



## **Proposed application to the Sizewell Community Fund**

### **Report to Gannon Institute Trust**

**July 2025**

#### **Background**

IP17 had an initial meeting in late February with Suffolk Community Foundation (SCF) who are managing the Sizewell Community fund bidding process. As part of an outline bid, we were proposing to undertake limited capital works to the Gannon Rooms. SCF advised that we should secure agreement in principle from the Trust as building owner that we were able to do this. We met with members of the Trust and the Town Clerk on 1<sup>st</sup> March 2025 with an outline proposal to develop a joint grant application to the Sizewell Community Fund which would include the energy efficiency work, replacement of the floor and kitchen were discussed, and it was agreed that we would develop the proposal to include this. We had hoped we would be able to work together and there appeared to be enthusiasm among those present. Sadly, despite efforts to gain an agreement in principle at the next scheduled Trust meeting that would have enabled us to further develop the proposal, this has not been possible.

#### **Current position**

IP17 fully accepts that there may be legal issues that need to be resolved but because they have been dealt with consecutively rather than concurrently no progress could be made on the joint element of the project (the capital works to improve energy efficiency, replace the damaged floor and worn-out kitchen).

We do not think it is desirable or appropriate for a licence holder to commission extensive capital works that would endure for decades, without involvement from the building owner. Obtaining the necessary detailed specifications and estimates required for the funding application requires a considerable amount of work, and with no agreement in principle for us to pursue this we felt it was not a good use of our time to proceed without it.

IP17 trustees have resolved not to continue pursuing a joint proposal and will submit an application that does not involve significant capital works to the building. This work was only ever one element of the proposal and IP17GNS have made progress on the detailed organisational development work and other elements of the application process. We are almost certainly going to miss the July deadline due to the delays and will aim for September.

There was never an intention to use this proposal as a mechanism for extending our licence. This was a genuine attempt to improve the building for the benefit of the community that we both support, albeit in different ways. The motivation for IP17 was threefold, firstly to undertake organisational development work so that we are on a more sustainable footing and able to attract not just more funding, but a more diverse funding base and a greater proportion of unrestricted funding- all of which will allow us to continue supporting the community into the future. Secondly the energy efficiency of the building is so poor, energy bills are crippling, and for a small charity unsustainable over the long term. Thirdly, we wanted a building that we and the community could be proud of.

Following a more recent discussion with the Town Clerk it is also clear that STC do not have the capacity to engage with the project. We fully respect this and face similar difficulties, the difference being that the project is a priority for IP17 if not for the Trust. IP17 Trustees have a duty to act in the best interest of the charity, and it is not in our best interests to wait for the next funding round. Charity funding is precarious at the best of times. We need to secure funds as soon as possible so that we do not find ourselves without reserves and face winding up the charity. This would be a huge blow to members of the community that we support. If successful with our grant application, it is unlikely that refurbishment work could begin until the new financial year. Obviously STC and the Trust will be kept fully informed as will our co-licensees at ABC radio.

IP17 are meeting with SCF at the Gannon Rooms on July 8<sup>th</sup> to seek advice on whether any of the internal refurbishment work in our revised plan will breach their Capital Asset Policy and meet a threshold for an extended tenure.

Our modified project proposal can be summarised in 3 parts. The permissions we are seeking in respect of refurbishment arise from parts 2 & 3 of the proposal.

1. **Organisational development** -to help us be more sustainable and stable into the future including volunteer development, a supported volunteer scheme, work on an effective evaluation framework and increasing our skills at fundraising. (This work was identified as part of our strategic planning, but we have been unable to action it due to lack of resources.) This will largely be achieved by having funds to employ an additional member of staff as the work is essentially an activity that requires time. This will also enable us to be open for more hours to support those who are in urgent need, often for food supplies. We are an authorised referrer to the Food Bank, and we can provide emergency food, generally on the day, to prevent someone going hungry until the Food Bank are able to deliver. This contributes to part 2 below.
2. **Enhancing services to the community** - improvements to the internal environment and plans for greater stakeholder involvement and modest funds to pilot activities that are important to service users and to be accessible to the community for more hours.

3. **Green Strategy** – a plan to reduce plastic waste, compost vegetable waste and identify other ways in which we can work towards a greener operation. We are currently working on the Community Action Suffolk Health Check (a QA scheme for the VCS). This will require us to have a green policy in place so getting a head start will be helpful as it seems likely that many more organisations will need to address this in the near future. We also believe it's the right thing to do.

The table below sets out the permissions we are seeking from the Trust as building owner. We believe that they fall within provisions made in paragraphs 9 & 10 of our licence agreement. Nothing we are planning will be of any detriment to the building, quite the opposite.

Extract- Paragraphs 9 & 10 of our licence agreement
<i>9. IP17 shall not make any modification, alteration, or addition to the Rear of the Building without the written permission from the Trust, which may be subject to reasonable conditions, and any essential maintenance of the Rear of the Building shall be carried out by the Trust in consultation with IP17. As long as IP17 do not deviate substantially from their current service model the Trust will be willing in principle to give its consent to reasonable alterations.</i>
<i>10. Internal decoration of the rear of the building is permitted on the condition that it is repainted in neutral colours by IP17 before the Rear of the Building is returned to the Trust, if so required by the Trust.</i>

## Proposed work for which IP17 is seeking permission from the Trust

Works proposed	Why is it needed?	Additional benefits for the Trust	What happens when/if we vacate the building?
<b>1.Preparation, making good and repainting the Main Hall.</b>  (Enhancing services to the community)	The Rear Hall is shabby and neglected and we believe our service users deserve better. Various works, some of which have been very badly executed, have left a collection of holes, patchy paintwork, and bare wood that is not even primed. The cost will be significant as the making good will be extensive.	Making good will resolve issues with compartmentation identified in Fire Risk Assessments in June 2024, and January 2025	The Trust will have a freshly decorated hall.
<b>2. Removal of narrow bench seating.</b>  <i>This will be commissioned with the redecorating, preferably using the same contractor.</i>  (Enhancing services to the community)	Removal will allow for some internal storage space. (We are proposing to purchase chests of drawers.) It is not possible to use all the space as the floor drops significantly (10cm) between the middle of the building until it reaches the end of the bay. The cover is old and starting to perish. Without removal and testing we cannot be certain, but if the bench	This will save the expense of re-upholstering the bench. It will also create more floor space in the Rear Hall.	The furniture will be removed and either sold or re-located.

