Noak Bridge Parish Council

Meeting of: Noak Bridge Parish Council

Date: Wednesday 26th March 2025

Time: 7.00pm

Place: Noak Bridge Village Hall, Coppice Lane, Noak Bridge

Members are hereby summoned to attend the above meeting to transact the following business. Members are respectfully reminded that each item on the Agenda should be carefully examined. If you have any interest, it must be duly declared.

Councillors to be present: M. Cottrell (Chairman), P. Daft (Vice-Chairman) C. Bateman, J. Dowton, L. Gilliam, P. Hawkins and T. Sargent

L Townend
Parish Clerk

20th March 2025

AGENDA

1. Apologies for Absence

To receive, consider and approve any apologies for absence.

2. Declarations of Interest

Members are reminded that they are required to disclose the existence and nature of any Disclosable Pecuniary Interests, Other Registerable Interests and Non-Registerable Interests relating to items of business on the agenda having regard to paragraph 9 and Appendix B of the Code of Conduct for Members. Members are reminded that they are also required to disclose any such interests as soon as they become aware should the need arise throughout the meeting.

3. Minutes

To receive, approve and sign the Minutes of the meeting Parish Council meeting held on the 26th February 2025, Minutes 15/2025 to 32/2025 inclusive (attached).

4. Public Participation Session

With respect to items on the Agenda and other matters of mutual interest.

5. Borough and County Councillor Reports

To receive update from District and Borough Councillors.

6. Neighbourhood Plan Update

To receive an update from Cllr Sargent.

7. Local Council Liaison Meeting

To receive an update from councillors from the Local Council Liaison Meeting, held on the 5th March 2025.

8. Community Projects

8.1 Lamppost Flower Baskets

To consider the installation of flower baskets on lampposts within the village

8.2 Flower Planters

To consider a request from the Friends of Noak Bridge to install flower planters at each of the village entrances. Report attached.

9. Finance

9.1 Accounts for Payment

To agree the accounts for payment (attached), made between meetings, for the period 27th February to the 31st March 2025.

9.2 Bank Reconciliation

To receive and note the bank reconciliation to the 19 February 2025. Attached.

9.3 Budget Comparison

To receive and note the budget comparison to the 28 February 2025. Attached.

9.4 Bank Signatories

To confirm which councillor will become an additional signatory on the Metro Bank Account.

9.5 Council Savings Account

To consider ways to safeguard council savings whilst maximising interest. Report attached.

9.6 Payment of Tax and NI Costs

To consider authorising payment of the Clerk's monthly tax and National Insurance contributions to HMRC via direct debit. Report attached.

10. Review and Approval of the Asset Register

To review and approve the Asset Register and consider creating a photographic record, as recommended by the auditor. Report attached.

11. VE Day 80 Event

To receive an update on the council's plans to commemorate VE Day 80 on the 8th May 2025.

12. Planning

12.1 To note Bluestone Planning's objection response, made on behalf of the council in relation to planning application 00171/OUT. Letter to follow.

12.2 To consider planning applications detailed below and any planning applications published by Basildon Borough Council between the circulation of this agenda and the meeting.

12.2.1 **25/00272/TPOBAS** TPO/09/98 - 2 Metre reduction on the oak tree at 5 Handleys Chase Noak Bridge. Planning application can be viewed here.

12.3 To note planning decisions made by Basildon Borough Council

12.3.1 **24/01383/FULL** single story side extension at 211 Crouch St Noak Bridge. **GRANTED**

12.3.2 **25/00055/TPOBAS** crown reduction of oak tree by 2m to 2.5m at 2 Kimberley Drive Noak Bridge. **GRANTED**

13. Consideration of Contracting a Handyman for Village Maintenance Tasks

To consider engaging a handyman to carry out minor maintenance and repair tasks around the village on an ad-hoc basis.

14. Correspondence

To note correspondence received.

15. Date of Next Meeting

To next Parish Council meeting will take place on the 23rd April 2025 which will include the Annual Parish Meeting. Times to be confirmed.

Noak Bridge Parish Council

Minutes

Held at Noak Bridge Village Hall, Coppice Lane, Noak Bridge SS15 4JS on

Friday the 26th February 2025 @ 7.00pm

Present

Chairman:	Cllr Mark Cottrell
Councillors:	Cllr Cristopher Bateman, Cllr Paul Daft (Vice Chairman), Cllr Jacqui Dowton, Cllr Peter Hawkins and Cllr Terri Sargent,
In attendance:	Cllr Malcolm Buckley (Essex County Councillor), Cllr Tony Ball (Essex County Councillor), Lynda Townend (Clerk) and 5 members of the public

The Chairman welcomed everyone to the meeting.

15/2025 Apologies for Absence

Apologies were received from Cllr Lynn Gilliam, Cllr Stuart Allen and Cllr Alex Myers.

