CCTV policy.

#### **10. Next Meeting**

To note the date and time of the next meeting which is scheduled for 6<sup>th</sup> May 2025 at 12 noon.

**Sharon Smith**  
**Town Clerk/RFO**  
**26<sup>th</sup> March 2025**



# Saxmundham Town Council

Minutes of the meeting of the Resources Committee held on Tuesday 4<sup>th</sup> March 2025  
at the Town House, Station Approach, Saxmundham at 12:00 pm.

## Minutes

### 107/24RC Attendees

Cllr Elizabeth Clark (Chair)  
Cllr John Fisher  
Cllr John Findlay  
Cllr Jeremy Smith

### Also Present

Sharon Smith (Town Clerk)  
Khalam Ismaeel (Student Intern)

### 108/24RC Declaration of Interests

Cllr John Fisher declared a non-registerable interest in item 114/24TCa.

### 109/24RC Open Forum

None.

### 110/24RC Minutes

It was **unanimously resolved** that the minutes of the meeting held on 4<sup>th</sup> February 2025 are a true and accurate record.

### 111/24RC Monthly Finance

- a) It was **unanimously resolved** to approve the payments for February 2025.
- b) The Committee noted the receipts for February 2025.
- c) The Committee noted the bank balances as at 31<sup>st</sup> February 2025.
- d) The Town Clerk reported the bank reconciliations as at 28<sup>th</sup> February 2025 were completed but were not available at the meeting. Cllr Elizabeth Clark agreed to verify and approve them after the meeting.
- e) The Committee reviewed the budget versus actual income and expenditure report as at 28<sup>th</sup> February 2025 along with the forecast for the General and Earmarked Reserves through to the year-end.

### 112/24RC Savings Account Transfer

It was **unanimously resolved** to transfer £10,000.00 from the Cambridge Building Society to the Unity Trust Bank current account to ensure sufficient funds are available to meet expected expenditure until the next precept instalment is received.

### 113/24RC Insurance

- a) It was **unanimously resolved** to accept a quotation to revalue the Town House for insurance purposes.
- b) The Committee noted the settlement of a claim made by a resident regarding damage to his property from Memorial Field trees.

Signed \_\_\_\_\_ Date \_\_\_\_\_

#### 114/24TC Community Grants

- a) It was **unanimously resolved** to award a grant of £120 to East Suffolk Travel Association for leaflet printing.
- b) The Committee reviewed an application from Saxmundham Judo Club to fund Veterans' Breakfasts over a five-year period. It was **unanimously resolved** to award a grant of £100 to support the initiative for its first year. Recognising the high demand on the community grants budget, the Committee agreed that the Judo Club may submit annual funding applications for this initiative, each to be considered on its merits.

#### 115/24RC Policies

- a) Following minor amendments, it was **unanimously resolved** to recommend to the Town Council to approve:
- i. the annual review of the Asset Register
  - ii. the annual review of the Model Publication Scheme
  - iii. the annual review of the Internal Controls Statement
  - iv. the annual review of the Community Grants Policy and Application Form.
- b) It was agreed to further consider a new Councillors Representing the Town Council Policy and to circulate it to all members of the Town Council for review.

#### 116/24TC Procurement Act and Transparency Code Update

The Committee received a report from the Town Clerk. The Committee advised the Town Clerk to draw up a Preferred Supplier List for consideration following consultation with the Suffolk Association of Local Councils and East Suffolk Council.

#### 117/24RC Next Meeting

It was **unanimously resolved** to postpone the scheduled date and time of the next meeting by one week to Tuesday 8<sup>th</sup> April 2025 at 12 noon.

The meeting closed at 1:10 pm.

**Sharon Smith**  
Town Clerk/RFO

Signed \_\_\_\_\_ Date \_\_\_\_\_

SAXMUNDHAM TOWN COUNCIL - MARCH 2025

01/03/2025	Balance Brought Forward - Unity Trust Bank Current	£9,754.66
	Balance Brought Forward - Unity Trust Bank Savings	£25,000.00
	Balance Brought Forward - Cambridge Building Society	£87,696.34
	Balance Brought Forward - Public Sector Deposit Fund	<u>£60,000.00</u>
		<b>£182,451.00</b>

Payments/Transfers from Unity Trust Bank Current

Invoice Date	PO No	Supplier	Description	Gross	VAT	Net	Code	Authority
18/03/2025	n/a	Nest	Pensions - Month 12	£464.35	£0.00	£464.35	4000	Pre-Approved Payments List
10/03/2025	n/a	HMRC	PAYE - Month 11 Additional	£74.17	£0.00	£74.17	4000	Pre-Approved Payments List
24/03/2025	n/a	HMRC	PAYE - Month 12	£1,527.28	£0.00	£1,527.28	4000	Pre-Approved Payments List
24/03/2025	n/a	Employee 1	Salary - Month 12	£2,850.17	£0.00	£2,850.17	4000	Pre-Approved Payments List
24/03/2025	n/a	Employee 2	Salary - Month 12	£1,016.58	£0.00	£1,016.58	4000	Pre-Approved Payments List
24/03/2025	n/a	Employee 3	Salary - Month 12	£1,012.70	£0.00	£1,012.70	4000	Pre-Approved Payments List
24/03/2025	n/a	Employee 4	Salary - Month 12	£972.53	£0.00	£972.53	4000	Pre-Approved Payments List
24/03/2025	n/a	Employee 5	Salary - Month 12	£965.85	£0.00	£965.85	4000	Pre-Approved Payments List
24/03/2025	n/a	Employee 6	Salary - Month 12	£449.33	£0.00	£449.33	4000	Pre-Approved Payments List
24/03/2025	n/a	EE	Mobile Phone - Month 12	£1.80	£0.00	£1.80	4260	Pre-Approved Payments List
28/02/2025	n/a	The Cleaning Company	Cleaning - Month 11	£266.40	£44.40	£222.00	4200	Pre-Approved Payments List
03/03/2025	n/a	Smartest Energy	Electricity - Month 11	£88.87	£4.23	£84.64	4205	Pre-Approved Payments List
04/03/2025	n/a	Smartest Energy	Gas - Month 11	£251.15	£11.96	£239.19	4205	Pre-Approved Payments List
17/02/2025	n/a	Red Dune	IT Services - Month 11	£392.40	£65.40	£327.00	4255	Pre-Approved Payments List
17/03/2025	n/a	Red Dune	IT Services - Month 12	£392.40	£65.40	£327.00	4255	Pre-Approved Payments List
28/02/2025	n/a	OfficeFlow	Photocopier Service Charge - Month 12	£121.19	£20.20	£100.99	4240	Pre-Approved Payments List
31/03/2025	n/a	Unity Trust Bank	Bank Charges - Month 12	£10.50	£0.00	£10.50	4235	Pre-Approved Payments List
17/02/2025	370/24TC	Public Works Loan Board	Gannon Institute - Loan Repayment	£1,492.30	£0.00	£1,492.30	4300	Pre-Approved Payments List
17/02/2025	382/24TC	Saxmundham & District CIC	Room Hire - Fromus Energy Projects Team	£18.00	£0.00	£18.00	4220	Pre-Approved Payments List
17/02/2025	378/24TC	Restore Datashred	Confidential Paper Shredding	£128.70	£21.45	£107.25	4210	Pre-Approved Payments List
10/03/2025	308/24TC	Ryan Sanderson - Clear Councils	Insurance Excess - Memorial Field Tree	£250.00	£0.00	£250.00	4270	Amenities and Services Committee - 62/24AS
24/02/2025	n/a	Herring Bone Design	Website Support	£130.00	£0.00	£130.00	4405	Pre-Approved Payments List
07/03/2025	395/24TC	Sharon Smith - Amazon	Stationery	£7.99	£1.33	£6.66	4245	Pre-Approved Payments List
07/03/2025	395/24TC	Sharon Smith - Doodle Poll	Monthly Subscription - February	£12.36	£0.00	£12.36	4250	Pre-Approved Payments List
24/03/2025	405/24T6	Sharon Smith - Doodle Poll	Monthly Subscription - March	£11.88	£0.00	£11.88	4250	Pre-Approved Payments List
25/03/2025	408/24TC	Sharon Smith - Alamy	Photograph	£28.80	£4.80	£24.00	4400	Pre-Approved Payments List
24/03/2025	405/24T6	Sharon Smith - Tesco	Kitchen Supplies	£5.25	£0.00	£5.25	4265	Pre-Approved Payments List
10/03/2025	397/24TC	Saxmundham Judo Club	Community Grant - Veterans Breakfast	£100.00	£0.00	£100.00	4555	Resources Committee - 114/24RC
10/03/2025	398/24TC	East Suffolk Travel Association	Community Grant - Leaflets	£120.00	£0.00	£120.00	4555	Resources Committee - 114/24RC
10/03/2025	399/24TC	East Suffolk Travel Association	Membership Subscription	£7.00	£0.00	£7.00	4250	Pre-Approved Payments List
04/03/2025	396/24TC	Binder Ltd	Youth Booth - Service	£110.40	£18.40	£92.00	4675	Pre-Approved Payments List
10/03/2025	400/24TC	Amy Rayner	Green Team - Refreshments	£3.95	£0.00	£3.95	4810	Pre-Approved Payments List
01/02/2025	404/24TC	J T Peggs	Green Team - Bark	£76.00	£12.66	£63.34	4810	Pre-Approved Payments List
18/03/2025	402/24TC	Sax Computers	Photographs x 2	£180.00	£30.00	£150.00	4405	Events and Communications Committee - 58/24EC
21/03/2025	405/24TC	Rialtas Business Solutions Ltd	Sales Ledger Launch Consultancy	£96.00	£16.00	£80.00	4228	Pre-Approved Payments List
17/03/2025	401/24TC	John Casson Survey Services	Town House - Insurance Valuation	£720.00	£120.00	£600.00	4270	Resources Committee - 113/24RC
24/03/2025	n/a	East Suffolk Services Ltd	Memorial Field and Chantry Road - Grass Cutting	£649.34	£108.22	£541.12	4815	Pre-Approved Payments List
25/03/2025	406/24TC	Saxmundham and District CIC	Room Hire - Training	£42.00	£0.00	£42.00	4220	Pre-Approved Payments List
26/03/2025	407/24TC	Leiston Press	Tent Cards x 2	£42.00	£7.00	£35.00	4245	Pre-Approved Payments List
27/03/2025	n/a	Stall Holders	Christmas Fayre - Stall Refunds	£130.00	£0.00	£130.00	1100	Chair of Events and Communications Committee/Town Clerk
				<u>£15,219.64</u>	<u>£551.45</u>	<u>£14,668.19</u>		

Payments in Advance

Invoice Date	PO No	Supplier	Description	Gross	VAT	Net	Code	Authority
05/02/2025	n/a	Worknest	Health & Safety - Year 4	£3,877.22	£646.20	£3,231.02	4285	Pre-Approved Payments List
14/03/2025	387/24TC	Suffolk Association of Local Councils	Training - Deputy Town Clerk - CILCA	£75.60	£12.60	£63.00	4095	Staffing Sub-Committee - TBC
26/03/2025	n/a	Suffolk Association of Local Councils	Training - Caretaker - Play Inspection	£318.00	£53.00	£265.00	4095	Pre-Approved Payments List
20/03/2025	n/a	Everflow	Water - Month 1	£30.30	£0.00	£30.30	4205	Pre-Approved Payments List
				<u>£4,301.12</u>	<u>£711.80</u>	<u>£3,589.32</u>		

Creditors

Invoice Date	PO No	Supplier	Description	Gross	VAT	Net	Code	Authority
28/03/2025	n/a	Compass Point Planning and Rural Consultants	Neighbourhood Plan - Consultancy	£2,407.00	£0.00	£2,407.00	4705/EMR	Resources Committee - 58/24RC
28/03/2025	n/a	RH Leggett	Neighbourhood Plan - Consultancy	£150.00	£0.00	£150.00	4705/EMR	Resources Committee - 58/24RC
31/03/2025	n/a	Groundworks UK	Neighbourhood Plan - Unspent Funds	£6,376.00	£0.00	£6,376.00	4705/EMR	Resources Committee - 58/24RC
31/03/2025	n/a	Sharon Smith - Amazon	A3 Paper Guillotine	£42.99	£7.17	£35.82	4265	Pre-Approved Payments List
31/03/2025	n/a	Sharon Smith - Tesco	Litter Pick Refreshments	£18.00	£0.00	£18.00	4050	Pre-Approved Payments List
27/03/2025	409/24TC	Viking	Stationery	£126.14	£21.02	£105.12	4245	Pre-Approved Payments List
31/03/2025	n/a	The Cleaning Company	Cleaning - Month 12	£266.40	£44.40	£222.00	4200	Pre-Approved Payments List
28/03/2025	n/a	Office Flow	Photocopier Service Charge - Month 12	£132.70	£22.12	£110.58	4240	Pre-Approved Payments List
31/03/2025	n/a	Designfolk	Web Hosting	£150.00	£0.00	£150.00	4405	Pre-Approved Payments List
31/03/2025	282/24TC	Suffolk Association of Local Councils	Payroll Service - Half Year	£223.20	£37.20	£186.00	4055	Pre-Approved Payments List
				<u>£9,892.43</u>	<u>£131.91</u>	<u>£9,760.52</u>		

Accruals

Invoice Date	PO No	Supplier	Description	Net	Code	Authority
n/a	n/a	Smartest Energy	Electricity - Month 12	£100.00		4205 Pre-Approved Payments List
n/a	n/a	Smartest Energy	Gas - Month 12	£250.00		4205 Pre-Approved Payments List
				<u>£350.00</u>		

**Debtors**

Invoice Date	PO No	Supplier	Description	Gross	Code
n/a	n/a	Gannon Institute	Cleaning Reimbursement - Month 12	£44.00	4200
04/02/2025	18-24-25	Stall Holders	Weekly Market - February	£36.00	1100
04/03/2025	20-24-25	Stall Holders	Weekly Market - March	£40.00	1100
04/03/2025	21-24-25	Stall Holders	Weekly Market - March	£40.00	1100
				<u>£160.00</u>	

**Receipts in Advance**

Date	Reference	Payer	Description	Amount	Code
28/03/2025	n/a	East Suffolk Council	Nature First Grant - Wildlife Walk	£1,000.00	1310
				<u>£1,000.00</u>	