	<p>was installed prior to 1988 the PU foam will not have been fireproofed. There is no fire-retardant lining between the foam and vinyl cover. This contravenes Furniture &amp; Furnishing (Fire) (Safety) Regulations 1988.</p>		
<p><b>3.Erection of metal shed to the rear of the driveway ear the kitchen</b>  <i>This may involve laying concrete to create a stable level surface.</i>            (Enhancing services to the community)</p>	<p>There is no internal storage space in the rear hall and having to store equipment in the room is not ideal, aesthetically or in terms of the fire risk associated with quantities of combustible materials.</p>		<p>The shed can be dismantled and either sold (should we wind up the organisation) or transferred to new premises.</p>
<p><b>4.Installation of a water filter in the kitchen</b>             (Green Strategy)</p>	<p>This will end the use of bottled water. The water in the area is safe but not pleasant either drunk neat or in tea, which ends up with a layer of brown scum floating on the top. The model we are proposing is designed for a large family or a small café or coffee shop.</p>		<p>The unit can be uninstalled and plumbing restored to its original state and the tap hole in the work top can be fitted with a suitable blanking plate, 2-3 CM diameter.</p>
<p><b>5.Purchase and installation of a new induction cooker.</b>  <i>(Work will include safely shutting off the gas supply)</i>             (Green Strategy)</p>	<p>The existing cooker is old, inefficient, and the chrome work is badly pitted. The original installation did not meet gas safety regulations as it is sited too close to the work tops. There is fire damage to one side of the worktop. (Damage occurred prior to IP17 moving in) It is a fire risk. A modern induction hob uses far less energy and is easier to clean. It is likely that electricity will become cheaper as renewable energy sources are increased. We would be looking for a stainless-steel range style cooker with an AAA energy rating.</p> <p>It has been suggested as an alternative that it might be possible to remove part of the adjacent cupboard and work top to achieve the 20mm gap on each side. This would reduce the risk of fire, but it would create a narrow, inaccessible gap that will quickly be filled with debris that will be virtually impossible to clean. We worked hard to achieve a 5-star hygiene rating, we do not want this compromised by measures that may attract vermin.</p>	<p>The Trust will no longer need to take remedial action.</p> <p>There will be an energy saving to be made by having a modern electric cooker. The electricity bills are separated but the gas bill is on a single meter and portioned between licensees and STC so using less gas will save all 3 parties money.</p> <p>The Trust will not have to install a CO alarm which is required wherever there is gas appliance. There will be no naked flame source in the building.</p>	<p>We can agree to either gift the cooker to the Gannon Rooms for the benefit of the community or if the GIT wishes to retain the old cooker it can be disconnected and stored and IP17 will upon vacating the building have it reinstalled at their expense. The new cooker can then be sold or transferred to new premises.</p>

## Gannon Institute Trust

Committee Meeting	Gannon Institute Trust
Meeting Date	10 July 2025
Item Number	7a
Report Title	Report from Town Clerk
Report Author	Sharon Smith

### Purpose of the Report

The Town Clerk wishes to formally record and clarify the position of the Trust in response to recent correspondence and discussions with IP17 GNS regarding their proposed application to Suffolk Community Foundation, as administrators of the Sizewell C Community Fund, and the associated proposed capital improvements to the Gannon Rooms.

### Process and Initial Engagement

At the initial meeting in March 2025, representatives of the Trust and the Town Clerk received an outline proposal from IP17 GNS for refurbishment works to the Gannon Rooms, including improvements to the kitchen, main hall flooring, and redecoration. While the proposal was received positively, it was acknowledged by both parties that formal permission would be required from the Trust.

In April 2025, IP17 GNS requested an ‘in principle’ decision from the Trust to support the proposed capital improvements. However, the Trust could not responsibly provide such agreement without first reviewing detailed specifications and obtaining legal advice regarding the potential implications for the existing licence arrangements. An ‘in principle’ decision at that early stage would, in effect, have bound the Trust to the project before essential legal and technical details were available, which would have been contrary to good governance, prudent risk management, and the Trust’s fundamental duty to safeguard the charity’s assets and ensure all decisions are fully informed and compliant with its legal responsibilities.

In May 2025, IP17 GNS asked to present their proposal to the Trust. However, as legal advice had not yet been received, and recognising that Trustees would not be in a position to reach a fully informed conclusion, the Town Clerk and the Chair of the Trust jointly decided that it would be premature and potentially unproductive to proceed with the presentation at that stage. The decision was made to defer the presentation until such time as the necessary legal clarity could be provided, to ensure that any discussion by the Trustees would be meaningful and properly informed.

### Legal Considerations

The nature of the legal relationship between the Trust and IP17 GNS (licence versus lease) was central to these discussions.

In May 2025, legal advice was sought to determine whether significant capital works could alter this relationship and potentially confer greater rights or interests to IP17 GNS than originally intended. The Trust has a fiduciary duty to act in the best interests of the charity, ensuring that no decision compromises its governance or charitable objectives. Proceeding without clarity on these matters would have exposed the Trust to unnecessary risk.

Initial advice from Pulham & Co suggested that, for works of this scale and nature, a lease arrangement might ultimately be more appropriate for IP17 GNS than a licence. However, they were unable to provide definitive guidance on what would be in the best interests of the Trust overall and recommended seeking further specialist legal advice.

In June 2025, Marshall Hatchick subsequently advised that the nature of the legal relationship would need to be clearly defined before any permissions could be granted, as undertaking substantial works could imply or create tenant-like rights. They further indicated that the Suffolk Community Foundation, as the prospective funder, might impose specific requirements relating to tenure or security of occupation, which would directly influence the legal position and responsibilities of the Trust.

### **Expectations Regarding Staffing Support**

It transpired that IP17 GNS expected Town Council staff, acting as administrative support to the Trust, to assist in developing specifications and securing quotations, to prepare the grant application. This expectation was not communicated at the outset and could not be accommodated within existing workloads or staffing capacity.

Town Council staff are fully committed to delivering the agreed Annual Delivery Plan, which includes longstanding strategic priorities. Diverting staff to support a major capital project not included in this year's plan would have caused unacceptable delays and further strategic drift.

### **Inability to Progress**

This combination of factors created a 'chicken and egg' situation:

- IP17 GNS were unwilling and insufficiently resourced to undertake the detailed work necessary to develop a fully specified and costed scope without an 'in principle' decision from the Trust.
- SCF could not provide clear guidance on funding or tenure expectations without seeing a detailed proposal first.
- Marshall Hatchick was unable to provide comprehensive legal advice without a steer from SCF on the expected tenure arrangement.
- The Trust could not make an informed decision without that legal advice and detailed specification.
- The Town Council staff did not have the capacity or mandate to undertake this preparatory work on behalf of IP17 GNS.

As a result, IP17 GNS ultimately decided to withdraw from pursuing their original proposal (Plan A). Their decision was based on this complex interdependency and the practical limitations on staff capacity and governance responsibilities, rather than a lack of support or goodwill from the Trust.

### **Partnership and Future Cooperation**

The Trust recognises and values the important contribution that IP17 GNS makes to the community. The decision by IP17 GNS to withdraw from the proposal (Plan A) and instead pursue a modified approach (Plan B) is acknowledged.

Looking ahead, any future proposals requiring Trust support should be accompanied by a fully specified and costed plan, together with explicit detail on the division of responsibilities between the parties. This will ensure that proposals can be properly assessed and that decisions are made transparently, in line with the Trust's governance and legal obligations.

In addition, it is essential that any future proposals clearly set out any expectations regarding staffing resources, so that the Town Council, acting as administrative support to the Trust, can evaluate capacity in advance and confirm whether such support can realistically be provided. This clarity will help to avoid misunderstandings, ensure proper resource planning, and protect the delivery of other agreed priorities.

While improvements to the Gannon Rooms are an aspiration shared by both the Town Council and the Trust, they have not been prioritised for delivery in the current financial year, partly due to these resource considerations.

The Town Clerk has indicated to IP17 GNS that improvements may be proposed for inclusion in next year's Annual Delivery Plan. This would allow for proper forward planning, comprehensive resource allocation, and alignment with both Council and Trust strategic priorities.

## **Conclusion**

The Town Clerk wishes to record that throughout this process, the Trust has acted diligently, transparently, and in accordance with its duty to protect the charity's assets and deliver public benefit.

The Trust remains open to considering future proposals that support its charitable objectives and are deliverable within its capacity, while ensuring that good governance and careful stewardship continue to guide all decisions.

Sharon Smith  
Saxmundham Town Council  
The Town House  
Station Approach  
Saxmundham  
IP17 1BW

**PROPOSAL 2504 THE  
GANNON ROOMS**  
27 June 2025

Quantity	Details	Unit Price (£)	VAT	Net Subtotal (£)
Service	ENERGY PERFORMANCE CERTIFICATE (EPC)	435.00	20%	435.00
	1. Carry out site survey of The Gannon Rooms, Station Approach, Saxmundham			
	2. Create energy model based on site survey data			
	3. Produce EPC and accompanying Recommendations Report and lodge on central register			
Net Total				435.00
VAT				87.00
GBP Total				<b>£522.00</b>

**Other Information**

Company Registration Number: 07403516

**Terms and conditions:**

The fee quoted is based on carrying out the calculations to one general arrangement layout.