16/2025 Declarations of Interest

To receive any declarations of disclosable pecuniary interests, other pecuniary interests or nonpecuniary interests by Members relating to any agenda items.

Resolved: No declarations of interest were received from Councillors.

17/2025 Minutes

Members reviewed the minutes from the Parish Council meeting held on the 31st January 2025, Minutes 01/2025 to 14/2025 inclusive.

Cllr Sargent enquired about the correct Band D council tax amount, as approved at the last meeting.

The Chairman confirmed the Band D council tax was £41.31.

Resolved: That the clerk will send out the precept form to all Members.

Resolved: That the Minutes of the meeting held on 31st January 2025 be approved and signed by the Chairman as a true record.

18/2025 General Power of Competence

Members discussed adopting the General Power of Competence and the potential changes devolution will have on the parish and the services it provides.

Resolved: Members agreed to defer the adoption of the General Power of Competence.

19/2025 Neighbourhood Plan Update

Cllr Sargent advised that the Neighbourhood Plan consultation is now live, running from Monday, 24th February, until midnight on Monday, 7th April 2025. Submissions must be made using the online Commonplace consultation platform.

Cllr Sargent emphasised the importance of residents participating in the consultation to demonstrate community support for the plan to the inspector.

A newsletter is currently being drafted to inform residents about the consultation and how they can submit their responses. Basildon Borough Council has produced posters to promote the consultation, which will be sent to Cllr Sargent who will distribute to fellow councillors.

Cllr Sargent requested that Cllr Dowton publicise the consultation on the Council's Facebook page.

Additionally, Cllr Sargent suggested holding a drop-in session where residents could review the plan and discuss any questions.

Resolved: That the update be noted.

20/2025 Community Projects

20/2025/1 Little Libraries

Cllr Dowton reported difficulties in obtaining three quotes for the repair of the door lock and roof leak. However, she has met a local handyman who has generously offered to carry out the repairs free of charge once the weather improves.

Resolved: That the Council expresses its sincere gratitude to the resident for their kind offer to complete the repairs.

20/2025/2 Noak Bridge Playground

The Council discussed whether to fund repairs to the playground, given that the developers have indicated they will contribute towards this as part of their S106 investment in the area. The consensus was to keep the matter under

review and seek further clarity on the timeline for developer contributions, ensuring they are held accountable.

Resolved: that the Council monitor the situation.

20/2025/3 Noak Bridge Litter Pickers

The Council received a letter from the Noak Bridge Litter Pickers requesting a contribution toward the cost of new litter-picking equipment and public liability insurance.

A member of the public reported that the group has collected 178 sacks of rubbish to date and now has 50 members, with an average of 12 volunteers attending each organised litter pick. He also proposed providing branded hi-vis vests and mugs as a reward for members who have completed six litter picks and requested that the Council consider supporting this initiative, bringing the total funding request to £608.

The Chairman and Members congratulated and thanked the group for their dedication and hard work in keeping the village clean.

Resolved: That the Council award the Noak Bridge Litter Pickers a grant of £608 to support the purchase of litter-picking equipment, public liability insurance, and branded items for regular volunteers. Payment will be reimbursed on production of an invoice by the group.

21/2025 Finance

21/2025/01 Accounts for Payment

The Council received and approved the following accounts for payment:

Date	Payee	Item	Net	VAT	Total
25/02/2025	L Townend	Part January & February Salary and expenses	875.32	0.00	875.32
25/02/2025	HMRC	February PAYE costs	40.71	0.00	40.71
25/02/2025	L Townend	Council laptop repair	25.00	5.00	30.00
28/02/2025	Noak Bridge Village Hall	February hall hire	50.00	0.00	50.00
12/03/2025	Mythic Beasts (VCS Websites)	Registration of gov.uk domain	192.00	38.40	230.40
13/03/2025	VCS Websites	Build, domain & email set up	583.00	0.00	583.00
		Totals	**1,766.03**	**43.40**	**£1,809.43**

Resolved: That the accounts for payment for February be approved.

21/2025/02 Bank Reconciliation

The council received and noted the bank reconciliation to the end of January 2025.

21/2025/03 Monthly Budget Sheet

The Council received and noted the budget comparison to the end of January 2025 and noting the council had spent £44,070.84 to date.

21/2025/04 Revised Payment Process – Dual Authorisation

Councillors received and noted the Revised Payment Process report, sought clarity on how the process would work with the council's current bank accounts.

It was noted the Council's Financial Regulations stipulate the process of two councillors authorising each payment should be followed.

Cllr Sargent advised the Council if the mandate on the Santander Business Account was altered to 'two to sign' the debit card facility would have to be removed.

Councillors recognised the flexibility a debit card offers the councils when making cash purchases.

Resolved: That the council would add the clerk to the bank account at the end of the Clerk's probationary period.