**Receipts to Unity Trust Bank Current**

Date	Reference	Payer	Description	Amount	Code
12/03/2025	03/06/09/10/13-24/25	Stall Holders	Weekly Market - Various	£180.00	
17/03/2025	17-24-25	Stall Holders	Weekly Market - February	£27.00	1100
17/03/2025	19-24-25	Stall Holders	Weekly Market - March	£40.00	1100
10/03/2025	n/a	Gannon Institute	Cleaning Reimbursement - Month 10	£44.00	1100
17/03/2025	n/a	Gannon Institute	Cleaning Reimbursement - Month 11	£55.00	4200
04/03/2025	n/a	CCLA	Interest	£210.18	4200
14/03/2025	n/a	Unity Trust Bank Savings	Transfer	£15,000.00	1090
21/03/2025	n/a	Cambridge Building Society	Transfer	£2,696.34	n/a
28/03/2025	n/a	Rialtas Business Solutions Ltd	Duplicate Payment Refund	£276.00	4095
				<u>£18,528.52</u>	

**Transfers from Unity Trust Bank Savings**

Date	Reference	Payer	Description	Amount	Code
21/03/2025	n/a	Unity Trust Bank	Transfer to Unity Trust Bank Current	£15,000.00	n/a
				<u>£15,000.00</u>	

**Receipts to Unity Trust Bank Savings**

Date	Reference	Payer	Description	Amount	Code
31/03/2025	n/a	Unity Trust Bank	Interest - Qtr 4	£163.59	1090
				<u>£163.59</u>	

**Transfers from Cambridge Building Society**

Date	Reference	Payer	Description	Amount	Code
21/03/2025	n/a	Cambridge Building Society	Transfer to Unity Trust Bank Current	£2,696.34	n/a
				<u>£2,696.34</u>	

<b>31/03/2025</b>			Balance Carried Forward - Unity Trust Bank Current	£9,762.42	
			Balance Carried Forward - Unity Trust Bank Savings	£10,163.59	
			Balance Carried Forward - Cambridge Building Society	£85,000.00	
			Balance Carried Forward - Public Sector Deposit Fund	£60,000.00	
				<u>£164,926.01</u>	

**Bank Reconciliation Statement as at 31/03/2025  
for Cashbook 1 - Unity Trust Bank - Current**

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
Current A/C	31/03/2025		9,762.42
			<u>9,762.42</u>
<b><u>Unpresented Payments (Minus)</u></b>		<b><u>Amount</u></b>	
		0.00	
			<u>0.00</u>
			9,762.42
<b><u>Unpresented Receipts (Plus)</u></b>			
		0.00	
			<u>0.00</u>
			9,762.42
		<b>Balance per Cash Book is :-</b>	<b>9,762.42</b>
		<b>Difference is :-</b>	<b>0.00</b>

**Responsible Financial Officer:**

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

**Councillor:**

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

## Bank Reconciliation up to 31/03/2025 for Cashbook No 1 - Unity Trust Bank - Current

<u>Date</u>	<u>Cheque/Ref</u>	<u>Amnt Paid</u>	<u>Amnt Banked</u>	<u>Stat Amnt</u>	<u>Difference</u>	<u>Cleared</u>	<u>Payee Name or Description</u>
02/03/2025			180.00	180.00		R ■	Receipt(s) Banked
04/03/2025			210.18	210.18		R ■	Receipt(s) Banked
10/03/2025			40.00	40.00		R ■	Receipt(s) Banked
12/03/2025	TRANSFER	1,492.30		1,492.30		R ■	Public Works Loan Board
14/03/2025	14/3/25		15,000.00	15,000.00		R ■	Receipt(s) Banked
17/03/2025	TRANSFER	1,527.28		1,527.28		R ■	HM Revenue and Customs
17/03/2025	TRANSFER	74.17		74.17		R ■	HM Revenue and Customs
17/03/2025	match01	88.87		88.87		R ■	Smartest Energy Business Ltd
17/03/2025	match02	251.15		251.15		R ■	Smartest Energy Business Ltd
17/03/2025	match03	130.00		130.00		R ■	Herring Bone Design Ltd.
17/03/2025	match014	110.40		110.40		R ■	Binder Ltd.
17/03/2025	match05	120.00		120.00		R ■	East Suffolk Travel Associatio
17/03/2025	match06	392.40		392.40		R ■	Red Dune Ltd.
17/03/2025	match07	121.19		121.19		R ■	Office flow
17/03/2025	match08	100.00		100.00		R ■	Judo
17/03/2025	match09	3,877.22		3,877.22		R ■	ELLIS WHITTAM LIMITED
17/03/2025	match10	266.40		266.40		R ■	The Cleaning Company Suffolk L
17/03/2025	match11	18.00		18.00		R ■	Sax and District Community Int
17/03/2025	match12	20.35		20.35		R ■	Sharon Smith
17/03/2025	match13	7.00		7.00		R ■	East Suffolk Travel Associatio
17/03/2025	match14	128.70		128.70		R ■	Restore Datashred
17/03/2025	match15	250.00		250.00		R ■	R SANDERSON
17/03/2025	match16	3.95		3.95		R ■	Amy Rayner
17/03/2025			44.00	44.00		R ■	Receipt(s) Banked
17/03/2025			55.00	55.00		R ■	Receipt(s) Banked
17/03/2025			27.00	27.00		R ■	Receipt(s) Banked
18/03/2025	TRANSFER	434.35		434.35		R ■	NEST Pensions
18/03/2025	match17	30.30		30.30		R ■	EVERFLOW Water
18/03/2025	DD	1.80		1.80		R ■	EE Mobile Internet
18/03/2025	TRANSFER	30.00		30.00		R ■	NEST Pensions
21/03/2025			276.00	276.00		R ■	Receipt(s) Banked
24/03/2025	TRANSFER	449.33		449.33		R ■	Amy Rayner
24/03/2025	TRANSFER	965.85		965.85		R ■	Lisa Hamon
24/03/2025	TRANSFER	972.53		972.53		R ■	Michelle Allen
24/03/2025	TRANSFER	2,850.17		2,850.17		R ■	Sharon Smith
24/03/2025	TRANSFER	1,016.58		1,016.58		R ■	Jess Palmer
24/03/2025	TRANSFER	1,012.70		1,012.70		R ■	Robert Ross
26/03/2025	match01	720.00		720.00		R ■	John Casson Survey Services
26/03/2025	match02	180.00		180.00		R ■	Sax Compute Ltd
26/03/2025	match03	17.13		17.13		R ■	Sharon Smith
26/03/2025	match04	96.00		96.00		R ■	Rialtas Business Solutions
26/03/2025	match05	318.00		318.00		R ■	Suffolk Assoc. of Local Counci
26/03/2025	match06	392.40		392.40		R ■	Red Dune Ltd.
26/03/2025	match07	75.60		75.60		R ■	Suffolk Assoc. of Local Counci
26/03/2025	match08	76.00		76.00		R ■	J T Pegg & Sons Ltd.
27/03/2025	CHQ		2,696.34	2,696.34		R ■	Receipt(s) Banked
28/03/2025			1,000.00	1,000.00		R ■	Receipt(s) Banked
31/03/2025	match01	649.34		649.34		R ■	East Suffolk Services



**Bank Reconciliation up to 31/03/2025 for Cashbook No 1 - Unity Trust Bank - Current**

<u>Date</u>	<u>Cheque/Ref</u>	<u>Amnt Paid</u>	<u>Amnt Banked</u>	<u>Stat Amnt</u>	<u>Difference</u>	<u>Cleared</u>	<u>Payee Name or Description</u>
31/03/2025	match02	42.00		42.00		R <input type="checkbox"/>	Sax and District Community Int
31/03/2025	match03	28.80		28.80		R <input type="checkbox"/>	Sharon Smith
31/03/2025	match04	42.00		42.00		R <input type="checkbox"/>	Leiston Press Publishing
31/03/2025	TRANSFER	130.00		130.00		R <input type="checkbox"/>	Xmas Refund
31/03/2025	DD	10.50		10.50		R <input type="checkbox"/>	Unity Trust Bank
		<u>19,520.76</u>	<u>19,528.52</u>				

**Responsible Financial Officer:**

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

**Councillor:**

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



Saxmundham Town Council

**Town Council**

60-83-01 • 20458603

Balance	Available
£ 9,762.42	£ 9,762.42

Balances are correct as of 13:20 on 01 Apr 2025.

↓ Date	Description	Paid in	Paid out	Balance
31/03/25	Service Charge		-10.50	9,762.42
31/03/25	B/P to: Gemma Grant • XMAS FAYRE REFUND		-20.00	9,772.92
31/03/25	B/P to: Leiston Press • INV 67681		-42.00	9,792.92
31/03/25	B/P to: Sharon Smith • SAX TC EXPENSES		-28.80	9,834.92
31/03/25	B/P to: Mr J M Levett • XMAS FAYRE REFUND		-30.00	9,863.72
31/03/25	B/P to: C S Jennings • XMAS FAYRE REFUND		-30.00	9,893.72
31/03/25	B/P to: Mr N R Meadows • XMAS FAYRE REFUND		-20.00	9,923.72
31/03/25	B/P to: THE SAXMUNDHAM& DI • I-25/064		-42.00	9,943.72
31/03/25	B/P to: East Suffolk Servi • 126698		-649.34	9,985.72
31/03/25	B/P to: J W Distillers Ltd • XMAS FAYRE REFUND		-30.00	10,635.06
28/03/25	EAST SUFFOLK BACS • 080095	1,000.00		10,665.06
26/03/25	B/P to: J T PEGG & SONS LT • INVOICE 11734		-76.00	9,665.06
26/03/25	B/P to: SALC • INV 29468		-75.60	9,741.06
26/03/25	B/P to: RED DUNE • INV 10853		-392.40	9,816.66
26/03/25	B/P to: SALC • INV 29502		-318.00	10,209.06
26/03/25	B/P to: Rialtas Business S • 32513		-96.00	10,527.06
26/03/25	B/P to: Sharon Smith • SAX TC EXPENSES		-17.13	10,623.06
26/03/25	B/P to: Sax Compute Ltd • INV 1037		-180.00	10,640.19
26/03/25	B/P to: John Casson Survey • INVOICE 10702		-720.00	10,820.19
26/03/25	Transfer from 20458593	2,696.34		11,540.19
24/03/25	B/P to: Robert Ross • SAX TC - SALARIES		-1,012.70	8,843.85
24/03/25	B/P to: JESSICA ALICE PALM • SAX TC - SALARIES		-1,016.58	9,856.55
24/03/25	B/P to: Sharon Smith • SAX TC - SALARIES		-2,850.17	10,873.13

24/03/25	B/P to: M Allen • SAX TC - SALARIES		-972.53	13,723.30
24/03/25	B/P to: Lisa Hamon • SAX TC - SALARIES		-965.85	14,695.83
24/03/25	B/P to: AMY RUTH RAYNER • SAX TC - SALARIES		-449.33	15,661.68
24/03/25	Direct Debit (EVERFLOW LIMITED) • D253689A		-30.30	16,111.01
21/03/25	RIALTAS BUSINESS SOLUTIONS LTD	276.00		16,141.31
18/03/25	Direct Debit (EE LIMITED) • Q53129644603507546		-1.80	15,865.31
18/03/25	Direct Debit (NEST) • IT000005044336		-464.35	15,867.11
17/03/25	K Hilliard • PITCH FEES	27.00		16,331.46
17/03/25	B/P to: HMRC PAYE/NIC SHIP • 245PP00101481		-74.17	16,304.46
17/03/25	B/P to: AMY RUTH RAYNER • STC EXPENSES 10/3		-3.95	16,378.63
17/03/25	THE GANNON INSTITU • CLEANING MONTH 9	55.00		16,382.58
17/03/25	B/P to: Ryan Sanderson • STC - INSURANCE		-250.00	16,327.58
17/03/25	B/P to: Restore Datashred • INV 2119460		-128.70	16,577.58
17/03/25	B/P to: East Suffolk Trave • STC MEMBERSHIP		-7.00	16,706.28
17/03/25	B/P to: Sharon Smith • EXPENSESC 7/3/25		-20.35	16,713.28
17/03/25	B/P to: THE SAXMUNDHAM& DI • I25/034		-18.00	16,733.63
17/03/25	B/P to: The Cleaning Compa • INV 4539		-266.40	16,751.63
17/03/25	B/P to: Worknest Ltd • SINV080354		-3,877.22	17,018.03
17/03/25	THE GANNON INSTITU • CLEANING MONTH 10	44.00		20,895.25
17/03/25	B/P to: Judo • SAX TC GRANT		-100.00	20,851.25
17/03/25	B/P to: office flow • INV 329651		-121.19	20,951.25
17/03/25	B/P to: RED DUNE • INV 10737		-392.40	21,072.44
17/03/25	B/P to: HMRC PAYE/NIC SHIP • 245PP00101481		-1,527.28	21,464.84
17/03/25	B/P to: East Suffolk Trave • SAX TC GRANT		-120.00	22,992.12
17/03/25	B/P to: BINDER LIMITED • SI24727583		-110.40	23,112.12
17/03/25	B/P to: HERRINGBONE DESIGN • INVOICE 6328		-130.00	23,222.52
17/03/25	Direct Debit (SMARTESTENERGY BUS) • 44503-002		-251.15	23,352.52
17/03/25	Direct Debit (SMARTESTENERGY BUS) • 10001163161		-88.87	23,603.67
14/03/25	Transfer from 20506092	15,000.00		23,692.54