Part of the fee may be requested in instalments prior to overall completion to reflect works carried out to date.

This fee proposal remains valid for 1 month from date of issue.

**Fee schedule:**

25% due on commencement of work.

The remaining 75% will be invoiced at appropriate work stages and payment due within 15 days of the receipt of invoice.

**Payment Details:**

Starling Bank

Sort Code: 608371

Account number: 49072450



## Gannon Institute Trust

Committee Meeting	Gannon Institute Trust
Meeting Date	10 July 2025
Item Number	6
Report Title	Thermal Efficiency
Report Author	Sharon Smith

### Purpose

This report is submitted to inform the Committee about the proposed Energy Performance Certificate (EPC) assessment for the Gannon Rooms and to outline potential measures to improve the building's thermal efficiency.

### Background

The Gannon Rooms has ongoing challenges with thermal comfort and energy use. Utility costs for the building are high, it remains cold in winter, and it can become hot in summer. These issues highlight the need for a detailed review of its energy performance and consideration of potential improvements.

An EPC assessment is proposed to better understand the current thermal efficiency of the building and to identify potential upgrade options. The EPC will include a recommendations report that will outline measures to improve the building's energy efficiency and reduce running costs.

### Initial Considerations

The EPC recommendations report will likely suggest a range of possible improvements. However, given the age and construction of the Gannon Rooms, options may be somewhat limited.

Some initial considerations include:

- **Loft insulation:** One of the most cost-effective and straightforward improvements if the building currently lacks insulation in the loft. This could significantly reduce heat loss and improve comfort levels.
- **Wall insulation:** The building is likely to be of solid wall construction. While internal wall insulation could be considered, this is a more labour-intensive and costly measure and would require careful consideration to avoid negatively affecting internal aesthetics.
- **Windows:** Replacement of windows may be an option if the building is not listed and if existing windows are in poor condition. However, the payback period for new windows tends to be long, and careful evaluation would be necessary.
- **Heating system:** The boiler was replaced within the last couple of years and is expected to be highly efficient. This should support a better-than-expected energy rating and limit the need for immediate intervention in heating systems.

### Funding Opportunities

As a community building, the Gannon Rooms may be eligible for external funding support to help deliver retrofit improvements.

Officers will explore these opportunities further once the EPC report and recommendations have been received.

### Next Steps

If the Committee approves, an EPC site survey will be arranged. The survey is expected to take 2–3 hours on site, with the energy modelling and EPC registration completed within approximately one week following the survey.

### Recommendation

That the Committee:

1. Approves proceeding with an Energy Performance Certificate (EPC) assessment for the Gannon Rooms.
2. Notes that the resulting recommendations report will inform future decisions on thermal efficiency improvements and potential funding bids.
3. Supports exploring external grant funding opportunities to help deliver any recommended improvements.

### **Conclusion**

Addressing the high utility costs and inconsistent thermal comfort at the Gannon Rooms is a priority to ensure the building remains a welcoming and sustainable community asset. The EPC assessment represents a critical first step in understanding and improving the building's energy performance.

Gannon Institute - Fire Risk Assessment 2025

No.	Finding	Action	Responsibility	Status	Comments	Completion Date
1	Kitchen smoke detector should be moved in excess of 500mm from wall	Instruct Exemplifire to resolve	Deputy Town Clerk		Quotation received from Coastal Fire. A further one requested from Anglia	Jul-25
2	Final exit doors should be fitted with thumb turn locks	Instruct Exemplifire/Holmes Glazing/Locksmith to resolve	Deputy Town Clerk		Quotation requested from Holmes	Aug-25
3	Kitchen filters should be cleaned weekly and records kept	Inform IP17 GNS	Deputy Town Clerk		LAH informed IP17 who will clean weekly and keep records	Jun-25
4	Breaches of compartmentation in foyer cupboard require fire boarding	Inform ABC Radio and ascertain works to date	Maintenance Officer		Caretaker has informed ABC	Jun-25
5	Kitchen ducting should be cleaned every six months	Research suitable contractor	Maintenance Officer		LAH has asked Your Sweet Home for a quoteation	Jul-25
6	Staff fire risk training for licencees should be undertaken and documented	Inform IP17 GNS and ABC Radio	Deputy Town Clerk		Training carried out	Jun-25
7	Fire exits should be clear of obstruction	Inform IP17 GNS and ABC Radio	Deputy Town Clerk		LAH informed IP17	Jun-25
8	Competent engineer to resolve problems with fire alarm system	Instruct Exemplifire to resolve	Deputy Town Clerk		Quotation obtained from ExempliFire and another requested from Anglian	Jul-25
9	Competent contractor to design full installation of fire fighting equipment	Instruct Exemplifire to resolve	Deputy Town Clerk		Quotation obtained from ExempliFire and another requested from Anglian	Jul-25
10	Competent contractor to resolve issue with main hall fire door	Instruct Exemplifire to resolve	Deputy Town Clerk		Quotation requested from Holmes	Aug-25
11	Cooker to be tested for electrical safety every two years	Instruct J B Davis	Maintenance Officer		Quotation has been requested	Jul-25
12	Display diagrammatic representation of building and zones	Create zone plan and display in foyer	Maintenance Officer		Caretaker to action	Jul-25
13	PAT personal items	To be undertaken as part of annual regime	Maintenance Officer		Ongoing	Jul-25
14	Portable heaters to be removed	Inform IP17 GNS and ABC Radio	Deputy Town Clerk		LAH informed IP17	Jun-25
15	Fire drills to be completed on a regular basis and recorded in a log book	Inform IP17 GNS and ABC Radio	Deputy Town Clerk		LAH informed	Jun-25
16	Combustible items to be removed from escape routes	Inform IP17 GNS and ABC Radio	Deputy Town Clerk		LAH informed	Jun-25
17	Fire safety procedures should be provided to all users	Inform IP17 GNS and ABC Radio	Deputy Town Clerk		Ongoing	Jul-25



# QUOTE

Saxmundham Town Council  
The Old Police Station  
Station Approach  
Saxmundham  
IP17 1AF

Date  
18 Jun 2025

Quote Number  
QU-0037

VAT Number  
623481157

Coastal Fire Ltd  
799 Foxhall Road  
Ipswich  
Suffolk  
IP4 5TJ  
01473 714708  
info@coastalfire.co.uk  
VAT Registration Number  
GB 623481157

Description	Quantity	Unit Price	VAT	Amount GBP
SITE ADDRESS: Gannon Rooms, Station Approach, Saxmundham, Suffolk	1.00	1,340.00	20%	1,340.00
Attend site to carry out the following remedial works to the fire alarm system-				
-Design and install diagrammatic fire alarm zone plan				
-Rewire mains supply in fire rated cable				
-Install fire rated fixings to all unsecured cables within surface containment				
-Relocate kitchen detector due to close proximity to wall and replace with heat detector.				
Subtotal				1,340.00
TOTAL VAT 20%				268.00
TOTAL GBP				1,608.00

## Terms

Quote valid for 30 days.