Resolved: That the Clerk looks at options for high interest baring accounts.

21/2025/05 Clerk's Pension Scheme

Councillors received and noted the Clerk's Pension Scheme report, considering the financial implications and flexibility of available options.

Resolved: That the Council proceed with enrolling the Clerk into the National Employment Savings Trust (NEST) scheme, recognising its lower employer costs while fulfilling the Council's auto-enrolment duties.

21/2025/06 Council Mobile Phone Contract

Councillors received and discussed a report on the consideration of a mobile phone contract for the Council, recognising the benefits for data protection, continuity, and professional communication.

Resolved: That the Council agreed to purchase of a dedicated, sim-only mobile phone contract, delegating authority to the Clerk to secure the most cost-effective contract, acknowledging that advertised prices may vary.

22/2025 Policies and Procedures

22/2025/01 Investment Policy

Councillors received and discussed the report proposing the Council adopt an Investment Policy, acknowledging the need for prudent management of surplus funds and compliance with internal audit recommendations and statutory guidance.

Resolved: That the Council agreed to adopt the Investment Policy which will be reviewed annually, with an end-of-year investment report prepared by the Clerk for the Council to consider.

23/2025 ABLC Meeting Update

Cllrs Cottrell and Draft attended the recent ABLC meeting and provided the following updates:

- Concerns were raised by all councils regarding the high number and volume of planning applications being approved, as well as the approval process itself.
- to discuss collective views regarding Basildon's Local Plan Consultation
- It was agreed that all councils would meet prior to the next Liaison Meeting to discuss the collective views regarding Basildon's Local Plan Consultation with a view to compile a single report to present to Basildon Borough Council.
- An updated "Who's Who" list was circulated, along with an update on waste services.

24/2025 Greater Essex Devolution Consultation

The Chairman advised that the Greater Essex Devolution Consultation is now open and will run until 23:59 on 13th April 2025. The outcome of this consultation will determine the future structure of local government.

Cllr Ball explained that devolution would result in the upper tier of government being combined under the strategic direction of an elected Mayor, who would be responsible for planning, adult services, education, police, fire, and crime.

Under the proposed changes, district and borough councils would be merged into three to five unitary authorities. A local marketing strategy will be developed to engage with residents on the consultation.

Cllr Sargent advised she had attended a briefing held by Essex County Council and that a briefing was available to Clerks via the EALC.

Councillors discussed whether the Council should submit a formal response.

Resolved: That the Council will not submit a collective response to the consultation, but individual councillors will respond as they see fit.

25/2025 VE Day 80 – A Shared Moment of Celebration

Cllr Dowton provided the council with an update on arrangements discussed so far, which included:

- A fish and chip van to be located on the field at no cost to the council.
- Timings for the event would be from 7.30pm to 9.30pm.
- Scotties and the pub to be approached to support the event.
- St John's Ambulance will need to be in attendance.
- Cllr Sargent will liaise with the school if they would like to be involved.
- The contractor to light the beacon will need to be engaged.
- Permission to use the field to be obtained from Basildon Borough Council.
- The appointment of a MC for the event.

The Council discussed purchasing assets from the Royal British Legion to commemorate this important date including a wooden bench to be installed at Fore Street Green and a Tommy statue to be placed at Bridge Street, near the village sign.

Resolved: that the council will purchase a bench (3-seater, including fixings) and the original Tommy statue at a cost of £1,505.

Resolved: that the Council agreed a budget of £3,000 for the beacon lighting event and a further budget £1,500 to spend on promotional items from the Royal British Legion.

26/2025 Planning

The Council **noted** the objection response to planning application 25/00075 submitted by ADP Consultant's, on behalf of the Council.

The Council considered the following planning application published by Basildon Borough Council and the publication of the agenda for this meeting:

26/2025/1 25/00171/OUT Hybrid application for a phased development of up to 300 residential dwellings (C3 Use Class) to include 1. Detailed application (Phase 1) for the first 100 dwellings, new vehicular and pedestrian accesses from Wash Road, provision of green infrastructure including a new community park, resident allotments, surface water drainage basins, swales and foul water pumping station, all hard and soft landscaping works, residents and visitors car parking and 2. Outline application (Phases 2 and 3), for up to 200 residential dwellings, community use buildings, surface water drainage basins, a second foul water pumping station, new vehicular and pedestrian accesses from Wash Road, and all associated infrastructure works.

Resolved: That the Council will instruct Bluestone to write an objection letter on behalf of the Council for this planning application.

27/2025 Appointment of an Internal Auditor

The Council considered a report and three quotes from Auditors to appoint for the 2024/25 internal audit.

Resolved: That the quote from John Watson be accepted at a cost of £180 be appointed as the Internal Auditor to the Parish Council for the 2024/25 financial year.

28/2025 Clerks Membership of the Society of Local Council Clerks

The Council considered contributing to the Clerk's annual membership fees of the Society of Local Council Clerks.