12/03/25	J Brown • Lee Brown	<b>180.00</b>	<b>8,692.54</b>
12/03/25	Direct Debit (PUBLIC WORKS • SAXMUNDHAM LOANS)	<b>-1,492.30</b>	<b>8,512.54</b>
10/03/25	SJI GREENGROCERS LTD • SJI GREEN 19-24-25	<b>40.00</b>	<b>10,004.84</b>
04/03/25	CCLA Investment • PS1007269 Management Limited Saxmundh	<b>210.18</b>	<b>9,964.84</b>
28/02/25	Service Charge	<b>-14.85</b>	<b>9,754.66</b>
24/02/25	B/P to: Robert Ross • FEB SALARY	<b>-1,012.70</b>	<b>9,769.51</b>
24/02/25	B/P to: M Allen • FEB SALARY	<b>-972.53</b>	<b>10,782.21</b>
24/02/25	B/P to: JESSICA ALICE PALM • FEB SALARY	<b>-1,173.46</b>	<b>11,754.74</b>
24/02/25	B/P to: Sharon Smith • FEB SALARY	<b>-2,850.17</b>	<b>12,928.20</b>
24/02/25	B/P to: Lisa Hamon • FEB SALARY	<b>-965.65</b>	<b>15,778.37</b>
24/02/25	B/P to: AMY RUTH RAYNER • SALARY FEB	<b>-449.13</b>	<b>16,744.02</b>
24/02/25	OGSL • OPUS ENERGY LTD	<b>28.98</b>	<b>17,193.15</b>
21/02/25	Multipay Setup Fee Refund	<b>50.00</b>	<b>17,164.17</b>
21/02/25	Direct Debit (EVERFLOW LIMITED) • D253689A	<b>-14.23</b>	<b>17,114.17</b>
17/02/25	SJI GREENGROCERS LTD • SJI GREEN 16-24-25	<b>36.00</b>	<b>17,128.40</b>
17/02/25	B/P to: Nick Jackson • EXPENSES 10/2/25	<b>-301.22</b>	<b>17,092.40</b>
17/02/25	B/P to: COASTAL FIRE LIMIT • INV 767	<b>-36.00</b>	<b>17,393.62</b>
17/02/25	B/P to: Robert Ross • EXPENSES 5/2/25	<b>-37.95</b>	<b>17,429.62</b>
17/02/25	B/P to: The Cleaning Compa • INV 4479	<b>-333.60</b>	<b>17,467.57</b>
17/02/25	B/P to: COASTAL FIRE LIMIT • INV 764	<b>-135.30</b>	<b>17,801.17</b>
17/02/25	B/P to: AMY RUTH RAYNER • EXPENSES 28/1/25	<b>-24.33</b>	<b>17,936.47</b>
17/02/25	B/P to: AMY RUTH RAYNER • EXPENSES 28/1/25 A	<b>-36.66</b>	<b>17,960.80</b>
17/02/25	B/P to: Viking • INV 5423331	<b>-100.02</b>	<b>17,997.46</b>
17/02/25	B/P to: WJP Software Ltd • IN24-1047	<b>-36.00</b>	<b>18,097.48</b>
17/02/25	B/P to: Sharon Smith • EXPENSES 30/1/25	<b>-160.00</b>	<b>18,133.48</b>
17/02/25	B/P to: LES COTTON CONTRAC • INV 20481	<b>-288.00</b>	<b>18,293.48</b>
17/02/25	B/P to: Sharon Smith • EXPENSES 6/2/25	<b>-67.79</b>	<b>18,581.48</b>
17/02/25	B/P to: office flow • INV 328706	<b>-104.58</b>	<b>18,649.27</b>
17/02/25	B/P to: HMRC PAYE/NIC SHIP • 245PP00101481	<b>-1,621.90</b>	<b>18,753.85</b>

SAXMUNDHAM TOWN COUNCIL - MARCH 2025

01/03/2025

Balance Brought Forward - Unity Trust Bank Current  
 Balance Brought Forward - Unity Trust Bank Savings  
 Balance Brought Forward - Cambridge Building Society  
 Balance Brought Forward - Public Sector Deposit Fund

£9,754.66  
 £25,000.00  
 £87,896.34  
 £90,000.00  
 £182,451.00

Payments/Transfers from Unity Trust Bank Current

Invoice Date	PO No	Supplier	Description	Gross	VAT	Net	Code	Authority
18/03/2025 n/a		HMRC	Pensions - Month 12	£464.35	£0.00	£464.35	4000	Pre-Approved Payments List
10/03/2025 n/a		HMRC	PAYE - Month 11 Additional	£74.17	£0.00	£74.17	4000	Pre-Approved Payments List
24/03/2025 n/a		HMRC	PAYE - Month 12	£1,527.28	£0.00	£1,527.28	4000	Pre-Approved Payments List
24/03/2025 n/a		Employee 1	Salary - Month 12	£2,850.17	£0.00	£2,850.17	4000	Pre-Approved Payments List
24/03/2025 n/a		Employee 2	Salary - Month 12	£1,016.58	£0.00	£1,016.58	4000	Pre-Approved Payments List
24/03/2025 n/a		Employee 3	Salary - Month 12	£1,012.70	£0.00	£1,012.70	4000	Pre-Approved Payments List
24/03/2025 n/a		Employee 4	Salary - Month 12	£972.53	£0.00	£972.53	4000	Pre-Approved Payments List
24/03/2025 n/a		Employee 5	Salary - Month 12	£965.85	£0.00	£965.85	4000	Pre-Approved Payments List
24/03/2025 n/a		Employee 6	Salary - Month 12	£448.33	£0.00	£448.33	4000	Pre-Approved Payments List
24/03/2025 n/a		EE	Mobile Phone - Month 12	£1.80	£0.00	£1.80	4260	Pre-Approved Payments List
28/02/2025 n/a		The Cleaning Company	Cleaning - Month 11	£266.40	£44.40	£222.00	4200	Pre-Approved Payments List
09/03/2025 n/a		Smartest Energy	Electricity - Month 11	£88.87	£4.23	£84.64	4305	Pre-Approved Payments List
04/03/2025 n/a		Smartest Energy	Gas - Month 11	£251.15	£11.96	£239.19	4305	Pre-Approved Payments List
17/02/2025 n/a		Red Dune	IT Services - Month 11	£392.40	£65.40	£327.00	4366	Pre-Approved Payments List
17/02/2025 n/a		Red Dune	IT Services - Month 12	£392.40	£65.40	£327.00	4366	Pre-Approved Payments List
28/02/2025 n/a		OfficeFlow	Photocopier Service Charge - Month 12	£121.19	£20.20	£100.99	4240	Pre-Approved Payments List
31/03/2025 n/a		Unity Trust Bank	Bank Charges - Month 12	£10.50	£0.00	£10.50	4235	Pre-Approved Payments List
17/02/2025 392/24TC		Public Works Loan Board	Room Hire - Promus Energy Project	£1,492.30	£0.00	£1,492.30	4300	Pre-Approved Payments List
17/02/2025 392/24TC		Saumundham & District CIC	Room Hire - Promus Energy Project	£18.00	£0.00	£18.00	4320	Pre-Approved Payments List
17/02/2025 392/24TC		Restore Datastream	Confidential Paper Shredding	£28.70	£21.45	£7.25	4270	Amenities and Services Committee - 62/24AS
10/03/2025 392/24TC		Ryan Standerson - Clear Councils	Insurance Excess - Memorial Field Tree	£290.00	£0.00	£290.00	4405	Pre-Approved Payments List
24/02/2025 n/a		Herring Bone Design	Website Support	£130.00	£0.00	£130.00	4405	Pre-Approved Payments List
07/03/2025 392/24TC		Sharon Smith - Amazon	Stationery	£7.99	£1.33	£6.66	4245	Pre-Approved Payments List
07/03/2025 392/24TC		Sharon Smith - Amazon	Monthly Subscription - February	£12.36	£0.00	£12.36	4250	Pre-Approved Payments List
24/03/2025 402/24TC		Sharon Smith - Doodle Poll	Monthly Subscription - March	£11.88	£0.00	£11.88	4250	Pre-Approved Payments List
24/03/2025 402/24TC		Sharon Smith - Doodle Poll	Photograph	£28.60	£4.80	£24.00	4400	Pre-Approved Payments List
24/03/2025 402/24TC		Sharon Smith - Tesco	Kitchen Supplies	£5.25	£0.00	£5.25	4285	Pre-Approved Payments List
10/03/2025 397/24TC		Saumundham Jubo Club	Community Grant - Veterans Breakfast	£100.00	£0.00	£100.00	4855	Resources Committee - 11/4/24RC
10/03/2025 392/24TC		East Suffolk Travel Association	Community Grant - Leaflets	£120.00	£0.00	£120.00	4855	Resources Committee - 11/4/24RC
10/03/2025 392/24TC		East Suffolk Travel Association	Membership Subscription	£7.00	£0.00	£7.00	4675	Pre-Approved Payments List
04/03/2025 392/24TC		Binder Ltd	Youth Booth - Service	£110.40	£16.40	£94.00	4810	Pre-Approved Payments List
10/03/2025 402/24TC		Amy Rayner	Green Team - Refreshments	£3.95	£0.00	£3.95	4810	Pre-Approved Payments List
01/02/2025 402/24TC		J T Peggs	Green Team - Bank	£78.00	£12.86	£65.14	4810	Pre-Approved Payments List
18/03/2025 402/24TC		Sax Computers	Photographs x2	£180.00	£30.00	£150.00	4405	Events and Communications Committee - 58/24EC
21/03/2025 402/24TC		Rialtas Business Solutions Ltd	Sales Ledger Leinch Consultancy	£98.00	£16.00	£82.00	4228	Pre-Approved Payments List
17/03/2025 407/24TC		John Casson Survey Services	Town House - Insurance Valuation	£730.00	£120.00	£610.00	4270	Resources Committee - 11/3/24RC
24/03/2025 n/a		East Suffolk Services Ltd	Memorial Field and Chantry Road - Grass Cutting	£946.34	£108.22	£838.12	4815	Pre-Approved Payments List
25/03/2025 408/24TC		Saumundham and District CIC	Room Hire - Training	£42.00	£0.00	£42.00	4220	Pre-Approved Payments List
26/03/2025 407/24TC		Leiston Press	Tent Cards x 2	£42.00	£7.00	£35.00	4245	Pre-Approved Payments List
27/03/2025 n/a		Stall Holders	Christmas Fayre - Stall Refunds	£130.00	£0.00	£130.00	1100	Chair of Events and Communications Committee/Town Clerk
				<b>£15,219.64</b>	<b>£651.45</b>	<b>£14,568.19</b>		

Payments In Advance

Invoice Date	PO No	Supplier	Description	Gross	VAT	Net	Code	Authority
05/02/2025 n/a		Workwest	Health & Safety - Year 4	£3,877.22	£946.20	£2,931.02	4285	Pre-Approved Payments List
14/03/2025 387/24TC		Suffolk Association of Local Councils	Training - Deputy Town Clerk - CILCA	£75.60	£12.60	£63.00	4066	Staffing Sub-Committee - TEC
26/03/2025 n/a		Suffolk Association of Local Councils	Training - Caretaker - Play Inspection	£318.00	£53.00	£265.00	4066	Pre-Approved Payments List
20/03/2025 n/a		Everflow	Water - Month 1	£30.30	£0.00	£30.30	4205	Pre-Approved Payments List
				<b>£4,301.12</b>	<b>£711.80</b>	<b>£3,589.32</b>		

Creditors

Invoice Date	PO No	Supplier	Description	Gross	VAT	Net	Code	Authority
28/03/2025 n/a		Compass Point Planning and Rural Consultants	Neighbourhood Plan - Consultancy	£2,407.00	£0.00	£2,407.00	4705EMR	Resources Committee - 58/24RC
28/03/2025 n/a		RH Leggett	Neighbourhood Plan - Consultancy	£150.00	£0.00	£150.00	4705EMR	Resources Committee - 58/24RC
31/03/2025 n/a		Groundworks UK	Neighbourhood Plan - Unseped Funds	£6,376.00	£0.00	£6,376.00	4705EMR	Resources Committee - 58/24RC
31/03/2025 n/a		Sharon Smith - Amazon	A3 Paper Guilloine	£42.99	£7.17	£35.82	4285	Pre-Approved Payments List
31/03/2025 n/a		Sharon Smith - Tesco	Liter Pick Refreshments	£18.00	£0.00	£18.00	4060	Pre-Approved Payments List
27/03/2025 408/24TC		Viking	Stationery	£126.14	£21.02	£105.12	4245	Pre-Approved Payments List
31/03/2025 n/a		The Cleaning Company	Cleaning - Month 12	£266.40	£44.40	£222.00	4200	Pre-Approved Payments List
28/03/2025 n/a		Office Flow	Photocopier Service Charge - Month 12	£132.70	£22.12	£110.58	4240	Pre-Approved Payments List
31/03/2025 n/a		Designfolk	Web Hosting	£150.00	£0.00	£150.00	4405	Pre-Approved Payments List
31/03/2025 282/24TC		Suffolk Association of Local Councils	Payroll Service - Half Year	£223.20	£37.20	£186.00	4055	Pre-Approved Payments List
				<b>£9,892.43</b>	<b>£1,311.81</b>	<b>£8,580.62</b>		

Accruals

Invoice Date	PO No	Supplier	Description	Net	Code	Authority
n/a	n/a	Smartest Energy	Electricity - Month 12	£100.00	4205	Pre-Approved Payments List
n/a	n/a	Smartest Energy	Gas - Month 12	£250.00	4205	Pre-Approved Payments List
				<u>£350.00</u>		

**Debtors**

Invoice Date	PO No	Supplier	Description	Gross	Code
n/a	n/a	Gannon Institute	Cleaning Reimbursement - Month 12	£44.00	4200
04/02/2025	18-24-25	Stall Holders	Weekly Market - February	£36.00	1100
04/03/2025	20-24-25	Stall Holders	Weekly Market - March	£40.00	1100
04/03/2025	21-24-25	Stall Holders	Weekly Market - March	£40.00	1100
				<u>£160.00</u>	

**Receivables in Advance**

Date	Reference	Payer	Description	Amount	Code
28/03/2025	n/a	East Suffolk Council	Nature First Grant - Wildfife Walk	£1,000.00	1310
				<u>£1,000.00</u>	

**Receivables to Unity Trust Bank Current**

Date	Reference	Payer	Description	Amount	Code
12/03/2025	03/00/00/10/13-24/25	Stall Holders	Weekly Market - Various	£180.00	1100
17/03/2025	17-24-25	Stall Holders	Weekly Market - February	£27.00	1100
17/03/2025	18-24-25	Stall Holders	Weekly Market - March	£40.00	1100
10/03/2025	n/a	Gannon Institute	Cleaning Reimbursement - Month 10	£44.00	4200
17/03/2025	n/a	Gannon Institute	Cleaning Reimbursement - Month 11	£55.00	4200
04/03/2025	n/a	CCLA	Interest	£210.18	1090
14/03/2025	n/a	Unity Trust Bank Savings	Transfer	£15,000.00	n/a
21/03/2025	n/a	Cambridge Building Society	Transfer	£2,696.34	n/a
28/03/2025	n/a	Railsea Business Solutions Ltd	Duplicate Payment Refund	£276.00	4005
				<u>£18,528.52</u>	