## Gannon Institute - Budget Outturn Report 2024-2025

[illegible]

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**Gannon Institute****Income and Expenditure Account for Year Ended 31st March 2025**

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31st March 2024

31st March 2025

**Operating Income**

40,345  

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40,345  

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Income

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18,250

Total Income

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18,250  

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**Running Costs**

2,636  
32,799  
29  

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35,464  

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Operating Costs

4,667

Refurbishment

19,823

IT Support

0

Total Expenditure

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24,490  

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**General Fund Analysis**

4,452  
40,345  

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44,797  
35,464  

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9,332  
5,688  

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3,644  

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Opening Balance

3,644

Plus : Income for Year

18,250

Less : Expenditure for Year

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21,894

24,490

Transfers TO / FROM Reserves

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(2,596)

(5,688)

**Closing Balance**

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3,092  

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Balance Sheet as at 31st March 2025

31st March 2024		31st March 2025	
<b>Current Assets</b>			
2,952	VAT Control	1,366	
6,480	Unity Trust Bank	1,771	
<hr/>		<hr/>	
9,432		3,136	
<hr/>		<hr/>	
9,432	<b>Total Assets</b>	3,136	
<b>Current Liabilities</b>			
100	Accruals	44	
<hr/>		<hr/>	
100		44	
<hr/>		<hr/>	
9,332	<b>Total Assets Less Current Liabilities</b>	3,092	
<b>Represented By</b>			
3,644	General Reserves	3,092	
5,688	Earmarked Reserves	0	
<hr/>		<hr/>	
9,332		3,092	
<hr/>		<hr/>	

The above statement represents fairly the financial position of the authority as at 31st March 2025 and reflects its Income and Expenditure during the year.

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

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

Gannon Institute

Bank - Cash and Investment Reconciliation as at 31 March 2025

Confirmed Bank & Investment Balances

<u>Bank Statement Balances</u>			
31/03/2025	Unity Trust Current	1,770.58	
			1,770.58
<u>Receipts not on Bank Statement</u>			
			0.00
<b>Closing Balance</b>			<b>1,770.58</b>
<u>All Cash &amp; Bank Accounts</u>			
1	Barclays Bank		0.00
3	Unity Trust Bank		1,770.58
	Other Cash & Bank Balances		0.00
	<b>Total Cash &amp; Bank Balances</b>		<b>1,770.58</b>





Unit 1 & 2  
Hill View Business Park  
Claydon  
IP6 0AJ

Tel: 01473 833713  
Email: [admin@salc.org.uk](mailto:admin@salc.org.uk)  
Website: [www.salc.org.uk](http://www.salc.org.uk)  
VAT number: 825023265

The Trustee  
Gannon Institute  
c/o Saxmundham Town Council  
Station Approach  
Saxmundham  
Suffolk  
IP17 1AF

22<sup>nd</sup> April 2025

Dear Trustee,

**Independent examination – Gannon Institute, Charity No 242679**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31<sup>st</sup> March 2025

The Gannon Institute is a Charitable Trust set up to provide a building to be used as a public hall for the benefit of the inhabitants of Saxmundham. The Council took over the operation of the Gannon Rooms from the Saxmundham and District Welfare Trust and trusteeship of the Institute in February 2022 following a public consultation.

The Charity has a sole Trustee, Saxmundham Town Council. Councillors sit in charity meetings as the corporate body. The Gannon Institute Management Committee is appointed to oversee the operation of the building and associated refurbishment works and has met regularly during the year. Annual Accounts are presented to the Town Council as sole Trustee.

The 2023-2024 Annual Return and accounts were submitted to the charity commission on 30<sup>th</sup> July 2024 within the deadline for filing.

The trustees' annual report and Annual Income and Expenditure Accounts and the Balance Sheet for the financial year ending 31<sup>st</sup> March 2024 were submitted to and accepted by the Town Council as sole trustee at its Trust meeting of 9<sup>th</sup> September 2024. The same meeting resolved to note the Internal Auditor Independent Examination Report for 2023-2024.

The Independent examination of the accounts for the year ending 31<sup>st</sup> March 2024 noted that the Town Council did not cross charge any administration charges for the clerking and administration of the trust and management committee and commented as to whether the council might wish to review

the support costs incurred in the general running of the organisation such as administrative costs which cannot be allocated to the projects supported by the Trust and ensure that they are shared (apportioned) across the town council and trust to ensure longer-term financial sustainability. This matter has been noted by the council with agreement that the matter be revisited during the coming year.

For the year 2024-2025 the accounts are summarised below:

Income £18,250 arising from room hire (£7950) and grants (£10,300).

Expenditure £24,990 arising from refurbishment (£19,823) and operating costs (£4,667)

Reserves £3,092.46 allocated as general reserves.

Bank balance as at 31<sup>st</sup> March 2025 was £1,770.58.

Although the trust had income under £25,000, (and noting that the Charity Commission does not usually require audit or independent examination of a charity's annual accounts, below this limit) the trust has chosen to have an independent examination on its financial transactions. The year-end accounts were examined, and all found to be in order on the assumption that the underlying records are correct.

I therefore confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

There are no matters which give me cause to believe that in, any material respect, the Trustees have not met the requirements of the Charity Act 2011.

*Victoria S Waples*

Mrs. Victoria Waples

On Behalf of Suffolk Association of Local Councils

Payments		01/04/2025		Balance Brought Forward		£1,770.58	
Invoice Date	PO Number	Supplier	Description	Gross	VAT	Net	Code
31/03/2025	n/a	The Cleaning Company (refund expected)	Cleaning - Month 12	£44.00	£0.00	£44.00	4200 Pre-Approved Payments List
31/03/2025	n/a	Unity Trust Bank	Bank Charges	£6.00	£0.00	£6.00	4235 Pre-Approved Payments List
22/04/2025	n/a	Saxmundham Town Council	Insurance Reimbursement	£673.29	£0.00	£673.29	4270 Pre-Approved Payments List
22/04/2025	n/a	Saxmundham Town Council	Annual Ledger Maintenance and Support - Riatt	£353.00	£0.00	£353.00	4405 Pre-Approved Payments List
22/04/2025	n/a	Saxmundham Town Council	Cloud User Fee - Riattus Business Systems	£338.00	£0.00	£338.00	4405 Pre-Approved Payments List
16/04/2025	n/a	Wave	Water March 2025	£54.64	£0.00	£54.64	4205 Pre-Approved Payments List
09/04/2025	n/a	Lloyds Bank	Credit Card Charge - Month 1	£3.00	£0.00	£3.00	4235 Pre-Approved Payments List
				£1,471.93	£0.00	£1,471.93	
Receipts							
Invoice Date	Invoice No	Payer	Description	Gross	Code		
01/03/2025	G11	ABC Radio	Licence Fee	£250.00	1000		
22/04/2025	n/a	Saxmundham Town Council	VAT Recovery - Qtr 4	£1,365.88	105		
				£1,615.88			

01/05/2025

Balance Brought Forward

£1,914.53

Payments

Invoice Date	PO Number	Supplier	Description	Gross	VAT	Net	Code	Authority
01/05/2025	n/a	Saxmundham Town Council	Riallas Cashbook and Ledgers Fee Reimbursement VAT	£70.60	£0.00	£0.00	4405	Pre-Approved Payments List
01/05/2025	n/a	Saxmundham Town Council	Riallas Year End Fee Reimbursement	£100.00	£0.00	£0.00	4405	Pre-Approved Payments List
01/05/2025	n/a	Saxmundham Town Council	Riallas Year End Fee Reimbursement VAT	£20.00	£0.00	£0.00	4405	Pre-Approved Payments List
01/05/2025	n/a	Saxmundham Town Council	Riallas Cloud User Fee Reimbursement VAT	£67.60	£0.00	£0.00	4405	Pre-Approved Payments List
16/05/2025	n/a	Eon Next	Gas February - April 2025	£353.37	£16.83	£36.54	4205	Pre-Approved Payments List
29/04/2025	n/a	Robert Ross	Hand Soap Dispensers	£11.98	£0.00	£11.98	4310	Pre-Approved Payments List
02/05/2025	n/a	J.B.Davis	Plumbing for ABC small kitchen	£240.00	£40.00	£200.00	4320	Pre-Approved Payments List
06/05/2025	n/a	Coastal Fire Ltd	6 monthly fire alarm and emergency lighting service	£130.80	£21.80	£109.00	4320	Pre-Approved Payments List
31/05/2025	n/a	Unity Trust Bank	Bank Charges	£6.00	£0.00	£6.00	4235	Pre-Approved Payments List
				£1,000.35	£78.63	£663.52		