Resolved: That the Council will contribute to the cost of the Clerk's SSLC membership fees.

29/2025 Borough and County Councillor Reports

Cllr Buckley provided the following updates :

- Essex County Council has set a budget which has increased by 3.75%. This is the second lowest in the county and includes the 2% social services levy.
- Council has well managed funds and there are no short-term issues with cash flow.
- The Police, Fire and Crime Commission have increased their budget by 5.88%.
- The Government has provided additional funding which will save the PCSO positions, but further economies will need to be made.
- £12m has been allocated to Highways.

Cllr Ball added to the update including:

- Next year will be the Year of Opportunity, following Years of Reading and Numeracy to ensure a golden thread to providing employment opportunities.
- The Local Government White Paper on Devolution has been silent on the role of Parish Councils but confirmed they will remain.

Cllr Sargent advised:

- Basildon Borough Council has increased their council tax by the maximum of 2.98%.
- Basildon Borough Council plans to replace the reusable blue and white recycling bags with single use plastic bags. This has raised concerns of increases in waste going to landfill, the associated costs involved and reliance on single use plastic.

30/2025 Public Participation Session

A member of the public confirmed damaged curb stones, reported over five years ago are being repaired.

Malcom advised to continue reporting issues to Tony or Malcom using a What 3 Words.

A member of the public advised the planned closure of Harding's Elms Road did not occur. Cllr Buckly confirmed this was due to neighbouring road works and is still scheduled for repair.

A member of the public suggested sharing the Neighbourhood Plan consultation with local, active, social media groups.

A member of the public advised four of the fourteen streetlights, previously reported as faulty, were still not working. An updated list will be sent to Cllr Buckley.

A member of the pubic advised the Friends of Noak Bridge have recently removed reeds from the pond, planted flower troughs and are applying to install an information board in the area.

A member of the public circulated a picture taken of Shotgate High Street showing floral arrangements in hanging baskets and tiered planters and enquired if they Council would be supportive of this for the 2025/26 growing season.

A member of the public enquired if the Council would be supportive of, and agreed in principle to, the community group organising a Christmas Fayre which would involve closing Coppice Lane to Hall Street and inviting stall holders to set. Care would be needed not to clash with the Christmas events held at neighbouring parishes/towns.

31/2025 Correspondence Received

No correspondence was presented.

32/2025 Meeting Dates

The Council received a draft schedule of dates for meetings in the civic year 2025/26.

Resolved: That the meeting dates be agreed with the exception of the December meeting date which should be removed.

The date of the next meeting will take place on the 26th March 2025 at 7pm in the village hall.

There being no further business, the Chairman closed the meeting at 21.58

Signed:_____ Date:_____

Cllr Mark Cottrell
Chairman

Agenda Item 8.2

Friends of Noak Bridge Proposal for Flower Planters

Briefing to the Council: Funding Request for Village Entrance Planters

On behalf of the Friends of Noak Bridge (FONB), we are seeking the Council's support in funding the purchase and installation of planters at key entrances to the village. These planters will enhance the appearance of Noak Bridge and promote community pride.

Proposal Details: FONB propose to install three all-weather, low-maintenance raised bed planters at the following locations (subject to necessary permissions):

- At the junction of South Wash Road/Wash Road near the football field.
- At the village entrance into Bridge St (westerly end)
- At the village entrance into Eastfield Road (easterly end)
- ~~By~~ Outside the school main entrance (optional at this stage to reduce costs)

Costs Overview (per planter, Year 1):

- **Planter Cost:** £150–£180 incl. VAT (weather-proof plastic)
- **Compost:** £20–£30
- **Initial Planting (bulbs/seeds):** approx. £25
- **Estimated Total per Planter:** £200–£230

To manage costs, FONB propose starting with **three planters**, excluding the school location for now if necessary.

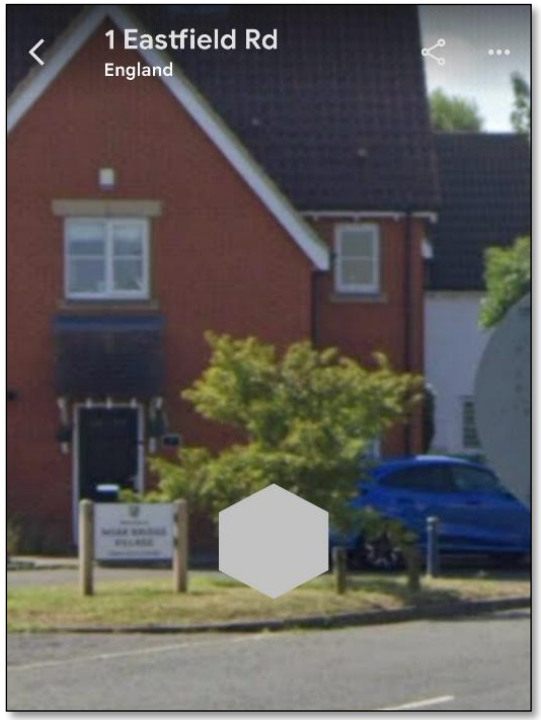
Maintenance:
All planting and ongoing maintenance will be carried out by FONB volunteers at no cost to the Council.