**Transfers from Unity Trust Bank Savings**

Date	Reference	Payer	Description	Amount	Code
21/03/2025	n/a	Unity Trust Bank	Transfer to Unity Trust Bank Current	£15,000.00	n/a
				<u>£15,000.00</u>	

**Receivables to Unity Trust Bank Savings**

Date	Reference	Payer	Description	Amount	Code
31/03/2025	n/a	Unity Trust Bank	Interest - Ctr 4	£163.59	1090
				<u>£163.59</u>	

**Transfers from Cambridge Building Society**

Date	Reference	Payer	Description	Amount	Code
21/03/2025	n/a	Cambridge Building Society	Transfer to Unity Trust Bank Current	£2,696.34	n/a
				<u>£2,696.34</u>	

**31/03/2025**

Balance Carried Forward - Unity Trust Bank Current	£3,762.42
Balance Carried Forward - Unity Trust Bank Savings	£10,163.59
Balance Carried Forward - Cambridge Building Society	£85,000.00
Balance Carried Forward - Public Sector Deposit Fund	£80,000.00
	<u>£184,926.01</u>

**Bank Reconciliation Statement as at 31/03/2025  
for Cashbook 5 - Unity Trust Bank - Savings**

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
Unity Trust Bank - Savings	31/03/2025		10,163.59
			<u>10,163.59</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			10,163.59
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<u>0.00</u>
			10,163.59
		<b>Balance per Cash Book is :-</b>	<b>10,163.59</b>
		<b>Difference is :-</b>	<b>0.00</b>

**Responsible Financial Officer:**

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

**Councillor:**

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

Bank Reconciliation up to 31/03/2025 for Cashbook No 5 - Unity Trust Bank - Savings

<u>Date</u>	<u>Cheque/Ref</u>	<u>Amnt Paid</u>	<u>Amnt Banked</u>	<u>Stat Amnt</u>	<u>Difference</u>	<u>Cleared</u>	<u>Payee Name or Description</u>
14/03/2025	14/3/25	15,000.00		15,000.00		R <input type="checkbox"/>	Unity Trust Bank - Current
31/03/2025			163.59	163.59		R <input type="checkbox"/>	Receipt(s) Banked
		<u>15,000.00</u>	<u>163.59</u>				

**Responsible Financial Officer:**

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

**Councillor:**

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





Saxmundham Town Council  
**Town Council**  
 60-83-01 • 20506092

Gross interest rate      Balance      Available  
 2.50 % ⓘ      £ **10,163.59**      £ **10,163.59**

Balances are correct as of 13:20 on 01 Apr 2025.

↓ Date	Description	Paid in	Paid out	Balance
31/03/25	Credit Interest	<b>163.59</b>		<b>10,163.59</b>
14/03/25	Transfer to 20458603		<b>-15,000.00</b>	<b>10,000.00</b>
14/02/25	Transfer to 20458603		<b>-5,830.51</b>	<b>25,000.00</b>
10/01/25	Transfer to 20458603		<b>-10,000.00</b>	<b>30,830.51</b>

**Bank Reconciliation Statement as at 31/03/2025  
for Cashbook 3 - Cambridge Building Society**

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
Cambridge Building Society	31/03/2025		85,000.00
			<u>85,000.00</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	0.00
			<u>0.00</u>
			85,000.00
<u>Unpresented Receipts (Plus)</u>			
		0.00	0.00
			<u>0.00</u>
			85,000.00
		<b>Balance per Cash Book is :-</b>	<b>85,000.00</b>
		<b>Difference is :-</b>	<b>0.00</b>

**Responsible Financial Officer:**

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

**Councillor:**

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

Name(s) ~~Ms Karen Forster~~

Mr Jeremy Smith

~~Ms Diana Eastman~~



Account no. CB01404371

Council Saver

	1	Date	Details	Receipts	Withdrawals	Balance	1
01		04/08/2020	Cheque	60,000.00		60,000.00	
02		31/12/2020	Interest Earned	24.59		60,024.59	
03		12/11/2021	Cheque	50,000.00		110,024.59	
04		31/12/2021	Interest Earned	66.87		110,091.46	
05		27/01/2022	Interest Earned	0.60		110,092.06	
06		28/10/2022	Unallocated funds	50,000.00		160,092.06	
07		28/10/2022	Funds allocated		50,000.00	110,092.06	
08		28/10/2022	Bank Transfer	50,000.00		160,092.06	
09		31/12/2022	Interest Earned	520.44		160,612.50	
10		17/05/2023	Cheque Withdrawal		80,000.00	80,612.50	
11		31/12/2023	Interest Earned	1,897.54		82,510.04	
12		21/02/2024	Unallocated funds	19,789.96		102,300.00	
13		22/02/2024	Funds returned		19,789.96	82,510.04	
14		03/04/2024	Cheque	19,789.96		102,300.00	
15		07/11/2024	Cheque Withdrawal		17,300.00	85,000.00	
16		31/12/2024	Interest Earned	2,650.23		87,650.23	
17		09/01/2025	Interest Earned	46.11		175,392.68	
18		09/01/2025	Product Switch		87,696.34	87,696.34	
19		11/03/2025	Cheque Withdrawal		2,696.34	85,000.00	
20							

If an entry seems to be wrong, please tell us as soon as possible so that we can resolve matters.

**Bank Reconciliation up to 31/03/2025 for Cashbook No 3 - Cambridge Building Society**

<u>Date</u>	<u>Cheque/Ref</u>	<u>Amnt Paid</u>	<u>Amnt Banked</u>	<u>Stat Amnt</u>	<u>Difference</u>	<u>Cleared</u>	<u>Payee Name or Description</u>
27/03/2025	CHQ	2,696.34		2,696.34		R <span style="color: red;">■</span>	Unity Trust Bank - Current
		2,696.34	0.00				

**Responsible Financial Officer:**

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

**Councillor:**

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

Bank Reconciliation Statement as at 31/03/2025  
for Cashbook 6 - CCLA - PSDF

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
CCLA - PSDF	31/03/2025		60,000.00
			<u>60,000.00</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			60,000.00
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<u>0.00</u>
			60,000.00
		<b>Balance per Cash Book is :-</b>	<b>60,000.00</b>
		<b>Difference is :-</b>	<b>0.00</b>

**Responsible Financial Officer:**

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

**Councillor:**

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

# Statement of Account

Mrs Sharon G Smith  
The Town House  
Station Approach  
Saxmundham  
Suffolk  
IP17 1BW



001138

5 March 2025

Account name: **SAXMUNDHAM TOWN COUNCIL**  
Account number: **PS1007269-001**  
Statement period: **31/01/2025 to 28/02/2025**

## Account summary

Total valuation as at 28 February 2025 **£60,000.00**  
Total valuation as at last statement at 31 January 2025 **£60,000.00**

## Holdings as at 28 February 2025



Fund name	Unit/share holdings	Price per unit/share	Value
<b>The Public Sector Deposit Fund SC4</b> GB00B3LDFH01	60,000.0000	£1.00	£60,000.00

**Total value**

**£60,000.00**

The average Fund yield for this period was 4.57% p.a.

Income for the period is as follows:

Month	Date paid	Method	Amount (£)	Destination
Feb 2025	04/03/2025	Paid to Nominated Bank Details	£210.18	

Correspondence address: PO Box 12892, Dunmow, Essex CM6 9DL

clientservices@ccla.co.uk    Freephone 0800 022 3505    www.ccla.co.uk

Fund documentation is available at [www.ccla.co.uk/investments](http://www.ccla.co.uk/investments), or may be requested from our Client Services team. Telephone calls are recorded.  
CCLA Investment Management Limited (registered in England & Wales, No. 2183088) is authorised and regulated by the Financial Conduct Authority.  
Registered address: One Angel Lane, London EC4R 3AB.

Saxmundham Town Council Budget Versus Actual Income and Expenditure Forecast 2024-2025									
Line Number	Cost Centre	Nominal Code	Item	Budget 2024-2025	Income and Expenditure 31/03/25	Year End Adjustments	Total	Budget Percentage	
			<b>INCOME</b>						
			<b>POLICY AND RESOURCES COMMITTEE - ADMINISTRATION AND CONSULTANCY</b>						
1	100	1076	Precept	£ 254,050	£ 254,050	£ -	£ 254,050	100%	
2	103	1090	Bank Interest	£ 200	£ 5,280	£ -	£ 5,280	2640%	
3	101	1150	Community Infrastructure Levy	£ -	£ 1,046	£ -	£ 1,046		
4	110	1305	Grants	£ -	£ 10,000	£ -	£ 10,000		
				£ 254,250	£ 270,376	£ -	£ 270,376		
			<b>CIVIC SERVICES - CIVIC AND COMMUNITY COMMITTEE</b>						
5	105	1100	Market Stallage Fees	£ 3,000	£ 2,512	£ 116	£ 2,628	88%	
				£ 3,000	£ 2,512	£ 116	£ 2,628		
			<b>AMENITIES AND SERVICES COMMITTEE - PARKS AND RECREATION</b>						
6	107	1110	Land Rental	£ 300	£ 602	£ -	£ 602	201%	
	106	1310	Project Grants		£ 1,000	£ -1,000	£ -		
				£ 300	£ 1,602	£ -1,000	£ 602		
			<b>TOTAL INCOME</b>	£ 257,550	£ 274,490	£ -884	£ 273,606		
			<b>EXPENDITURE</b>						
			<b>STAFFING SUB-COMMITTEE - STAFFING RESOURCES</b>						
7	120	4000	Town Council Salaries	£ 111,975	£ 113,533	£ -	£ 113,533	101%	
8	120	4050	Staff Expenses	£ -	£ 19	£ -	£ 19		
9	120	4055	Payroll Service	£ 450	£ 355	£ -	£ 355	79%	
10	120	4060	Recruitment	£ 75	£ 111	£ -	£ 111	148%	
11	120	4095	Staff Training and Development	£ 1,000	£ 1,184	£ -328	£ 856	86%	
				£ 113,500	£ 115,202	£ -328	£ 114,874		
			<b>POLICY AND RESOURCES COMMITTEE - ADMINISTRATION AND CONSULTANCY</b>						
12	140	4105	Councillor Expenses	£ 100	£ 47	£ -	£ 47	47%	
13	140	4120	Councillor Training and Development	£ 300	£ 64	£ -	£ 64	21%	
14	160	4200	Town House Cleaning	£ 2,800	£ 3,024	£ -44	£ 2,980	106%	
15	160	4205	Town House Utilities	£ 5,000	£ 4,269	£ 320	£ 4,589	92%	
16	160	4210	Town House Refuse Collection	£ 600	£ 679	£ -	£ 679	113%	
17	160	4220	Meeting Room Hire	£ 420	£ 594	£ -	£ 594	141%	
18	160	4228	Financial Software	£ 2,650	£ 2,795	£ -	£ 2,795	105%	
19	160	4230	Internal and External Audit	£ 1,500	£ 1,126	£ -	£ 1,126	75%	
20	160	4235	Bank Charges	£ 72	£ 106	£ -	£ 106	147%	
21	160	4240	Photocopier Lease and Toner	£ 2,000	£ 2,120	£ -	£ 2,120	106%	
22	160	4245	Stationery	£ 1,000	£ 1,345	£ -	£ 1,345	135%	
23	160	4250	Subscriptions	£ 1,200	£ 1,701	£ -	£ 1,701	142%	
24	160	4255	IT Support	£ 3,700	£ 4,326	£ -	£ 4,326	117%	
25	160	4260	Town House Telephone and Broadband	£ 2,100	£ 1,791	£ -	£ 1,791	85%	
26	160	4265	Town House Equipment and Supplies	£ 500	£ 1,178	£ -	£ 1,178	236%	
27	160	4270	Insurance	£ 950	£ 2,231	£ -	£ 2,231	235%	
	160	4285	Health and Safety Contract	£ 3,037	£ 6,387	£ -3,231	£ 3,156	104%	
28	310	4615	Legal Consultancy	£ -	£ -	£ -	£ -		
29	310	4705	Neighbourhood Plan Consultancy	£ 2,000	£ 10,485	£ -	£ 10,485	524%	





**CIL REPORT - SAXMUNDHAM TOWN COUNCIL**

**1 April 2024 to 31 March 2025**

<b>A</b>	<b>Total CIL income carried over from previous years</b>	<b>£46,832.83</b>
<b>B</b>	<b>Total CIL income received (receipts)</b>	<b>£1,045.91</b>
<b>C</b>	<b>Total CIL spent (expenditure)</b>	<b>£5,185.23</b>
	<b>Total CIL requested to be repaid in the year</b>	<b>£0.00</b>
	<b>Total value of CIL receipts subject to a Repayment Notice served <u>in any year</u> that has not been repaid</b>	<b>£0.00</b>
<b>D</b>	<b>Total CIL repaid in the year following a Repayment Notice</b>	<b>£0.00</b>
<b>E</b>	<b>Total CIL retained at year end (A+B-C-D)</b>	<b>£42,693.51</b>

**CIL Expenditure**

<b>Items to which CIL has been applied:</b>	<b>Date of Spend</b>	<b>Amount spent £</b>
River Fromus Clean-Up Project Equipment	28/05/2024	£134.94
River Fromus Clean-Up Project Equipment	04/10/2024	£68.74
River Fromus Clean-Up Project Equipment	22/10/2024	£18.44
River Fromus Clean-Up Project Equipment	02/12/2024	£71.50
River Fromus Clean-Up Project Equipment	27/01/2025	£151.61
Fromus Square Lighting	Committed	£4,740.00
<b>Total spent</b>		<b>£5,185.23</b>

Signed: \_\_\_\_\_ Position: Responsible Financial Officer

Verified: \_\_\_\_\_ Position: Chair

## Local Government Transparency Code 2015

### Annual Report 2024 - 2025

This Local Government Transparency Code 2015 was issued to meet the government's desire to place more power into citizens' hands to increase democratic accountability and make it easier for local people to contribute to the local decision-making process and help shape public services. Transparency is the foundation of local accountability and the key that gives people the tools and information they need to enable them to play a bigger role in society.