Receipts

Invoice Date	Invoice No	Payer	Description	Gross	Code
01/05/2025	GI3	ABC Radio	Licence Fee	£250.00	1000
29/05/2025	GI2	IP17 GNS	Licence Fee	£50.00	1000
12/05/2025	n/a	Cleaning Company Refund	Cleaning - Month 12	£44.00	4200
				£344.00	

31/05/2024

Balance Carried Forward

£1,258.18

GANNON INSTITUTE - JUNE 2025

<u>Payments</u>								
Invoice Date	PO Number	Supplier	Description	Gross	VAT	Net	Code	
01/06/2025		Eon Next	Gas 1st March - 1st June 2025	£240.20	£11.44	£228.76	4205 Pre-Approved Payments List	
		Unity Trust Bank	Bank Charges	£6.00	£0.00	£6.00	4235 Pre-Approved Payments List	
					£246.20	£11.44	£234.76	
<u>Receipts</u>								
Invoice Date	Invoice No	Payer	Description	Gross			Code	
01/06/2025	GI5	ABC Radio	Licence Fee	£250.00			1000	
01/06/2025	GI4	IP17 GNS	Licence Fee	£1,050.00			1000	
26/06/2025	GI6	IP17 GNS	Licence Fee transferred from Market Hall	£550.00			1000	
				£1,850.00				
			Balance Brought Forward			£1,258.18		
			Balance Carried Forward			£2,861.98		
			01/06/2025					

## Payments

**£2,555.43**

Invoice Date	PO No	Supplier	Description	Gross	VAT	Net	Code	Authority
31/01/2025	n/a	Saxmundham Town Council	Cleaning - Month 10	£55.00	£0.00	£55.00	4200	Pre-Approved Payments List
28/02/2025	n/a	Saxmundham Town Council	Cleaning - Month 11	£44.00	£0.00	£44.00	4200	Pre-Approved Payments List
28/02/2025	n/a	Unity Trust Bank	Bank Charges	£6.00	£0.00	£6.00	4235	Pre-Approved Payments List
03/03/2025	n/a	Eon Next	Gas - December 2024 - February 2025	£574.28	£27.35	£546.93	4235	Pre-Approved Payments List
29/01/2025	55/24GI	Morgan Fire Protection	Fire Risk Assessment	£600.00	£0.00	£600.00	4320	Gannon Institute Management Committee - 20/24GIC
02/03/2025	n/a	Wave	Water - February 2025	£49.96	£0.00	£49.97	4205	Pre-Approved Payments List
06/03/2025	n/a	East Suffolk Council	Rates	£155.61	£0.00	£155.61	4240	Pre-Approved Payments List
				<b>£1,484.85</b>	<b>£27.35</b>	<b>£1,354.51</b>		

## Invoice Date

Invoice Date	Invoice No	Payer	Description	Code
01/03/2025	26 ABC Radio		Licence Fee	1000
01/03/2025	27 IP17 GNS		Licence Fee	1000
			<b>£250.00</b>	
			<b>£450.00</b>	
			<b>£700.00</b>	
			<b>Balance Carried Forward</b>	<b>£1,770.58</b>

Date: 01/04/2025

Gannon Institute

Page 1

Time: 13:30

**Bank Reconciliation Statement as at 31/03/2025  
for Cashbook 3 - Unity Trust Current**

User: 7430.M.ALLEN

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
Unity Trust Current	31/03/2025		1,770.58
			<u>1,770.58</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			1,770.58
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<u>0.00</u>
			1,770.58
		<b>Balance per Cash Book is :-</b>	<b>1,770.58</b>
		<b>Difference is :-</b>	<b>0.00</b>

**Responsible Financial Officer:**Name SHARON SMITH Signed Sharon G. Smith Date 01/04/25**Councillor:**

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

**Bank Reconciliation up to 31/03/2025 for Cashbook No 3 - Unity Trust 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>
03/03/2025			250.00	250.00		R <input type="checkbox"/>	Receipt(s) Banked
03/03/2025			450.00	450.00		R <input type="checkbox"/>	Receipt(s) Banked
17/03/2025	Match01	600.00		600.00		R <input type="checkbox"/>	Morgan Fire Protection Ltd
17/03/2025	Match02	49.96		49.96		R <input type="checkbox"/>	Anglian Water Business (Nation
17/03/2025	Match04	55.00		55.00		R <input type="checkbox"/>	Saxmundham Town Council
17/03/2025	Match05	44.00		44.00		R <input type="checkbox"/>	Saxmundham Town Council
17/03/2025	Match06	155.61		155.61		R <input type="checkbox"/>	East Suffolk Council
18/03/2025	Match03	574.28		574.28		R <input type="checkbox"/>	e-on next
31/03/2025	DD	6.00		6.00		R <input type="checkbox"/>	Unity Trust Bank
		<u>1,484.85</u>	<u>700.00</u>				

**Responsible Financial Officer:**Name SHARON SMITH Signed Sharon G. Smith Date 01/04/25**Councillor:**

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





The Gannon Institute

**Current T1**

60-83-01 • 20471295

Balance	Available
£ 2,020.58	£ 2,020.58

Balances are correct as of 13:21 on 01 Apr 2025.

↓ Date	Description	Paid in	Paid out	Balance
01/04/25	ABC RADI C I • ABC MONTHLY RENT	250.00		2,020.58
31/03/25	Service Charge		-6.00	1,770.58
18/03/25	Direct Debit (E.ON NEXT LTD) • A-90819F4A-002		-574.28	1,776.58
17/03/25	B/P to: Saxmundham Town Co • CLEANING MONTH 9		-55.00	2,350.86
17/03/25	B/P to: East Suffolk Counc • 510892986		-155.61	2,405.86
17/03/25	B/P to: Morgan Fire • FIRE RISK ASSESS		-600.00	2,561.47
17/03/25	B/P to: Saxmundham Town Co • CLEANING MONTH 10		-44.00	3,161.47
17/03/25	Direct Debit (ANGLIAN WATER BUSI) • 1056538		-49.96	3,205.47
03/03/25	ABC RADI C I • ABC MONTHLY RENT	250.00		3,255.43
03/03/25	IP17GNS • IP17GNS Lease	450.00		3,005.43
28/02/25	Service Charge		-6.00	2,555.43
21/02/25	B/P to: Coastal Fire Ltd • INV NO 766		-77.70	2,561.43
21/02/25	B/P to: CN Plumb & Heat • INV 7509		-161.22	2,639.13
21/02/25	B/P to: ABC Radio • ABCR0068		-250.00	2,800.35
18/02/25	Direct Debit (E.ON NEXT LTD) • A-9D142B97-002		-427.98	3,050.35
17/02/25	Direct Debit (ANGLIAN WATER BUSI) • 1056538		-46.97	3,478.33
03/02/25	ABC RADI C I • ABC MONTHLY RENT	250.00		3,525.30
03/02/25	IP17GNS • IP17GNS Lease	450.00		3,275.30
31/01/25	Service Charge		-6.00	2,825.30
23/01/25	B/P to: Saxmundham Town Co • CLEANING MONTH 9		-44.00	2,831.30
23/01/25	B/P to: J.T Pegg Aldeburgh • INV 24673		-7,200.00	2,875.30