FONB are committed to sourcing the most cost-effective materials and will consult with other local Friends Groups for advice on suppliers and best practices.

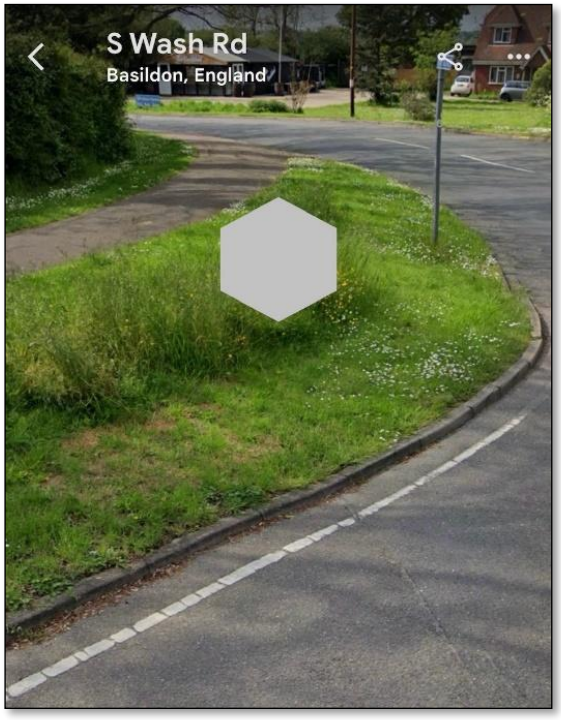
We kindly ask the Council to consider allocating funding towards this community enhancement initiative.

Kind regards,
Pat Wadsworth
On behalf of Friends of Noak Bridge

Proposed Locations of Village Planters







Examples of Similar Planters in Situ




Cared for by:
1st Great Berry
Scout Group
Provided by:
Friends of
Great Berry



Agenda Item 9.1 - Accounts for Payment – March 2025

MARCH	Cheque No / Mandate	Ref	Desc 2	Minute	Total	VAT	Net
	Online	ADP Consultants	Objection letter - 24/00075/76	07/2025	**£432.00**	£72.00	£360.00
	Online	L Townend	March Salary		**£715.96**	£0.00	£0.00
	Online	HMRC	February tax costs		**£210.60**	£0.00	£210.60
	Online	HMRC	March tax costs		**£184.80**	£0.00	£0.00
	Online	SLCC	Pro rata annual membership	28/2025	**£78.00**	£0.00	£78.00
	Online	Noak Bridge Community Association	March hall hire. Inv. Ref:		**£50.00**	£0.00	£50.00
	Debit Card	Sarah Physical Trade Ltd	VE Day 80 flags	25/2025	**£55.92**	£11.18	£44.74
	Online	Royal British Legion Industries	VE Day 80 bunting and lamp post signs	25/2025	**£207.87**	£34.64	£173.23
	Online	Noak Bridge Litter Pickers	Litter picking equipment and support with PLI	20/2025/3	**£509.38**	£0.00	£509.38
	Online	Printing	Spring newsletter		**TBC**		
MAR TOTAL					**£2,444.53**	**£117.82**	**£1,425.95**