For more information on the Local Government Transparency Code: <https://www.gov.uk/government/publications/local-government-transparency-code-2015>

The Code requires all Parish Councils to publish data if they have a gross annual income or expenditure exceeding £200,000. The Code specifies how frequently data is to be published, be it quarterly, annually or once only, but in many cases encourages more frequent publication. Saxmundham Town Council aims to publish information on a more frequent basis where it considers this would be beneficial. In accordance with the Code, we publish the following reports:

<b>Annually</b>	<b>Quarterly</b>
Local Authority Land and Property – Within This Report	Expenditure Exceeding £500 – All Monthly Transactions Published On Website
Constitution – Standing Orders and Financial Regulations – On Website	Parking Spaces – N/A
Grants to Local Organisations – Within This Report	Parking Account – N/A
Staff Organisation Chart – Within This Report	Procurement Information – Tenders and Contracts – Within This Report
Staff Pay Multiple – N/A	Trade Union Facility Time – N/A
Senior Salaries Exceeding £50,000 – N/A	Government Procurement Card Transactions – N/A
Social Housing Asset Value – N/A	Waste Contracts – Within This Report
Fraud – N/A	

**TRANSPARENCY CODE – LAND AND PROPERTY REPORT – 2024-2025**

Description	Title Number	Location	Map Reference
Office Building	SK310027	Town House, Station Approach, Saxmundham, IP17 1BW	1.49132 E 52.21486 N
Recreation Ground/Skate Park	SK430920	Memorial Field, Rendham Road, Saxmundham, IP17 1FE	1.48242 E 52.21529 N
Play Area	SK430920	Seaman Avenue, Saxmundham, IP17 1FE	1.48240 E 52.21419 N
Play Area	SK221918	Chantry Road, Saxmundham, IP17 1DJ	1.49065 E 52.21391 N
Youth Booth	SK430920	Memorial Field, Rendham Road, Saxmundham, IP17 1FE	1.48242 E 52.21529 N
High Street Walkway	SK351135	Part of 32 High Street, Saxmundham, IP17 1AB	1.49261 E 52.21519 N

**TRANSPARENCY CODE – GRANTS REPORT – 2024-2025**

<b>Date</b>	<b>Organisation</b>	<b>Charity/Voluntary</b>	<b>Grant Awarded</b>	<b>Details</b>
April 2024	Saxmundham Sports Bowls Club	Charity	£445	Equipment
April 2024	Saxmundham Music & Arts CIC	Community Interest Company	£5,000	Sax Community Fest
May 2024	Saxmundham Market Hall	Charity	£8,000	Operating Costs
May 2024	IP17 Good Neighbours Scheme	Charity	£7,500	Charitable Activities
May 2024	The Art Station	Charity	£1,500	Charitable Activities
May 2024	Saxmundham Museum	Charity	£1,250	Charitable Activities
May 2024	Alde Valley Suffolk Family History Group	Charity	£250	Equipment
June 2024	Suffolk Accident Rescue Services	Charity	£500	Charitable Activities
June 2024	Citizens Advice – East Suffolk	Charity	£2,000	Charitable Activities

July 2024	Saxon Running Club	Charity	£250	Charitable Activities
October 2024	Saxmundham Market Hall	Charity	£8,000	Operating Costs
October 2024	Britten Pears Arts	Charity	£1,000	Charitable Activities
October 2024	On Y Va – French Bal	Charity	£61	Equipment
October 2024	Young People Taking Action - CYDS	Charity	£5,000	Charitable Activities
November 2024	Communities Together	Charity	£500	Charitable Activities
March 2025	Saxmundham Judo Club	Charity	£100	Charitable Activities
March 2025	East Suffolk Travel Association	Charity	£120	Equipment

## TRANSPARENCY CODE – PROCUREMENT INFORMATION – 2024-2025

### Exceeding £5,000 by value

Details of invitations to tender for contracts to provide goods and/or services with a value in excess of £5,000 will be provided no later than one month after the end of the quarter in which they are issued.

<b>Date</b>	<b>Organisation</b>	<b>Goods/Services</b>	<b>Amount (Net of VAT)</b>	<b>Dates</b>	<b>Invitation or Published</b>
September 2024	Dark Arc Engineering	Memorial Field - Bridge	£5,420	August 2024 - September 2024	Invitation to Quote
December 2024	Target Animations Ltd	High Street - Christmas Lights	£6,100	March 2024 – March 2027	Invitation to Quote

Town Clerk/Responsible Financial Officer  
LC3 SCP 37  
37 hours  
townclerk@saxmundham-tc.gov.uk

Deputy  
Town Clerk

LC2 SCP 22

15 hours  
deputytownclerk@  
saxmundham-  
tc.gov.uk

Assistant  
Town Clerk

LC2 SCP 16

15 hours  
asstownclerk@  
saxmundham-  
tc.gov.uk

Community  
Officer

LC2 SCP 19

15 hours  
community@  
saxmundham-  
tc.gov.uk

Environment  
Coordinator

LC2 SCP 19

8 hours  
environment@  
saxmundham-  
tc.gov.uk

Maintenance  
Officer

LC2 SCP 17

15 hours  
maintenance@  
saxmundham-  
tc.gov.uk

Events  
Coordinator

LC2 SCP 22

5 hours  
(fixed-term)  
community@  
saxmundham-  
tc.gov.uk

**WASTE CONTRACTS REPORT – 2024-2025**

**Exceeding £5,000 by value**

Details of waste contracts with a value in excess of £5,000 will be provided no later than one month after the end of the quarter in which they are issued.

**There were no waste contracts in excess of £5,000 in 2024/2025**



# SALC INTERNAL AUDIT SERVICE – LETTER OF ENGAGEMENT

---

SALC is committed to providing a high-quality internal audit service which aims to assist local councils to maintain and improve internal controls in accordance with proper practices as set out in the Accounts and Audit Regulations.

This letter of engagement sets the terms of the agreement between SALC and the council which includes details such as the scope, responsibilities and fees. This will need to be approved at the next council meeting and recorded in the minutes of the decision to appoint SALC as the internal auditor for the period 1st April 2024 - 31st March 2025.

## Internal audit objectives and responsibilities

The primary objective of internal audit is to review, appraise and report upon the adequacy of internal control systems operating throughout the council, and to achieve this will adopt a predominantly systems-based approach to audit.

The council's internal control system comprises the whole network of systems established within the council to provide reasonable assurance that the council's objectives will be achieved, with reference to:

- the effectiveness of operations
- the economic and efficient use of resources
- compliance with applicable policies, procedures, laws and regulations
- the safeguarding of assets and interests from losses of all kinds, including those arising from fraud, irregularity and corruption
- the integrity and reliability of information, accounts and data

Accordingly, in the conduct of planned audits internal audit may:

- carry out a selective assessment of compliance with relevant procedures and controls expected to be in operation during the financial year to be able to complete the Annual Internal Audit Report (AIAR) section of the Annual Governance and Accountability Return (AGAR).

- review the reliability and integrity of financial information and the means used to identify, measure, classify and report such information
- review the means of safeguarding assets and, as appropriate, verify the existence of such assets
- appraise the economy and efficiency with which resources are employed, identify opportunities to improve performance and recommend solutions to problems
- review the established systems to ensure compliance with those policies, procedures, laws and regulations which could have a significant impact on operations, and determine whether the council complies
- review the operations and activities to ascertain whether results are consistent with objectives and whether they are being carried out as planned

## The scope of the internal audit activity

There are no limitations on internal audit's scope of activities. The scope of internal audit allows for unrestricted coverage of the council's activities, including both financial and non-financial systems of internal control.

## Independence

The main determinant of the effectiveness of internal audit is that it is seen to be independent in its planning and operation. To ensure this, internal audit will operate within a framework that allows:

- unrestricted access to the officers of the council
- reporting in its own name
- segregation from the day to day operations of the council

Every effort will be made to preserve objectivity by ensuring that all internal auditors are free from any conflicts of interest and do not undertake any non-audit duties on behalf of the council.

## Rights of access

There are no limitations on internal audit's access to records. Internal auditors have the authority to:

- access council premises at reasonable times agreed in advance
- access all assets, records, documents, correspondence and control systems
- receive any information and explanation considered necessary concerning any matter under consideration
- require any employee to the council to account for cash, stores or any other council asset under his/her control
- access records belonging to third parties, such as contractors when required

## The council's responsibilities

The Responsible Financial Officer and Proper Officer have clearly defined responsibilities for risk management, internal control, internal audit and preventing fraud and corruption.

The existence of internal audit does not diminish the responsibility of the council to establish systems of internal control to ensure that activities are conducted in a secure and well-ordered manner. **Please be aware that if the council are late reporting for the present year, the council will fail the public rights test on the AGAR for the following year.**

## Reporting

The internal auditor will formally report the results of audits and the recommendations made to the council and will follow up at subsequent internal audits to make sure that corrective actions are taken.

## Data protection

This internal audit offer is an additional service provided by SALC as described in our published privacy notice (section 6) [available on our website here](#). When booking this service you are providing consent to proceed. The delivery of the internal audit service involves the handling of some personal data supplied by the member council.

For the purposes of data protection legislation SALC is the data controller and the internal auditor is the data processor. SALC and internal auditors, whilst separate entities, work in partnership to deliver a service that seeks to support and improve local councils. SALC and the internal auditor have entered into a data sharing agreement as part of their terms of engagement.

## Audit fees for 2025

### Income/expenditure, whichever is higher (excl. VAT)

Up to £5,000	£124.00
£5,001 - £15,000	£183.00
£15,001 - £25,000	£230.00
£25,001 - £50,000	£282.00
£50,001 - £100,000	£332.00
£100,001 - £200,000	£407.00
£200,001 - £300,000	£490.00
£300,001 - £400,000	£542.00
£400,001 - £500,000	£600.00
£500,001 +	£692.00
Onsite visits will incur mileage expenses at 45p per mile.	
£28 hourly rate for meetings/ad-hoc training/development of materials	

## AUDIT PROCEDURE

SALC continues to offer onsite audits to town and larger councils. The SALC admin team will contact you to arrange a suitable date and confirm which auditor will be carrying out the onsite audit.

When allocated the internal auditor shall:

- process the documents in line with SALC's policies and procedures
- raise queries or points of clarification as soon as possible direct with you

The signed AIAR (page 4 of the AGAR) will be signed and presented to you by the auditor on the day of the on-site visit. On receipt of the report [admin@suffolk-alc.gov.uk](mailto:admin@suffolk-alc.gov.uk) will provide a link to an electronic copy which can be downloaded. This will be sent to both the chairperson and clerk/RFO/lead officer.

Saxmundham Town Council - Approved Payments and Direct Debits - 2025-2026

Item	Supplier	Budget Amount	Frequency
<b>Staff/Councillors</b>			
Salaries	As per contracts	To be within budget	Monthly
PAYE/NI	HMRC	£ 1,600.00	Monthly
Pension	Nest	£ 500.00	Monthly
Payroll Service	SALC	£ 175.00	Bi-Annual
Staff Recruitment	Indeed/Suffolk County Council	£ 100.00	Annual
Staff and Councillor Training	Various	To be within budget	As required
Councillor Expenses	Various	£ 50.00	Annual
<b>Administration</b>			
General Supplies	Various	No item to be more than £500 - to be within budget	As required
Stationery	Viking/ESPO/Amazon/Leiston Press	To be within budget	As required
Website Support	Elementor Pro/Designfolk/Easyspace/WJP Software/Herringbone	£ 1,500.00	Annual
Meeting Room Hire	Market Hall Trust/Saxmundham & District CIC	£ 600.00	Annual
Subscriptions	SALC/ESTA/Survey Monkey/Doodle Poll/Canva	£ 1,700.00	Annual
Data Protection Registration	Information Commissioner's Office	£ 35.00	Annual
Confidential Paper Shredding	Restore Datashred	£ 110.00	Annual
Telephone/Broadband/Mobile	Red Dune/EE	£ 250.00	Quarterly
Insurance	Clear Councils	£ 1,400.00	Annual
Local Council Award Scheme Registration	National Association of Local Councils	£ 100.00	Annual
IT Support	Red Dune	£ 4,050.00	Annual
Audit Fees	SALC/PKF Littlejohn	£ 1,250.00	Annual
Bank Charges	Unity Trust Bank	£ 15.00	Monthly
Financial Software	Rialtas Business Solutions Ltd	£ 3,500.00	Annual
Photocopier Lease and Toner	Office Flow Ltd/Grenke Leasing Ltd	£ 500.00	Quarterly
Loan Repayments - Town House	Public Works Loan Board	£ 10,689.00	Bi-Annual
Loan Repayments - Gannon Institute	Public Works Loan Board	£ 1,506.00	Bi-Annual
<b>Grounds Maintenance</b>			
Green Team	Various	To be within budget	As required
Grounds Maintenance/Litter Collection/Watering	East Suffolk Services Ltd	£ 1,100.00	Quarterly
Tree Survey	Suffolk Treescape	£ 800.00	Annual
Hanging Baskets	Geaters Leiston	£ 1,280.00	Annual
Play Equipment Safety Inspection	Playsafety Ltd	£ 350.00	Annual
Memorial Field Pump Chamber Service	Les Cotton Contractors Ltd	£ 250.00	Annual
<b>Building Maintenance</b>			
Town House Window Cleaning	Lee's Window Cleaning Service	£ 25.00	Bi-Annual
Town House Cleaning	The Cleaning Company Suffolk	£ 200.00	Monthly
Town House Electricity	Smartest Energy	£ 71.00	Monthly
Town House Gas	Smartest Energy	£ 117.00	Monthly
Town House Gas Boiler Service	CN Plumbing & Heating Ltd	£ 100.00	Annual
Town House Water	Everflow	£ 300.00	Annual
Town House Refuse Collection	East Suffolk Services Ltd	£ 312.50	Quarterly
Town House Legionella Testing	Cavendish Laboratories	£ 75.00	Annual
Town House Personnel Hygiene Service	PHS Group	£ 820.00	Annual
Town House/Youth Booth - Fire Risk Assessments	Exemplifire/Coastal Fire	£ 300.00	Annual
Youth Booth Electricity	1st Saxmundham Scout Group	£ 750.00	Annual
Youth Booth Septic Tank Service/Disposal	Binder Ltd	£ 300.00	Annual
Health and Safety Consultant	Ellis Whittam/Work Nest	£ 3,300.00	Annual
<b>Civic and Community</b>			
Chair's Civic Allowance	Various	To be within budget	As required
Events Infrastructure	Various	To be within budget	Annual
Newsletter and Publicity	Various	To be within budget	As required
Christmas Trees and Lights	John Loades	£ 6,700.00	Annual
Poppy Wreaths	Royal British Legion	£ 75.00	Annual



**Ms S Smith  
Town Clerk  
Saxmundham Town Council  
The Town House  
Station Approach  
Saxmundham  
Suffolk  
IP17 1BW**

Our ref: JCC/SYA

17<sup>th</sup> March 2025

Dear Sharon,

**Re: Fire Insurance and Reinstatement Valuation Report**

Further to my recent visit, please find attached my Fire Insurance Report. You will see that the figures have increased substantially over your current cover and therefore I would revise this immediately.