## £2,555.43

## Balance Brought Forward

01/03/2025

Invoice Date	Invoice No	Payer	Description	Code
01/03/2025		ABC Radio	Licence Fee	1000
01/03/2025		IP17 GNS	Licence Fee	1000
			<b>£250.00</b>	
			<b>£450.00</b>	
			<b>£700.00</b>	
			<b>Balance Carried Forward</b>	
			<b>31/03/2025</b>	<b>£1,770.58</b>

**Description**

Invoice Date	Invoice No	Payer	Description
01/03/2025		ABC Radio	Licence Fee
		IP17 GNS	Licence Fee
			£250.00
			£450.00
			<b>£700.00</b>

**Bank Reconciliation Statement as at 30/04/2025  
for Cashbook 3 - Unity Trust Current**

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
Unity Trust Current	30/04/2025		1,914.53
			<u>1,914.53</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			1,914.53
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<u>0.00</u>
			1,914.53
		<b>Balance per Cash Book is :-</b>	<b>1,914.53</b>
		<b>Difference is :-</b>	<b>0.00</b>

**Responsible Financial Officer:**Name SHARON SMITH Signed Sharon Q. Smith Date 01/05/25**Councillor:**

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

**Bank Reconciliation up to 30/04/2025 for Cashbook No 3 - Unity Trust 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>
01/04/2025			250.00	250.00		R <input type="checkbox"/>	Receipt(s) Banked
09/04/2025	DD	3.00		3.00		R <input type="checkbox"/>	Lloyds Bank
16/04/2025	Match01	54.64		54.64		R <input type="checkbox"/>	Anglian Water Business (Nation
22/04/2025	TRANSFER	44.00		44.00		R <input type="checkbox"/>	Saxmundham Town Council
22/04/2025	TRANSFER	-44.00		-44.00		R <input type="checkbox"/>	Saxmundham Town Council
22/04/2025	TRANSFER	673.29		673.29		R <input type="checkbox"/>	Saxmundham Town Council
22/04/2025	TRANSFER	353.00		353.00		R <input type="checkbox"/>	Saxmundham Town Council
22/04/2025	TRANSFER	338.00		338.00		R <input type="checkbox"/>	Saxmundham Town Council
22/04/2025	TRANSFER	100.00		100.00		R <input type="checkbox"/>	Saxmundham Town Council
22/04/2025	Match02	44.00		44.00		R <input type="checkbox"/>	The Cleaning Company Suffolk L
22/04/2025	TRANSFER	-100.00		-100.00		R <input type="checkbox"/>	Saxmundham Town Council
22/04/2025			1,365.88	1,365.88		R <input type="checkbox"/>	Receipt(s) Banked
30/04/2025	TRANSFER	6.00		6.00		R <input type="checkbox"/>	Unity Trust Bank
		<u>1,471.93</u>	<u>1,615.88</u>				

**Responsible Financial Officer:**

Name ..... SHARON SMITH ..... Signed ..... Sharon G. Smith ..... Date ..... 01/05/25 .....

**Councillor:**

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



The Gannon Institute

**Current T1**

60-83-01 • 20471295

Balance

£ 1,906.33

Available

£ 1,906.33

Balances are correct as of 15:44 on 01 May 2025.

↓ Date	Description	Paid in	Paid out	Balance
01/05/25	B/P to: Saxmundham Town Co • LEDGERS VAT		-70.60	1,906.33
01/05/25	B/P to: Saxmundham Town Co • RIALTAS YEAR END		-100.00	1,976.93
01/05/25	B/P to: Saxmundham Town Co • YEAR END VAT		-20.00	2,076.93
01/05/25	B/P to: Saxmundham Town Co • RIALTAS CLOUD VAT		-67.60	2,096.93
01/05/25	ABC RADICI • ABC MONTHLY RENT	250.00		2,164.53
30/04/25	Service Charge		-6.00	1,914.53
22/04/25	B/P to: Saxmundham Town Co • INSURANCE		-673.29	1,920.53
22/04/25	B/P to: Saxmundham Town Co • RIALTAS - CLOUD		-338.00	2,593.82
22/04/25	SAXMUNDHAM TOWN CO • QTR 4 VAT RECOVERY	1,365.88		2,931.82
22/04/25	B/P to: The Cleaning Compa • INV-4595		-44.00	1,565.94
22/04/25	B/P to: Saxmundham Town Co • RIALTAS - LEDGERS		-353.00	1,609.94
16/04/25	Direct Debit (ANGLIAN WATER BUSI) • 1056538		-54.64	1,962.94
09/04/25	Direct Debit (LLOYDS CORP • 5563140464910902 CARD)		-3.00	2,017.58
01/04/25	ABC RADICI • ABC MONTHLY RENT	250.00		2,020.58
31/03/25	Service Charge		-6.00	1,770.58
18/03/25	Direct Debit (E.ON NEXT LTD) • A-90819F4A-002		-574.28	1,776.58
17/03/25	B/P to: Saxmundham Town Co • CLEANING MONTH 9		-55.00	2,350.86
17/03/25	B/P to: East Suffolk Counc • 510892986		-155.61	2,405.86
17/03/25	B/P to: Morgan Fire • FIRE RISK ASSESS		-600.00	2,561.47
17/03/25	B/P to: Saxmundham Town Co • CLEANING MONTH 10		-44.00	3,161.47
17/03/25	Direct Debit (ANGLIAN WATER BUSI) • 1056538		-49.96	3,205.47

Payments					01/04/2025		Balance Brought Forward		£1,770.58	
Invoice Date	PO Number	Supplier	Description		Gross	VAT	Net			
31/03/2025	n/a	The Cleaning Company (refund expected)	Cleaning - Month 12		£44.00	£0.00	£44.00	4200	Pre-Approved Payments List	
31/03/2025	n/a	Unity Trust Bank	Bank Charges		£8.00	£0.00	£6.00	4235	Pre-Approved Payments List	
22/04/2025	n/a	Saxmundham Town Council	Insurance Reimbursement		£673.29	£0.00	£673.29	4270	Pre-Approved Payments List	
22/04/2025	n/a	Saxmundham Town Council	Annual Ledger Maintenance and Support - Rialt		£353.00	£0.00	£353.00	4405	Pre-Approved Payments List	
22/04/2025	n/a	Saxmundham Town Council	Cloud User Fee - Rialtus Business Systems		£338.00	£0.00	£338.00	4405	Pre-Approved Payments List	
16/04/2025	n/a	Wave	Water March 2025		£54.64	£0.00	£54.64	4205	Pre-Approved Payments List	
09/04/2025	n/a	Lloyds Bank	Credit Card Charge - Month 1		£3.00	£0.00	£3.00	4235	Pre-Approved Payments List	
					£1,471.93	£0.00	£1,471.93			

Receipts					30/04/2025		Balance Carried Forward		£1,914.53	
Invoice Date	Invoice No	Supplier	Description		Gross					
01/03/2025		ABC Radio	Licence Fee		£250.00					1000
22/04/2025		Saxmundham Town Council	VAT Recovery - Qtr 4		£1,365.88					105
					£1,815.88					

**Bank Reconciliation Statement as at 30/04/2025  
for Cashbook 4 - Unity Trust Bank Multipay Card**

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
0	30/04/2025		0.00
			<hr/> 0.00
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			<hr/> 0.00
			0.00
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<hr/> 0.00
			0.00
		<b>Balance per Cash Book is :-</b>	<b>0.00</b>
		<b>Difference is :-</b>	<b>0.00</b>