Bank Reconciliation

Bank Balance as at	29.10.2024		30.11.2024		31.12.2024		31.01.2025		29.02.2025		31.03.2025
Current Account	£ 113,175.70		£ 107,595.66		£ 19,529.28		£ 19,325.98		£ 17,516.55		£ 15,201.45
Business Saving Account Santander	£ 101,940.19		£ 101,940.19		£ 101,940.19		£ 101,940.19		£ 101,940.19		£ 101,940.19
Business Saving Account Metro					£ 85,027.71		£ 85,027.71		£ 85,089.09		£ 85,144.57
Total:	**£ 215,115.89**		**£ 209,535.85**		**£ 206,497.18**		**£ 206,293.88**		**£ 204,545.83**		**£ 202,286.21**
Less Unpresented cheques											
Christmas Tree Removal and Replace	£ 250.00	VAT f	£ 470.00	Comm	£ 13,594.44	Commu	£ 13,594.44	Commu	£ 13,594.44	Commu	£ 13,594.44
				Basild	£ 490.00	Basildo	£ 490.00	Basildo	£ 490.00	Basildo	£ 490.00
Total of unpresented cheques	£ 250.00		£ 470.00		£ 14,084.44		£ 14,084.44		£ 14,084.44		£ 14,084.44
Net Bank Balances as at	**£ 214,865.89**		**£ 209,065.85**		**£ 192,412.74**		**£ 192,209.44**		**£ 190,461.39**		**£ 188,201.77**
CASH BOOK											
Balance	£ 186,794.58		£ 186,794.58		£ 186,794.58		£ 186,794.58		£ 186,794.58		£ 186,794.58
Plus Receipts Current account	£ 46,651.39		£ 46,651.39		£ 46,651.39		£ 46,651.39		£ 46,651.39		£ 46,780.82
Plus Receipts Bus. Saving account	£ 997.17		£ 997.17		£ 997.17		£ 997.17		£ 997.17		£ 997.17
Plus Receipts Bus. Saving account 2					£ 27.71		£ 27.71		£ 89.09		£ 144.57
Total	**£ 234,443.14**		**£ 234,443.14**		**£ 234,470.85**		**£ 234,470.85**		**£ 234,532.23**		**£ 234,717.14**
Less Payments	£ 19,577.25		£ 25,377.29		£ 42,058.11		£ 42,261.41		£ 44,070.84		£ 46,515.37
Grand Total	**£ 214,865.89**		**£ 209,065.85**		**£ 192,412.74**		**£ 192,209.44**		**£ 190,461.39**		**£ 188,201.77**
Difference	**£ 0.00**		**£ 0.00**		**£ -**		**£ 0.00**		**£ 0.00**		**£ 0.00**

NOAK BRIDGE PARISH COUNCIL

Bank Reconciliation

Month		March 2025
Balance per bank statements		
Business Account	(Cashbook 1)	£15,201.45
Business Savings Santander	(Cashbook 2)	£101,940.19
Business Savings Metro	(Cashbook 3)	£85,144.57
	TOTAL IN BANK	**£202,286.21**
Monthly activity		**Business Account (Cashbook 1)**
Opening Balance brought forward (February)		£190,461.39
Payments for March		
Online	ADP Consultants	-£432.00
Online	L Townend	-£715.96
Online	HMRC	-£210.60
Online	HMRC	-£184.80
Online	SLCC	-£78.00
Online	Noak Bridge Community Association	-£50.00
Debit Card	Sarah Physical Trade Ltd	-£55.92
Online	Royal British Legion Industries	-£207.87
Online	Noak Bridge Litter Pickers/Howard Shillin	-£509.38
Receipts for March		
Un-presented/unreconciled cheques		
L Townend	HMRC payment paid in error	£40.71
BT	Payment of outstanding balance	£88.72
		£188,146.29
Unreconciled Receipts	Noak Bridge Community Association	-£13,594.44
	Basildon Borough Council	-£490.00
Unreconciled Receipts		£0.00
		-£14,084.44
		Business Account (Cashbook 2)
Opening Balance brought forward (February)		£101,940.19
Payments for March		£0.00
Receipts for March		£0.00
		£101,940.19
Un-presented/unreconciled cheques		
		£0.00
		£0.00
Unreconciled Receipts		
		£0.00
		£0.00
		Business Account (Cashbook 3)
Opening Balance brought forward (February)		£85,089.09
Payments for March		£0.00
Receipts for March		£55.48
		£85,144.57
Un-presented/unreconciled cheques		
		£0.00
		£0.00
Unreconciled Receipts		
		£0.00
		£0.00
	CLOSING BALANCE	**£188,201.77**
	Difference	£0.00

Monthly Budget Report

NOAK BRIDGE PARISH COUNCIL Month	MONTHLY BUDGET REPORT March 2025				
INCOME	**Budget**			**Actual (to date)**	**Variance (+/-)**
Precept	£41,319.68	£0.00	£0.00	£41,319.68	**£0.00**
LCTS Grant	£0.00	£0.00	£0.00	£0.00	**£0.00**
CIF Grant	£0.00	£0.00	£0.00	£0.00	**£0.00**
Interest	£0.00	£0.00	£0.00	£0.00	**£0.00**
Event Income	£0.00	£0.00	£0.00	£0.00	**£0.00**
Miscellaneous	£0.00	£0.00	£0.00	£729.43	**£729.43**
- VAT reclaim 08/04/2024	£0.00	£0.00	£0.00	£4,731.71	**£4,731.71**
- VAT reclaim	£0.00	£0.00	£0.00	£0.00	**£0.00**
- VAT reclaim		£0.00	£0.00		
INCOME TOTALS	**£41,319.68**	**£0.00**	**£0.00**	**£46,780.82**	**£5,461.14**