I also take the liberty of enclosing a note of our charges as agreed.

If you have any queries, please do not hesitate to contact me.

Yours sincerely,

A handwritten signature in black ink, appearing to be "J C Casson", written in a cursive style.

**J C Casson FRICS  
John Casson Survey Services Limited**

John Casson Survey Services Ltd.  
10 Risbygate Street, Bury St. Edmunds, Suffolk, IP33 3AA

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Telephone: 01284 748619  
Email: [john@jcsurveyservices.com](mailto:john@jcsurveyservices.com)



**FIRE INSURANCE AND REINSTATEMENT  
VALUATION**

**Insurance term to commence from reinstatement date**

**On Behalf of**

**MS SHARON SMITH  
TOWN CLERK**

**Of**

**THE TOWN HOUSE  
STATION APPROACH  
SAXMUNDHAM  
SUFFOLK  
IP17 1BW**

**Date: 17<sup>th</sup> March 2025**

John Casson Survey Services Ltd.  
10 Risbygate Street, Bury St. Edmunds, Suffolk, IP33 3AA

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Telephone: 01284 748619  
Email: [john@jcsurveyservices.com](mailto:john@jcsurveyservices.com)















## **PURPOSE OF THE VALUATION**

To ascertain the fire insurance value and reinstatement value of the subject premises.

## **SUBJECT OF THE VALUATION**

Saxmundham Town Council  
The Town House  
Station Approach  
Saxmundham  
Suffolk  
IP17 1BW

## **DESCRIPTION**

1970's built single storey former police station in the centre of Saxmundham with car parking front and rear.

## **PLANNING**

Understood to be Class E and used for officing.

## **CONSTRUCTION**

Brick faced cavity walls under flat roof surfaced in mineral felt with UPVC replacement windows and doors throughout.

## **ACCOMMODATION**

This comprises:

**4 Offices**

**Council Meeting Room**

**Kitchen**

**WC's**

### **Outside**

Front car parking area for approximately 10 cars. Rear car parking area for approximately 3 vehicles.

## **SERVICES**

Mains electricity, water and drainage. Gas fired central heating.

## **CONDITION**

Good structural and decorative conditions. No significant defects noted on inspection.

## **ASSUMPTIONS AND EXTENT OF INVESTIGATIONS**

1. The Title Deeds have not been inspected and no Local Authority Searches have been undertaken. No advice has been given in respect of outstanding notices, disputes or encumbrances that will affect the property other than those stated.
2. No Structural Survey has been undertaken and services have not been tested. Therefore, no confirmation can be given that the property is free from structural fault, dry rot or other defects. No investigations have been carried out regarding the possible use of deleterious materials in the construction and therefore no liability can be accepted should substances prove to be present in the structure.
3. The Valuation has been prepared upon inspection and details provided by yourselves. No responsibility can be taken for any inaccuracies or omissions which may materially affect the valuation which were not disclosed prior to it being undertaken.
4. No allowance has been made of any taxation or costs of disposal.
5. Our enquiries have not revealed any contamination affecting the property or the neighbouring properties which would affect our valuation. Should, however, it be established subsequently that contamination exists at the property, or on any neighbouring land, or the premises have been or are being put to any contaminative use this might reduce the values now being reported.
6. Under the Control of Asbestos at Work Regulations 2002, we have not been advised to carry out any asbestos survey and cannot confirm that there is no asbestos present in the respect of the property. Our valuation assumes that any asbestos survey would not lead to any significant remedial works being necessary.
7. The Report is copyright and may not be reproduced in whole or part without the express written consent of John Casson Survey Services Limited.
8. The Report is provided solely to the persons or person to whom it is addressed and is not for the use of third parties.

## **DISCLOSURE OF MATERIAL INVOLVEMENT**

We confirm that the report has been prepared to J C Casson FRICS and that he has no conflict of interest in preparing the valuation.



## **REINSTATEMENT CALCULATIONS**

1.	Gross external floor area 165 sq m @ £2,750 per sq m	£453,750
2.	Garage and store block approximately 63 sq m	£125,000
	<b>Sub Total</b>	<b>£578,750</b>
3.	Architect's and surveyor's fees on 1 and 2 @ 15%	£115,750
	<b>Total</b>	<b>£694,500</b>
4.	Demolition and temporary safety works	£25,000
5.	Planning and CAD fees	£10,000
	<b>TOTAL</b>	<b>£729,500</b>
	VAT on items 1, 2, 3 and 4, if deemed applicable	£138,900
	<b>TOTAL</b>	<b><u>£868,400</u></b>

**Notes:** the reinstatement figures are based on advice for local quantity surveyor and building contractors currently working in the Suffolk area.

### **NAME OF VALUER**

J C Casson FRICS

### **NAME OF FIRM**

John Casson Survey Services Limited



**J C Casson FRICS**  
**John Casson Survey Services Limited**



# **SAXMUNDHAM TOWN COUNCIL**

## **FINANCIAL REGULATIONS 20254**

Annual Approval:

Minute Item:



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## 1. General

- 1.1. These Financial Regulations govern the financial management of the council and may only be amended or varied by resolution of the council. They are one of the council's governing documents and shall be observed in conjunction with the council's Standing Orders.
- 1.2. Councillors are expected to follow these regulations and not to entice employees to breach them. Failure to follow these regulations brings the office of councillor into disrepute.
- 1.3. Wilful breach of these regulations by an employee may result in disciplinary proceedings.
- 1.4. In these Financial Regulations:
  - 'Accounts and Audit Regulations' means the regulations issued under Sections 32, 43(2) and 46 of the Local Audit and Accountability Act 2014, or any superseding legislation, and then in force, unless otherwise specified.
  - "Approve" refers to an online action, allowing an electronic transaction to take place.
  - "Authorise" refers to a decision by the council, or a committee or an officer, to allow something to happen.
  - 'Proper practices' means those set out in *The Practitioners' Guide*
  - *Practitioners' Guide* refers to the guide issued by the Joint Panel on Accountability and Governance (JPAG) and published by NALC in England or Governance and Accountability for Local Councils in Wales – A Practitioners Guide jointly published by One Voice Wales and the Society of Local Council Clerks in Wales.
  - 'Must' and **bold text** refer to a statutory obligation the council cannot change.
  - 'Shall' refers to a non-statutory instruction by the council to its members and staff.
- 1.5. The Responsible Financial Officer (RFO) holds a statutory office, appointed by the council. The Clerk has been appointed as RFO and these regulations apply accordingly. The RFO;
  - acts under the policy direction of the council;
  - administers the council's financial affairs in accordance with all Acts, Regulations and proper practices;
  - determines on behalf of the council its accounting records and control systems;



- ensures the accounting control systems are observed;
- ensures the accounting records are kept up to date;
- seeks economy, efficiency and effectiveness in the use of council resources; and
- produces financial management information as required by the council.

1.6. **The council must not delegate any decision regarding:**

- **setting the final budget or the precept (council tax requirement);**
- **the outcome of a review of the effectiveness of its internal controls**
- **approving accounting statements;**
- **approving an annual governance statement;**
- **borrowing;**
- **declaring eligibility for the General Power of Competence; and**
- **addressing recommendations from the internal or external auditors**

1.7. In addition, the council shall:

- determine and regularly review the bank mandate for all council bank accounts;
- authorise any grant or single commitment in excess of £5,000

**2. Risk management and internal control**

- 2.1. **The council must ensure that it has a sound system of internal control, which delivers effective financial, operational and risk management.**
- 2.2. The Clerk shall prepare, for approval by the council, a risk management policy covering all activities of the council. This policy and consequential risk management arrangements shall be reviewed by the council at least annually.
- 2.3. When considering any new activity, the Clerk shall prepare a draft risk assessment including risk management proposals for consideration by the council.
- 2.4. **At least once a year, the council must review the effectiveness of its system of internal control, before approving the Annual Governance Statement.**
- 2.5. **The accounting control systems determined by the RFO must include measures to:**
  - **ensure that risk is appropriately managed;**
  - **ensure the prompt, accurate recording of financial transactions;**



- **prevent and detect inaccuracy or fraud; and**
  - **allow the reconstitution of any lost records;**
  - **identify the duties of officers dealing with transactions and**
  - **ensure division of responsibilities.**
- 2.6. At least once in each quarter, and at each financial year end, a member other than an authorised signatory shall be appointed to verify bank reconciliations for all accounts produced by the RFO. The member shall sign and date the reconciliations and the original bank statements (or similar document) as evidence of this. This activity, including any exceptions, shall be reported to and noted by the Resources Committee.
- 2.7. Regular back-up copies shall be made of the records on any council computer and stored either online or in a separate location from the computer. The council shall put measures in place to ensure that the ability to access any council computer is not lost if an employee leaves or is incapacitated for any reason.
- 3. Accounts and audit**
- 3.1. All accounting procedures and financial records of the council shall be determined by the RFO in accordance with the Accounts and Audit Regulations.
- 3.2. **The accounting records determined by the RFO must be sufficient to explain the council's transactions and to disclose its financial position with reasonably accuracy at any time. In particular, they must contain:**
- **day-to-day entries of all sums of money received and expended by the council and the matters to which they relate;**
  - **a record of the assets and liabilities of the council;**
- 3.3. The accounting records shall be designed to facilitate the efficient preparation of the accounting statements in the Annual Governance and Accountability Return.
- 3.4. The RFO shall complete and certify the annual Accounting Statements of the council contained in the Annual Governance and Accountability Return in accordance with proper practices, as soon as practicable after the end of the financial year. Having certified the Accounting Statements, the RFO shall submit them with any related documents to the council, within the timescales required by the Accounts and Audit Regulations.
- 3.5. **The council must ensure that there is an adequate and effective system of internal audit of its accounting records and internal control system in accordance with proper practices.**



- 3.6. **Any officer or member of the council must make available such documents and records as the internal or external auditor consider necessary for the purpose of the audit** and shall, as directed by the council, supply the RFO, internal auditor, or external auditor with such information and explanation as the council considers necessary.
- 3.7. The internal auditor shall be appointed by the council and shall carry out their work to evaluate the effectiveness of the council's risk management, control and governance processes in accordance with proper practices specified in the Practitioners' Guide.
- 3.8. The council shall ensure that the internal auditor:
- is competent and independent of the financial operations of the council;
  - reports to council in writing, or in person, on a regular basis with a minimum of one written report during each financial year;
  - can demonstrate competence, objectivity and independence, free from any actual or perceived conflicts of interest, including those arising from family relationships; and
  - has no involvement in the management or control of the council
- 3.9. Internal or external auditors may not under any circumstances:
- perform any operational duties for the council;
  - initiate or approve accounting transactions;
  - provide financial, legal or other advice including in relation to any future transactions; or
  - direct the activities of any council employee, except to the extent that such employees have been appropriately assigned to assist the internal auditor.
- 3.10. For the avoidance of doubt, in relation to internal audit the terms 'independent' and 'independence' shall have the same meaning as described in The Practitioners Guide.
- 3.11. The RFO shall make arrangements for the exercise of electors' rights in relation to the accounts, including the opportunity to inspect the accounts, books, and vouchers and display or publish any notices and documents required by the Local Audit and Accountability Act 2014, or any superseding legislation, and the Accounts and Audit Regulations.



3.12. The RFO shall, without undue delay, bring to the attention of all councillors any correspondence or report from internal or external auditors.

#### **4. Budget and precept**

- 4.1. **Before setting a precept, the council must calculate its council tax requirement for each financial year by preparing and approving a budget, in accordance with The Local Government Finance Act 1992 or succeeding legislation.**
- 4.2. The budget for salaries, including employer contributions, shall be reviewed by the council at least annually in December for the following financial year and the final version shall be evidenced by a hard copy schedule signed by the Clerk and the Chair of the Council. The RFO will inform the Resources Committee of any salary implications before they draft the salaries' budget.
- 4.3. No later than December each year, the RFO shall prepare a draft budget with detailed estimates of all income and expenditure for the following financial year {along with a forecast for the following year, taking account of the lifespan of assets and cost implications of repair or replacement.
- 4.4. Unspent budgets for completed projects shall not be carried forward to a subsequent year. Unspent funds for partially completed projects may only be carried forward by placing them in an earmarked reserve with the formal approval of the full council.
- 4.5. Each committee shall review its draft budget and submit any proposed amendments to the Resources Committee not later than the end of November each year.
- 4.6. The draft budget with any committee proposals and one-year forecast, including any recommendations for the use or accumulation of reserves, shall be considered by the Resources Committee and a recommendation made to the council.
- 4.7. Having considered the proposed budget and one-year forecast, the council shall determine its council tax requirement by setting a budget. The council shall set a precept for this amount no later than the end of January for the ensuing financial year.
- 4.8. **Any member with council tax unpaid for more than two months is prohibited from voting on the budget or precept by Section 106 of the Local Government Finance Act 1992 and must and must disclose at the start of the meeting that Section 106 applies to them.**
- 4.9. The RFO shall **issue the precept to the billing authority no later than the end of February** and supply each member with a copy of the agreed annual budget.





- 4.10. The agreed budget provides a basis for monitoring progress during the year by comparing actual spending and income against what was planned.
- 4.11. Any addition to, or withdrawal from, any earmarked reserve shall be agreed by the council.