**Responsible Financial Officer:**Name SHARON SMITH Signed Sharon Q. Smith Date 01/05/25**Councillor:**

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

Date: 02/06/2025

Time: 15:44

Gannon Institute

Page 1

**Bank Reconciliation Statement as at 31/05/2025  
for Cashbook 3 - Unity Trust Current**

User: 7430.L.HAMON

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
Unity Trust Current	31/05/2025		1,258.18
			1,258.18
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	0.00
			1,258.18
<u>Unpresented Receipts (Plus)</u>			
		0.00	0.00
			1,258.18
		<b>Balance per Cash Book is :-</b>	<b>1,258.18</b>
		<b>Difference is :-</b>	<b>0.00</b>

**Responsible Financial Officer:**

Name SHARON SMITH Signed Sheron Q. Smith Date 01/06/2025

**Councillor:**

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



**Bank Reconciliation up to 31/05/2025 for Cashbook No 3 - Unity Trust 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>
01/05/2025	TRANSFER	70.60		70.60		R <input type="checkbox"/>	Saxmundham Town Council
01/05/2025	TRANSFER	100.00		100.00		R <input type="checkbox"/>	Saxmundham Town Council
01/05/2025	TRANSFER	20.00		20.00		R <input type="checkbox"/>	Saxmundham Town Council
01/05/2025	TRANSFER	67.60		67.60		R <input type="checkbox"/>	Saxmundham Town Council
01/05/2025			250.00	250.00		R <input type="checkbox"/>	Receipt(s) Banked
12/05/2025			44.00	44.00		R <input type="checkbox"/>	Receipt(s) Banked
16/05/2025	Match04	353.37		353.37		R <input type="checkbox"/>	e-on next
20/05/2025			50.00	50.00		R <input type="checkbox"/>	Receipt(s) Banked
27/05/2025	Match01	240.00		240.00		R <input type="checkbox"/>	J B Davis
27/05/2025	Match02	11.98		11.98		R <input type="checkbox"/>	ROBERT ROSS
27/05/2025	Match03	130.80		130.80		R <input type="checkbox"/>	Coastal Fire Ltd
31/05/2025	TRANSFER	6.00		6.00		R <input type="checkbox"/>	Unity Trust Bank
		<u>1,000.35</u>	<u>344.00</u>				

**Responsible Financial Officer:**

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

**Councillor:**

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



The Gannon Institute

**Current T1**

60-83-01 • 20471295

Balance

£ **1,508.18**

Available

£ **1,508.18**

Balances are correct as of 11:32 on 04 Jun 2025.

↓ Date	Description	Paid in	Paid out	Balance
02/06/25	ABC RADICI • ABC MONTHLY RENT	250.00		1,508.18
31/05/25	Service Charge		-6.00	1,258.18
27/05/25	B/P to: Robert Ross • GI HAND SOAP DISPE		-11.98	1,264.18
27/05/25	B/P to: Coastal Fire Ltd • GI FIRE INV 0169		-130.80	1,276.16
27/05/25	B/P to: J B Davis • INV 12798		-240.00	1,406.96
20/05/25	IP17GNS • IP17GNS Lease G12	50.00		1,646.96
16/05/25	Direct Debit (E.ON NEXT LTD) • A-9D142B97-002		-353.37	1,596.96
12/05/25	The Cleaning • TCC Ref 4595	4.00		1,950.33
06/05/25	The Cleaning • TCC Ref 4595	40.00		1,946.33
01/05/25	B/P to: Saxmundham Town Co • LEDGERS VAT		-70.60	1,906.33
01/05/25	B/P to: Saxmundham Town Co • RIALTAS YEAR END		-100.00	1,976.93
01/05/25	B/P to: Saxmundham Town Co • YEAR END VAT		-20.00	2,076.93
01/05/25	B/P to: Saxmundham Town Co • RIALTAS CLOUD VAT		-67.60	2,096.93
01/05/25	ABC RADICI • ABC MONTHLY RENT	250.00		2,164.53
30/04/25	Service Charge		-6.00	1,914.53
22/04/25	B/P to: Saxmundham Town Co • INSURANCE		-673.29	1,920.53
22/04/25	B/P to: Saxmundham Town Co • RIALTAS - CLOUD		-338.00	2,593.82
22/04/25	SAXMUNDHAM TOWN CO • QTR 4 VAT RECOVERY	1,365.88		2,931.82
22/04/25	B/P to: The Cleaning Compa • INV-4595		-44.00	1,565.94
22/04/25	B/P to: Saxmundham Town Co • RIALTAS - LEDGERS		-353.00	1,609.94
16/04/25	Direct Debit (ANGLIAN WATER BUSI) • 1056538		-54.64	1,962.94
09/04/25	Direct Debit (LLOYDS CORP • 5563140464910902 CARD)		-3.00	2,017.58
01/04/25	ABC RADICI • ABC MONTHLY RENT	250.00		2,020.58

01/05/2025

Balance Brought Forward

£1,914.53

Payments

Invoice Date	PO Number	Supplier	Description	Gross	VAT	Net	Code	Authority
01/05/2025	n/a	Saxmundham Town Council	Rialtas Cashbook and Ledgers Fee Reimbursement VAT	£70.60	£0.00	£0.00	4405	Pre-Approved Payments List
01/05/2025	n/a	Saxmundham Town Council	Rialtas Year End Fee Reimbursement	£100.00	£0.00	£0.00	4405	Pre-Approved Payments List
01/05/2025	n/a	Saxmundham Town Council	Rialtas Year End Fee Reimbursement VAT	£20.00	£0.00	£0.00	4405	Pre-Approved Payments List
01/05/2025	n/a	Saxmundham Town Council	Rialtas Cloud User Fee Reimbursement VAT	£67.60	£0.00	£0.00	4405	Pre-Approved Payments List
16/05/2025	n/a	Eon Next	Gas February - April 2025	£353.37	£16.83	£336.54	4205	Pre-Approved Payments List
29/04/2025	n/a	Robert Ross	Hand Soap Dispensers	£11.98	£0.00	£11.98	4310	Pre-Approved Payments List
02/05/2025	n/a	J.B.Davis	Plumbing for ABC small kitchen	£240.00	£40.00	£200.00	4320	Pre-Approved Payments List
06/05/2025	n/a	Coastal Fire Ltd	6 monthly fire alarm and emergency lighting service	£130.80	£21.80	£109.00	4320	Pre-Approved Payments List
31/05/2025	n/a	Unity Trust Bank	Bank Charges	£9.00	£0.00	£9.00	4235	Pre-Approved Payments List
				£1,000.35	£78.63	£663.52		

Receipts

Invoice Date	Invoice No	Payer	Description	Gross	Code
01/05/2025		ABC Radio	Licence Fee	£250.00	1000
29/05/2025		IP17 GNS	Licence Fee	£50.00	1000
12/05/2025		Cleaning Company Refund	Cleaning - Month 12	£44.00	4200
				£344.00	

31/05/2024

Balance Carried Forward

£1,258.18

Date: 02/06/2025

Gannon Institute

Page 1

Time: 15:49

User: 7430.L.HAMON

**Bank Reconciliation Statement as at 31/05/2025  
for Cashbook 4 - Unity Trust Bank Multipay Card**

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
0	31/05/2025		0.00
			<hr/> 0.00
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			<hr/> 0.00
			0.00
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<hr/> 0.00
			0.00
		<b>Balance per Cash Book is :-</b>	<b>0.00</b>
		<b>Difference is :-</b>	<b>0.00</b>