EXPENDITURE	**Budget**	**Total spent to 26/03/25**	**Variance (+/-)**	**Percentage spent**	**Expenditure in month**
Staff Costs					
Salaries	£9,500.00	£1,591.28	**£7,908.72**	**17%**	£715.96
Tax & Employer NI	£1,970.00	£436.11	**£1,533.89**	**22%**	£395.40
Pension	£500.00	£0.00	**£500.00**	**0%**	£0.00
Payroll	£300.00	£0.00	**£300.00**	**0%**	£0.00
Home allowance, Travel & Costs	£500.00	£0.00	**£500.00**	**0%**	£0.00
Training inc. travel	£2,000.00	£0.00	**£2,000.00**	**0%**	£0.00
Office equip & stationery	£1,000.00	£0.00	**£1,000.00**	**0%**	£0.00
General Costs					
Computer & Other Digital Equipment	£1,000.00	£960.78	**£39.22**	**96%**	£0.00
Fixed asset maintenance	£2,000.00	£0.00	**£2,000.00**	**0%**	£0.00
Telephone & Internet	£1,000.00	£607.40	**£392.60**	**61%**	£0.00
Elections/By-election	£2,500.00	£0.00	**£2,500.00**	**0%**	£0.00
Professional fees	£2,000.00	£522.00	**£1,478.00**	**26%**	£438.00
Hall Hire	£1,000.00	£900.00	**£100.00**	**90%**	£50.00
Insurance	£1,500.00	£931.87	**£568.13**	**62%**	£0.00
Subscriptions	£1,000.00	£968.59	**£31.41**	**97%**	£0.00
Councillor Training	£1,200.00	£200.00	**£1,000.00**	**17%**	£0.00
Audit Fees	£1,500.00	£390.00	**£1,110.00**	**26%**	£0.00
Publications/newsletters	£750.00	£0.00	**£750.00**	**0%**	£0.00
CCTV Maintenance & Renewal	£1,500.00	£2,585.49	**-£1,085.49**	**172%**	£0.00
VAT		£3,697.58	**-£3,697.58**	**#DIV/0!**	£117.82
Community Support					
Community Events Support	£1,500.00	£217.97	**£1,282.03**	**15%**	£217.97
London Bridge	£500.00	£0.00	**£500.00**	**0%**	£0.00
Kings Coronation	£500.00	£0.00	**£500.00**	**0%**	£0.00
Community Grants Awards (large & small)	£2,000.00	£509.38	**£1,490.62**	**25%**	£509.38
Community events support	£2,000.00	£5,990.00	**-£3,990.00**	**300%**	£0.00
Projects					
D Day	£2,000.00	£0.00	**£2,000.00**	**0%**	£0.00
Support Grants	£100.00	£100.00	**£0.00**	**100%**	£0.00
Contingency earmarked (from reserves)	£10,000.00	£0.00	**£10,000.00**	**0%**	£0.00
Community Projects earmarked (from reserves)	£30,000.00	£14,465.17	**£15,534.83**	**48%**	£0.00
Environmental Maintenance (From Reserves)	£10,000.00	£0.00	**£10,000.00**	**0%**	£0.00
Neighbourhood Plan (funded from reserves)	£30,000.00	£11,441.75	**£18,558.25**	**38%**	£0.00
EXPENDITURE TOTALS	**£121,320.00**	**£46,515.37**	**£74,804.63**	**38%**	**£2,444.53**

AGENDA REPORT ITEM 9.5

Council Savings Account

Background Information

The Council currently holds £101,940 in a bank account earning just 1% interest per annum. Given this substantial balance, the Council could achieve significantly better returns by transferring funds to higher-interest bearing accounts.

Additionally, the Financial Services Compensation Scheme (FSCS)[1] only protects deposits up to £85,000 per person, per banking group.

To maximise both investment return and fund security, it is advisable to split the Council's funds between at least two accounts held with separate financial institutions.

Summary of Account Options

1. Co-operative Bank:

- Instant Access: 1.43% gross
- 35-day Notice: 1.93% gross
- 95-day Notice: 2.31% gross

2. Lloyds Bank:

- Instant Access: 1% gross
- Notice Accounts (32 to 95 days): 2.15% – 3.46% gross
- Term Deposit (various durations): 1.7% – 2.81% gross

3. Unity Trust Bank:

- Instant Access: 2.25% gross
- 6-month Fixed Term: 4% gross
- 12-month Fixed Term: 4.1% gross
- Servicing Account Required:
    - Option 1: Current Account at £6/month (£72/year), 0% interest
    - Option 2: Instant Access Account, with £24 CHAPS fee per transfer out, 2.25% interest (interest likely offsets CHAPS cost)

4. CCLA Public Sector Deposit Fund:[2]

[1] FSCS Compensation Scheme: See how FSCS protects banks, building societies and credit unions | FSCS

[2] CCLA Key Investor Information: Key Investor Information

- Current Yield (March 2025)[3]: 4.547% net of charges
- Access: Funds available within 24 hours, no penalty
- Minimum Deposit: £25,000
- Annual Management Charge: 0.08%
- Notes: The CCLA is a low-risk fund specifically designed for public sector bodies, offering competitive returns with high liquidity and security.