## 5. Procurement

- 5.1. **Members and officers are responsible for obtaining value for money at all times.** Any officer procuring goods, services or works should ensure, as far as practicable, that the best available terms are obtained, usually by obtaining prices from several suppliers.
- 5.2. The RFO should verify the lawful nature of any proposed purchase before it is made and in the case of new or infrequent purchases, should ensure that the legal power being used is reported to the meeting at which the order is authorised and also recorded in the minutes.
- 5.3. Every contract shall comply with the council's Standing Orders and these Financial Regulations and no exceptions shall be made, except in an emergency.
- 5.4. **For a contract for the supply of goods, services or works where the estimated value will exceed the thresholds set by Parliament, the full requirements of The Procurement Act 2023 and The Procurement Regulations 2024~~Public Contracts Regulations 2015~~ or any superseding legislation ("the Legislation"), must be followed in respect of the tendering, award and notification of that contract.**
- 5.5. Where the estimated value is below the Government threshold, the council shall (with the exception of items listed in paragraph 5.12) obtain prices as follows:
- 5.6. For contracts estimated to exceed £60,000 including VAT, the Clerk shall seek formal tenders from at least three suppliers agreed by the council ~~advertise an open invitation for tenders in compliance with any relevant provisions of the Legislation~~. Tenders shall be invited in accordance with Appendix 1.
- 5.7. **For contracts estimated to be over £30,000 including VAT, the council must comply with any requirements of the Legislation<sup>1</sup> regarding the advertising of contract opportunities and the publication of invitations and notices ~~about the award of contracts~~.**

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<sup>1</sup> The Regulations require councils to use the Contracts Finder website if they advertise contract opportunities and also to publicise the award of contracts over £30,000 including VAT, regardless of whether they were advertised.



- 5.8. For contracts greater than £3,000 excluding VAT the Clerk shall seek at least 3 fixed-price quotes;
- 5.9. Where the value is between £500 and £3,000 excluding VAT, the Clerk shall try to obtain 3 estimates which might include evidence of online prices, or recent prices from regular suppliers.
- 5.10. For smaller purchases, the Clerk shall seek to achieve value for money.
- 5.11. **Contracts must not be split-into smaller lots to avoid compliance with these rules.**
- 5.12. The requirement to obtain competitive prices in these regulations need not apply to contracts that relate to items (i) to (iv) below:
- i. specialist services, such as legal professionals acting in disputes;
  - ii. repairs to, or parts for, existing machinery or equipment;
  - iii. works, goods or services that constitute an extension of an existing contract;
  - iv. goods or services that are only available from one supplier or are sold at a fixed price.
- 5.13. When applications are made to waive this financial regulation to enable a price to be negotiated without competition, the reason should be set out in a recommendation to the Resources Committee. Avoidance of competition is not a valid reason.
- 5.14. The council shall not be obliged to accept the lowest or any tender, quote or estimate.
- 5.15. Individual purchases within an agreed budget for that type of expenditure may be authorised by:
- the Clerk, under delegated authority, for any items below £500 excluding VAT.
  - the Clerk, in consultation with the Chair of the Council, or Chair of the appropriate committee, for any items below £1,000 excluding VAT.
  - a duly delegated committee of the council for all items of expenditure within their delegated budgets for items under £5,000 excluding VAT.
  - in respect of grants, a duly authorised committee within any limits set by council and in accordance with any policy statement agreed by the council.
  - the council for all items over £5,000;



Such authorisation must be supported by a minute (in the case of council or committee decisions) or other auditable evidence trail.

- 5.16. No individual member, or informal group of members may issue an official order or make any contract on behalf of the council.
- 5.17. No expenditure may be authorised that will exceed the budget for that type of expenditure other than by resolution of the council except in an emergency.
- 5.18. In cases of serious risk to the delivery of council services or to public safety on council premises, the Clerk, or Deputy Town Clerk, may authorise expenditure of up to £2,000 excluding VAT on repair, replacement or other work that in their judgement is necessary, whether or not there is any budget for such expenditure. The Clerk shall report such action to the Chair as soon as possible and to the council as soon as practicable thereafter.
- 5.19. No expenditure shall be authorised, no contract entered into or tender accepted in relation to any major project, unless the Council is satisfied that the necessary funds are available and that where a loan is required, Government borrowing approval has been obtained first.
- 5.20. An official order or letter shall be issued for all work, goods and services above £250 excluding VAT unless a formal contract is to be prepared or an official order would be inappropriate. Copies of orders shall be retained, along with evidence of receipt of goods.
- 5.21. Any ordering system can be misused and access to them shall be controlled by the RFO.

## **6. Banking and payments**

- 6.1. The council's banking arrangements, including the bank mandate, shall be made by the RFO and authorised by the council; banking arrangements shall not be delegated to a committee. The council has resolved to bank with Unity Trust Bank, Cambridge Building Society and the CCLA Public Sector Deposit Fund. The arrangements shall be reviewed annually for security and efficiency.
- 6.2. The council must have safe and efficient arrangements for making payments, to safeguard against the possibility of fraud or error. Wherever possible, more than one person should be involved in any payment, for example by dual online authorisation or dual cheque signing. Even where a purchase has been authorised, the payment must also be authorised and only authorised payments shall be approved or signed to allow the funds to leave the council's bank accounts.



- 6.3. All invoices for payment should be examined for arithmetical accuracy, analysed to the appropriate expenditure heading and verified to confirm that the work, goods or services were received, checked and represent expenditure previously authorised by the council before being certified by the RFO. Where the certification of invoices is done as a batch, this shall include a statement by the RFO that all invoices listed have been 'examined, verified and certified' by the RFO.
- 6.4. Personal payments (including salaries, wages, expenses and any payment made in relation to the termination of employment) may be summarised to avoid disclosing any personal information.
- 6.5. All payments shall be made by online banking/cheque, in accordance with a resolution of the Resources Committee, unless the Resources Committee resolves to use a different payment method.
- 6.6. For each financial year the RFO may draw up a schedule of regular payments due in relation to a continuing contract or obligation (such as Salaries, PAYE, National Insurance, pension contributions, rent, rates, regular maintenance contracts and similar items), which the Resources Committee may authorise in advance for the year.
- 6.7. A list of such payments shall be reported to the next appropriate meeting of the Resources Committee for information only.
- 6.8. The Clerk shall have delegated authority to authorise payments only in the following circumstances:
  - i. any payments of up to £500 excluding VAT, within an agreed budget.
  - ii. payments of up to £2,000 excluding VAT in cases of serious risk to the delivery of council services or to public safety on council premises. Payments made in this circumstance may also be authorised by the Deputy Town Clerk.
  - iii. any payment necessary to avoid a charge under the Late Payment of Commercial Debts (Interest) Act 1998 or to comply with contractual terms, where the due date for payment is before the next scheduled meeting of the Resources Committee, where the Clerk certifies that there is no dispute or other reason to delay payment, provided that a list of such payments shall be submitted to the next appropriate meeting of the Resources Committee.
  - iv. Fund transfers within the council's banking arrangements, provided that a list of such payments shall be submitted to the next appropriate meeting of the Resources Committee.



6.9. The RFO shall present a schedule of payments transacted each month, forming part of the agenda for the meeting, to the Resources Committee. The Resources Committee shall review the schedule for compliance and, having satisfied itself, shall ratify payment by resolution. The ratified schedule shall be initialled immediately below the last item by the person chairing the meeting. A detailed list of all payments shall be disclosed within and attached to the minutes of that meeting.

## **7. Electronic payments**

- 7.1. Where internet banking arrangements are made with any bank, the RFO shall be appointed as the Service Administrator. The bank mandate agreed by the council shall identify four councillors who will be authorised to approve transactions on those accounts and a minimum of two people will be involved in any online approval process. The Clerk may be an authorised signatory, but no signatory should be involved in approving any payment to themselves.
- 7.2. All authorised signatories shall have access to view the council's bank accounts online.
- 7.3. No employee or councillor shall disclose any PIN or password, relevant to the council or its banking, to anyone not authorised in writing by the council or a duly delegated committee.
- 7.4. The Service Administrator may delegate authority to the Assistant Town Clerk to set up all items due for payment online. Copies of the relevant invoices, together with a request for authorisation, shall be sent by email to two authorised signatories.
- 7.5. In the prolonged absence of the Service Administrator, the Assistant Town Clerk shall set up any payments due before the return of the Service Administrator.
- 7.6. Two councillors who are authorised signatories shall check the payment details against the invoices before approving each payment using the online banking system.
- 7.7. Evidence shall be retained by the council's bank showing which members approved the payment online.
- 7.8. A full list of all payments made in a month shall be provided to the next Council meeting.
- 7.9. With the approval of the Resources Committee in each case, regular payments (such as gas, electricity, telephone, broadband, water, National Non-Domestic Rates, refuse collection, pension contributions and HMRC payments) may be made



by variable direct debit, provided that the instructions are signed/approved online by the RFO in accordance with the Approved Payments List. The approval of the use of each variable direct debit shall be reviewed by the Resources Committee at least every two years.

7.10. Payment may be made by BACS or CHAPS by resolution of the Resources Committee provided that each payment is approved online by two authorised bank signatories, evidence is retained and any payments are reported to the Resources Committee at the next meeting. The approval of the use of BACS or CHAPS shall be renewed by resolution of the council at least every two years.

7.11. If thought appropriate by the Council, regular payments of fixed sums may be made by banker's standing order, provided that the instructions are signed or approved online by two authorised signatories, evidence of this is retained and any payments are reported to the Resources Committee when made. The approval of the use of a banker's standing order shall be reviewed by the Resources Committee at least every two years.

7.12. Account details for suppliers may only be changed upon written notification by the supplier verified by the Clerk. This is a potential area for fraud and the individuals involved should ensure that any change is genuine. Data held should be checked with suppliers every two years.

7.13. Members and officers shall ensure that any computer used for the council's financial business has adequate security, with anti-virus, anti-spyware and firewall software installed and regularly updated.

7.14. Remembered password facilities other than secure password stores requiring separate identity verification should not be used on any computer used for Council banking.

## **8. Cheque payments**

8.1. Cheques or orders for payment in accordance in accordance with a resolution or delegated decision shall be signed by two authorised signatories.

8.2. A signatory having a family or business relationship with the beneficiary of a payment shall not, under normal circumstances, be a signatory to that payment.

8.3. To indicate agreement of the details on the cheque with the counterfoil and the invoice or similar documentation, the signatories shall also initial the cheque counterfoil and invoice.

8.4. Any signatures obtained away from council meetings shall be reported to the Resources Committee at the next convenient meeting.



## **9. Payment cards**

- 9.1. Any Debit Card issued for use will be specifically restricted to the Clerk and will also be restricted to a single transaction maximum value of £500 unless authorised by the Resources Committee in writing before any order is placed.
- 9.2. A pre-paid debit card may be issued to employees with varying limits. These limits will be set by the Resources Committee. Transactions and purchases made will be reported to the Resources Committee and authority for topping-up shall be at the discretion of the Resources Committee.
- 9.3. Any corporate credit card or trade card account opened by the council will be specifically restricted to use by the Clerk, or other Officer acting under specific authorisation by the Clerk, and any balance shall be paid in full each month.
- 9.4. Personal credit or debit cards of members or staff shall not be used except for expenses of up to £250 including VAT, incurred in accordance with Council policy.

## **10. Petty Cash**

- 10.1. The council will not maintain any form of cash float. All cash received must be banked intact. Any payments made in cash by the Clerk (for example for postage or minor stationery items) shall be refunded on a regular basis, at least quarterly.

## **11. Payment of salaries and allowances**

- 11.1. **As an employer, the council must make arrangements to comply with the statutory requirements of PAYE legislation.**
- 11.2. **Councillors' allowances (where paid) are also liable to deduction of tax under PAYE rules and must be taxed correctly before payment.**
- 11.3. Salary rates shall be agreed by the Resources Committee. No changes shall be made to any employee's gross pay, emoluments, or terms and conditions of employment without the prior consent of the Resources Committee.
- 11.4. Payment of salaries shall be made, after deduction of tax, national insurance, pension contributions and any similar statutory or discretionary deductions, on the dates stipulated in employment contracts.
- 11.5. Deductions from salary shall be paid to the relevant bodies within the required timescales, provided that each payment is reported, as set out in these regulations above.



11.6. Each payment to employees of net salary and to the appropriate creditor of the statutory and discretionary deductions shall be recorded in a payroll control account or other separate confidential record, with the total of such payments each calendar month reported in the cashbook. Payroll reports will be reviewed by the Staffing Sub-Committee to ensure that the correct payments have been made.

11.7. Any termination payments shall be supported by a report to the Council, setting out a clear business case. Termination payments shall only be authorised by the full Council.

11.8. Before employing interim staff, the Council must consider a full business case.

## **12. Loans and investments**

12.1. Any application for Government approval to borrow money and subsequent arrangements for a loan must be authorised by the full Council and recorded in the minutes. All borrowing shall be in the name of the Council, after obtaining any necessary approval.

12.2. Any financial arrangement which does not require formal borrowing approval from the Secretary of State (such as Hire Purchase, leasing of tangible assets or loans to be repaid within the financial year) must be authorised by the full Council, following a written report on the value for money of the proposed transaction.

12.3. The Council shall consider the requirement for an Investment Strategy and Policy in accordance with Statutory Guidance on Local Government Investments, which must be written in accordance with relevant regulations, proper practices and guidance. Any Strategy and Policy shall be reviewed by the council at least annually.

12.4. All investment of money under the control of the Council shall be in the name of the Council.

12.5. All investment certificates and other documents relating thereto shall be retained in the custody of the RFO.

12.6. Payments in respect of short term or long-term investments, including transfers between bank accounts held in the same bank, shall be made in accordance with these regulations.

## **13. Income**

13.1. The collection of all sums due to the Council shall be the responsibility of and under the supervision of the RFO.

13.2. The Council will review all fees and charges for work done, services provided, or goods sold at least annually as part of the budget-setting process, following a





report of the Clerk. The RFO shall be responsible for the collection of all amounts due to the Council.

13.3. Any sums found to be irrecoverable and any bad debts shall be reported to the Council by the RFO and shall be written off in the year. The Council's approval shall be shown in the accounting records.

13.4. All sums received on behalf of the Council shall be deposited intact with the Council's bankers, with such frequency as the RFO considers necessary. The origin of each receipt shall clearly be recorded on the paying-in slip or other record.

13.5. Personal cheques shall not be cashed out of money held on behalf of the Council.

13.6. The RFO shall ensure that VAT is correctly recorded in the Council's accounting software and that any VAT Return required is submitted from the software by the due date.