**Responsible Financial Officer:**

Name SHARON SMITH Signed Sharon Q. Smith Date 01/06/25

**Councillor:**

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

**Bank Reconciliation Statement as at 30/06/2025  
for Cashbook 3 - Unity Trust Current**

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
Unity Trust Current	30/06/2025		2,861.98
			<u>2,861.98</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			2,861.98
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<u>0.00</u>
			2,861.98
		<b>Balance per Cash Book is :-</b>	<b>2,861.98</b>
		<b>Difference is :-</b>	<b>0.00</b>

**Responsible Financial Officer:**Name SHARON SMITH Signed Sharon Q. Smith Date 30/06/25**Councillor:**

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

Date: 03/07/2025

Gannon Institute

Page 1

Time: 15:34

User: 7430.L.HAMON

**Bank Reconciliation up to 30/06/2025 for Cashbook No 3 - Unity Trust 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>
02/06/2025			250.00	250.00		R <input type="checkbox"/>	Receipt(s) Banked
04/06/2025			550.00	550.00		R <input type="checkbox"/>	Receipt(s) Banked
04/06/2025			500.00	500.00		R <input type="checkbox"/>	Receipt(s) Banked
17/06/2025	Match01	240.20		240.20		R <input type="checkbox"/>	e-on next
26/06/2025			550.00	550.00		R <input type="checkbox"/>	Receipt(s) Banked
30/06/2025	DD	6.00		6.00		R <input type="checkbox"/>	Unity Trust Bank
		<u>246.20</u>	<u>1,850.00</u>				

**Responsible Financial Officer:**

Name SHARON SMITH Signed Sharon G. Smith Date 30/06/25

**Councillor:**

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



The Gannon Institute

**Current T1**

60-83-01 • 20471295

Balance

£ **3,661.98**

Available

£ **3,661.98**

30 Jun 2025

01 Jun 2025 - 30 Jun 2025

↓ Date	Description	Paid in	Paid out	Balance
30/06/25	Service Charge		-6.00	2,861.98
26/06/25	SAXMUNDHAM TOWN CO • IP17 LEASE	550.00		2,867.98
17/06/25	Direct Debit (E.ON NEXT LTD) • A-90819F4A-002		-240.20	2,317.98
04/06/25	IP17GNS • IP17GNS Lease	1,050.00		2,558.18
02/06/25	ABC RADI C I • ABC MONTHLY RENT	250.00		1,508.18

		01/06/2025		Balance Brought Forward		£1,258.18	
<u>Payments</u>							
Invoice Date	PO Number	Supplier	Description	Gross	VAT	Net	Code
		Eon Next	Gas 1st March - 1st June 2025	£240.20	£11.44	£228.76	4205 Pre-Approved Payments List
		Unity Trust Bank	Bank Charges	£6.00	£0.00	£6.00	4235 Pre-Approved Payments List
				£246.20	£11.44	£234.76	
<u>Receipts</u>							
Invoice Date	Invoice No	Payer	Description	Gross	Code		
01/06/2025	ABC Radio	IP17 GNS	Licence Fee	£250.00	1000		
01/06/2025	IP17 GNS		Licence Fee	£1,050.00	1000		
26/06/2025	IP17 GNS		Licence Fee transferred from Market Hall	£550.00	1000		
				£1,850.00			



**Bank Reconciliation Statement as at 30/06/2025  
for Cashbook 4 - Unity Trust Bank Multipay Card**

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
0	30/06/2025		0.00
			<hr/> 0.00
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			<hr/> 0.00
			0.00
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<hr/> 0.00
			0.00
		<b>Balance per Cash Book is :-</b>	<b>0.00</b>
		<b>Difference is :-</b>	<b>0.00</b>

**Responsible Financial Officer:**Name SHARON SMITH Signed Sharon Q. Smith Date 30/06/25**Councillor:**

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

**Gannon Institute - Budget Versus Actual Income and Expenditure 2025-2026**

Code	Item	Budget 2025-2026	Income and Expenditure to 30/04/25	Income and Expenditure to 31/05/25	Income and Expenditure to 30/06/25	Percentage to 30/06/25	Comments
	<b>Income</b>						
1000	ABC Licence	£ 3,300	£ 275	£ 550	£ 825	25%	
1000	IP17 GNS Licence	£ 6,600	£ 550	£ 1,100	£ 1,650	25%	
1020	Town Council Contribution	£ -	£ -	£ -	£ -		
1020	Grants	£ -	£ -	£ -	£ -		
		<b>£ 9,900</b>	<b>£ 825</b>	<b>£ 1,650</b>	<b>£ 2,475</b>		
	<b>Expenditure</b>						
4200	Cleaning	£ 500	£ -	-£ 44	-£ 44	-9%	
4205	Utilities	£ 4,000	£ 55	£ 391	£ 620	16%	
4235	Bank Charges	£ 150	£ 9	£ 15	£ 21	14%	
4270	Insurance	£ 550	£ 673	£ 673	£ 673	122%	
4280	PWLB Loan Repayment	£ -	£ -	£ -	£ -		
4310	General Materials	£ 350	£ -	£ 12	£ 12	3%	
4320	General Maintenance	£ 1,000	£ -	£ 309	£ 309	31%	
4400	Grounds Maintenance	£ 100	£ -	£ -	£ -	0%	
4300	General Refurbishment	£ 3,250	£ -	£ -	£ -		
4240	Rates	£ -	£ -	£ -	£ -		
4405	Financial Software	£ -	£ 691	£ 949	£ 949		
	Transfer to General Reserves	£ -	£ -	£ -			
		<b>£ 9,900</b>	<b>£ 1,428</b>	<b>£ 2,305</b>	<b>£ 2,540</b>		
	Total Income	£ 9,900	£ 825	£ 1,650	£ 2,475		
	Total Expenditure	£ 9,900	£ 1,428	£ 2,305	£ 2,540		
	Variance	£ -	-£ 603	-£ 655	-£ 65		

## Gannon Institute Trust

Committee Meeting	Gannon Institute Trust
Meeting Date	10 July 2025
Item Number	10a
Report Title	Insurance Revaluation
Report Author	Sharon Smith

### Purpose

This report is submitted to advise Trustees on the potential need to revalue the Gannon Rooms for insurance purposes, to ensure adequate cover and minimise the risk of underinsurance.

### Background

The Gannon Rooms is currently insured on a sum insured basis of £656,539, with a declared full value of £547,116.

Recent experience with the Town House has highlighted the importance of regular and accurate valuations. The Town House was previously insured at £182,115; however, a professional revaluation carried out this year revised its value significantly upwards to £868,400. This demonstrated a substantial shortfall in declared value and highlighted the financial risk associated with underinsurance.

### Risk of Underinsurance

Underinsurance occurs when the sum insured is less than the full rebuild or replacement cost of the property. In the event of a significant claim, this can lead to a reduced payout (known as the 'average clause' being applied), leaving the Trust with a potentially large financial shortfall.

Given current inflationary pressures on building materials and labour costs, many properties have seen notable increases in rebuild values. Ensuring the Gannon Rooms is accurately valued and adequately insured is essential to protect the Trust's financial position and safeguard the long-term viability of the facility.

### Recommendation

It is recommended that the Trustees commission a full professional insurance revaluation of the Gannon Rooms as soon as practicable. This will:

- Provide an up-to-date rebuild value reflecting current market conditions
- Ensure that the sum insured is sufficient to cover full reinstatement in the event of major loss
- Reduce the risk of financial exposure due to underinsurance

### Conclusion

Accurate and adequate insurance is a critical aspect of risk management for the Gannon Rooms. Recent revaluation of the Town House has demonstrated the potential scale of underinsurance risk.

Trustees are asked to consider and approve commissioning a professional revaluation of the Gannon Rooms for insurance purposes.