Projected Returns – if full balance of £101,940 was invested

Bank / Fund	Interest Rate (Gross)	Projected Annual Interest	Notes
Existing Account	1.00%	£1,019.40	Existing rate; instant access
Co-op Bank	1.43% (instant access)	£1,457.72	Instant access; FSCS protected
Co-op Bank	2.31% (95-day notice)	£2,355.71	Notice account; FSCS protected; access delayed by 95 days
Lloyds Bank	2.81% (term deposit)	£2,863.45	Lower fixed term rate; FSCS protected
Lloyds Bank	3.46% (95-day notice)	£3,524.72	Highest Lloyds notice account; FSCS protected; 95-day access delay
CCLA Fund	4.547% (variable)	£4,632.16	Variable return; accessible within 24 hours; not FSCS but low risk for public bodies
Unity Trust Bank	4.10% (12-month fixed)	£4,179.54	Fixed return; FSCS protected; funds locked for 12 months

Recommendation

It is recommended that the Council:

1. Diversity deposits by splitting funds between at least two accounts to ensure FSCS protection.
    - The Clerk recommends opening a Unity Trust Bank 6 or 12-month term deposit account and investing in the CCLA Public Sector Deposit Fund for ease of use and higher returns.
2. Decide on the Transfer Amounts.
    - The Clerk recommends transferring £50,000 to Unity Trust Bank and £51,940 to the CCLA Fund.

[3] CCLA PSDF Fact Sheet 28 Feb 2025: download

3. If Council agree to open a Unity Trust Term Deposit Account to confirm the choice of Unity Trust servicing account (Current Account or Instant Access Account) based on cost-efficiency and expected transfer activity.
    - The Clerk recommends opening an Instant Access Account to service the Unity Term Deposit Account as interest earned will offset the fee for occasional CHAPS transfer fees.

AGENDA REPORT ITEM 9.6
Payment of Tax and NI Costs by Direct Debit

Background Information

The Council is legally responsible for ensuring timely payment of the Clerk's tax and National Insurance (NI) contributions to HM Revenue & Customs (HMRC). Currently, these payments are processed manually, which requires co-ordination and presents the risk of delays. Any late payments to HMRC will result in financial penalties or interest charges being levied against the Council.

To streamline this process and ensure payments are made promptly, councils are encouraged by HMRC to use Direct Debit, which guarantees timely and accurate submission of funds each month.

The first payment is due to be paid to HMRC on the 22nd April 2025 for the tax implications of the Clerk's February salary payment.

Summary

Setting up a Direct Debit with HMRC for the Clerk's monthly tax and NI will ensure that payments are always made on time, avoiding the risk of late payment penalties and interest. Penalties start at 1% of the unpaid amount for repeated late payments, with daily interest currently charged at 7.75% per annum, and additional 5% surcharges for amounts unpaid after six and twelve months.

Councillors will continue to be fully informed of the monthly amounts paid to HMRC through the Accounts for Payment agenda item at each meeting, ensuring full transparency and accountability.

In accordance with Financial Regulations Clause 7.8, "approval of the use of each variable direct debit shall be reviewed by the Council at least every two years." This will ensure the arrangement remains subject to regular scrutiny.

The Metro Bank account is recommended for this Direct Debit as it operates under the Council's existing two-to-sign signatory mandate, which is in line with the Financial Regulations and provides financial control and oversight.

Recommendation

The Council is asked to consider the above information and it is recommended that the Council:

1. Approve setting up a variable Direct Debit with HMRC for the payment of the Clerk's tax and NI contributions.
2. Approve that the Direct Debit be drawn from the Council's Metro Bank account.

AGENDA REPORT ITEM 10
Asset Register Review

Background Information

As part of good governance and effective asset management, councils are advised to maintain an up-to-date and accurate Asset Register. During the last internal audit, the following recommendations were made:

1. "It is suggested that a photographic record of Assets be maintained."
2. "It is recommended that Council formally minute the approval of the Asset Register annually in each Council year."

These recommendations aim to improve transparency, ensure assets are adequately documented for audit and insurance purposes, and demonstrate the Council's commitment to sound financial management.

Summary

The Council's current Asset Register is attached for reference. In line with the audit recommendations, it is proposed that a full review of the register is conducted. This would involve checking each listed item to confirm:

- Whether the asset is still held by the Council
- The location of the asset
- Assets, purchased in 2024, which need to be added to the register
- The insurance value
- To nominate a councillor to photograph of each asset and send the image to the clerk

It is suggested that the Council reviews the Asset Register line-by-line at the meeting, confirms or updates the information, and formally approves the revised register, which will then be minuted as per the audit recommendation.

Recommendation

That the Council follows the steps outlined above to ensure the asset register is accurate.