13.7. Where significant sums of cash are received by the Council, the RFO shall ensure that more than one person is present when the cash is counted in the first instance, that there is a reconciliation to some form of control record such as ticket issues, and that appropriate care is taken for the security and safety of individuals banking such cash.

13.8. Any income that is the property of a Charitable Trust shall be paid into a charitable bank account. Instructions for the payment of funds due from the Charitable Trust to the Council (to meet expenditure already incurred by the authority) will be given by the Management Committee of the Trustee of the charity meeting separately from any council meeting.

#### **14. Payments under contracts for building or other construction works**

14.1. Where contracts provide for payment by instalments the RFO shall maintain a record of all such payments, which shall be made within the time specified in the contract based on signed certificates from the architect or other consultant engaged to supervise the works.

14.2. Any variation of, addition to or omission from a contract must be authorised by the Clerk to the contractor in writing, with the council being informed where the final cost is likely to exceed the contract sum by 5% or more, or likely to exceed the budget available.

#### **15. Stores and equipment**

15.1. The Assistant Town Clerk shall be responsible for the care and custody of stores and equipment such as office equipment, consumable stationery, and cleaning products.



- 15.2. The Environment Coordinator shall be responsible for the care and custody of stores and equipment relating to the activities of the Green Team and the Blue Spaces Team.
- 15.3. The Maintenance Officer shall be responsible for the care and custody of all other stores and equipment.
- 15.4. Delivery notes shall be obtained in respect of all goods received into store or otherwise delivered and goods must be checked as to order and quality at the time delivery is made.
- 15.5. Stocks shall be kept at the minimum levels consistent with operational requirements.
- 15.6. The RFO shall be responsible for periodic checks of stocks and stores, at least annually.

## **16. Assets, properties and estates**

- 16.1. The Clerk shall make arrangements for the safe custody of all Title Deeds and Land Registry Certificates of properties held by the Council.
- 16.2. The RFO shall ensure that an appropriate and accurate Register of Assets and Investments is kept up to date, with a record of all properties held by the council, their location, extent, plan, reference, purchase details, nature of the interest, tenancies granted, rents payable and purpose for which held, in accordance with Accounts and Audit Regulations.
- 16.3. The continued existence of tangible assets shown in the Register shall be verified at least annually, possibly in conjunction with a health and safety inspection of assets.
- 16.4. No interest in land shall be purchased or otherwise acquired, sold, leased or otherwise disposed of without the authority of the Council, together with any other consents required by law. In each case a written report shall be provided to Council in respect of valuation and surveyed condition of the property (including matters such as planning permissions and covenants) together with a proper business case (including an adequate level of consultation with the electorate where required by law).
- 16.5. No tangible moveable property shall be purchased or otherwise acquired, sold, leased or otherwise disposed of, without the authority of the Council, together with any other consents required by law, except where the estimated value of any one item does not exceed £500. In each case a written report shall be provided to Council with a full business case.

## **17. Insurance**



- 17.1. The RFO shall keep a record of all insurances effected by the Council and the property and risks covered, reviewing these annually before the renewal date in conjunction with the Council's review of risk management.
- 17.2. The Clerk shall give prompt notification to the Resources Committee of all new risks, properties or vehicles which require to be insured and of any alterations affecting existing insurances.
- 17.3. The RFO shall be notified of any loss, liability, damage or event likely to lead to a claim, and shall report these to the Resources Committee at the next available meeting. The RFO, or duly delegated Officer, shall negotiate all claims on the Council's insurers.
- 17.4. All appropriate members and employees of the Council shall be included in a suitable form of security or fidelity guarantee insurance which shall cover the maximum risk exposure as determined annually by the Resources Committee.

## **18. Charities**

- 18.1. Where the Council is sole managing trustee of a charitable body the Clerk and RFO shall ensure that separate accounts are kept of the funds held on charitable trusts and separate financial reports made in such form as shall be appropriate, in accordance with Charity Law and legislation, or as determined by the Charity Commission.
- 18.2. The Clerk and RFO shall arrange for any audit or independent examination as may be required by Charity Law or any Governing Document.

## **19. Suspension and revision of Financial Regulations**

- 19.1. The Council shall review these Financial Regulations annually and following any change of Clerk or RFO.
- 19.2. The Clerk shall monitor changes in legislation or proper practices and advise the council of any need to amend these Financial Regulations.
- 19.3. The Council may, by resolution duly notified prior to the relevant meeting of council, suspend any part of these Financial Regulations, provided that reasons for the suspension are recorded and that an assessment of the risks arising has been presented to all members. Suspension does not disapply any legislation or permit the council to act unlawfully.
- 19.4. The Council may temporarily amend these Financial Regulations by a duly notified resolution, to cope with periods of absence, local government reorganisation, national restrictions or other exceptional circumstances.



## **Appendix 1 - Tender Process**

- 1) Any invitation to tender shall state the general nature of the intended contract and the Clerk shall obtain the necessary technical assistance to prepare a specification in appropriate cases.
- 2) The invitation shall in addition state that tenders must be addressed to the Clerk in the ordinary course of post, unless an electronic tendering process has been agreed by the Council.
- 3) Where a postal process is used, each tendering firm shall be supplied with a specifically marked envelope in which the tender is to be sealed and remain sealed until the prescribed date for opening tenders for that contract. All sealed tenders shall be opened at the same time on the prescribed date by the Clerk in the presence of at least one member of Council.
- 4) Where an electronic tendering process is used, the Council shall use a specific email address that will be monitored to ensure that nobody accesses any tender before the expiry of the deadline for submission.
- 5) Any invitation to tender issued under this regulation shall be subject to Standing Orders and shall refer to the terms of the Bribery Act 2010.
- 6) Where the Council, or duly delegated committee, does not accept any tender, quote or estimate, the work is not allocated and the Council requires further pricing, no person shall be permitted to submit a later tender, estimate or quote who was present when the original decision-making process was being undertaken.



# **SAXMUNDHAM TOWN COUNCIL**

## **INVESTMENT STRATEGY 2025-2026**

Annual Approval:  
Minute Item:



## **1. Introduction**

- 1.1 This Investment Strategy has been created in accordance with the Local Government Act 2003.
- 1.2 Statutory guidance was issued by the Ministry of Housing, Communities and Local Government ('MHCLG') in 2018. The guidance applies to all local authorities in England providing their total investments exceed or are expected to exceed £100,000 at any time during the financial year.
- 1.3 For each financial year, a local authority should prepare at least one Investment Strategy.
- 1.3 The purpose of the Investment Strategy is to recognise the importance of prudently investing any temporary surplus funds and reserves held by the Town Council.
- 1.4 The Investment Strategy sets out the Town Council's objectives, practices and reporting arrangements for the effective management and control of treasury activities and associated risks.

## **2. Responsibilities**

- 2.1 The Resources Committee, acting on advice from the Town Clerk as Responsible Financial Officer, shall be responsible for the following procedures and for highlighting any amendments necessary to ensure continual improvement.
- 2.2 The Town Clerk, as Responsible Financial Officer, shall be responsible for reviewing credit ratings of financial institutions in which the Town Council holds investments on a quarterly basis. Should the credit rating fall below levels specified in this policy, the Town Clerk shall consult the Resources Committee and take appropriate action.

## **3. Investment Objectives**

- 3.1 When considering investment options, the priorities of the Resources Committee will be centred on:
  - security of reserves - protecting the capital sum from loss
  - liquidity of its investments - keeping the money readily available for expenditure when needed
  - return – depending on the investment options available at the time, and
  - where possible, consideration of ethical investment opportunities that seek to contribute positively to the environment taking into account yield.

## **4. Investment Types**



- 4.1 For the prudent management of its treasury balances and to maintain sufficient levels of security and liquidity, the Resources Committee will use deposits with UK banks, UK building societies and other UK public authorities.
  - 4.2 Deposits shall be made in Sterling and mature within one year.
  - 4.3 The Town Council shall only use specified investments as defined by MHCLG guidance.
  - 4.4 The Town Council shall only invest with banks/building societies which it defines as 'High Credit Quality'. This being those with a credit rating of A with Moody's Investors Service or BBB with Standard and Poor's or Fitch Ratings.
  - 4.5 The Town Council may also invest in the CCLA Public Sector Deposit Fund subject to it maintaining a credit rating as required above.
- 5. Investment Liquidity**
- 5.1 Subject to retaining no less than three months' average working capital requirement in current and deposit accounts giving immediate access, the Resources Committee will determine the amounts and maximum period for which funds may be prudently invested so as not to compromise liquidity.
  - 5.2 Investments shall be placed with phased end dates to ensure multiple maturation dates.
- 6. Investment Diversification**
- 6.1 The Town Council shall seek to diversify investments with multiple financial institutions to ensure deposits are protected by the Financial Services Compensation Scheme.
  - 6.2 Deposits made by small local authorities with an annual budget up to EUR500,000 are currently protected by the scheme.
- 7. Long-term Investments**
- 7.1 Long-term investments are defined as greater than one year. Any such investment must be accompanied by procedures for monitoring, assessing and mitigating the risk of loss of invested sums.
  - 7.2 The Town Council does not current hold any funds in long-term investments and none are envisaged during the financial year.



# **SAXMUNDHAM TOWN COUNCIL**

## **RESERVES POLICY**

Annual Approval:

Minute Item:





## **1. Introduction**

This policy sets out the framework for the Town Council's management of its financial reserves in accordance with best practices and regulatory guidance.

It ensures that reserves are maintained at an appropriate level to support the Town Council's operational needs, financial risks, and long-term commitments.

## **2. Types of Reserves**

The Town Council maintains two types of reserves:

### **2.1 General Reserves**

General reserves are held to provide financial stability and flexibility to respond to unexpected events, emergencies, or unforeseen expenditure. These reserves act as a contingency fund and support cash flow requirements.

The recommended level of general reserves should be maintained at between three and twelve months of net revenue expenditure.

Smaller authorities are advised to hold a higher proportion, closer to twelve months, while larger authorities (income/expenditure exceeding £200,000) should aim for at least three months' equivalent expenditure.

Therefore, the Town Council will hold at least three months' equivalent expenditure.

The level of general reserves must be reviewed at least annually during budget setting.

### **2.2 Earmarked Reserves**

Earmarked reserves are funds set aside for specific projects, future liabilities, or anticipated expenditure.

- These reserves must be held for genuine and identifiable purposes and regularly reviewed to ensure they remain justified.
- There is no upper or lower limit, but excessive levels may be questioned by auditors.
- The Town Council will review all earmarked reserves annually at budget setting to ensure they align with financial priorities.

## **3. Purpose and Use of Reserves**

The reserves will only be used in the following circumstances:

### **3.1 General Reserves:**



- To cover unexpected shortfalls in income or emergency spending.
- To provide working capital for cash flow needs.
- To manage risks, such as legal claims or loss of a revenue source.

### **3.2 Earmarked Reserves:**

- To finance planned capital projects or significant maintenance work.
- To meet known or anticipated future liabilities.
- To cover contractual obligations, such as staff redundancy or major infrastructure improvements.

### **4. Monitoring and Reporting**

- The Responsible Financial Officer (RFO) will monitor reserve levels and present a report to the Town Council at least annually, as part of the budget-setting process.
- The reserves position will be included in the financial statements and subject to audit.
- Transfers to or from reserves will require Town Council approval and must be minuted.

### **5. Review of Policy**

- This policy will be reviewed annually to ensure it remains relevant and compliant with legal and financial regulations.
- Adjustments to reserve levels will be made in response to changes in financial risks, operational needs, or auditor recommendations.



# **SAXMUNDHAM TOWN COUNCIL**

## **CCTV POLICY**

Annual Approval:

Minute Item:



## **1. Introduction**

This policy sets out the framework for the Town Council's use of Closed-Circuit Television (CCTV) in accordance with the Surveillance Camera Code of Practice and the Protection of Freedoms Act 2012.

The policy ensures compliance with legal obligations and promotes transparency, accountability, and the protection of individual rights.

## **2. Purpose of CCTV**

The Town Council operates CCTV to:

- Prevent and detect crime
- Enhance public safety
- Protect Town Council and its Charitable Trusts' property and assets
- Assist law enforcement agencies in the investigation of crime
- Support regulatory compliance and enforcement where necessary

The use of CCTV must always align with a legitimate aim and be necessary to meet an identified pressing need.

## **3. Compliance with Legal and Ethical Standards**

The Town Council will ensure compliance with:

- The Data Protection Act 2018 and the UK General Data Protection Regulation (UK GDPR).
- The Human Rights Act 1998, ensuring CCTV use does not infringe on privacy rights.
- The Freedom of Information Act 2000, where applicable.
- The Surveillance Camera Code of Practice, including the 12 guiding principles.
- The Regulation of Investigatory Powers Act 2000 (RIPA), for any use of covert surveillance.

## **4. Transparency and Public Awareness**

- The Town Council will install clear signage in areas monitored by CCTV, indicating its purpose and the contact details for further information.
- The CCTV system will not be used for purposes beyond its stated objectives without public consultation and legal review.
- Information about the CCTV system, including locations and monitoring arrangements, will be made available on the Council's website.



## **5. Governance and Accountability**

- The Town Clerk will oversee CCTV operations and ensure compliance with relevant regulations.
- The Town Council will conduct regular reviews and audits of CCTV usage to ensure ongoing justification, proportionality, and effectiveness.
- Any complaints regarding CCTV use will be handled in accordance with the Council's complaints procedure, and the Information Commissioner's Office (ICO) may be contacted where necessary.

## **6. Data Protection and Storage**

- Retention Period: CCTV footage will be retained for no longer than 30 days, unless required for ongoing investigations.
- Access Restrictions: Only designated officers will have access to recorded footage. Requests for access must be justified and documented.
- Disclosure of Footage: Requests for footage from third parties (e.g. law enforcement) will be reviewed on a case-by-case basis, ensuring compliance with legal obligations.
- Data Security: Recorded images and data will be stored securely, with safeguards against unauthorised access.

## **7. Law Enforcement and Evidence Use**

- CCTV footage may be shared with the police or other law enforcement agencies where legally justified.
- The system must produce images of sufficient quality for evidential purposes.
- An audit trail will be maintained for all access and disclosures of CCTV footage.

## **8. Review and Policy Updates**

- The Town Council will review this policy annually to ensure compliance with evolving legal and regulatory requirements.
- The effectiveness of CCTV systems will be evaluated at least once a year to determine whether they remain necessary and proportionate.