



Stanway

Parish Council

Parish Clerk; David Lines
Victory Hall, Villa Road,
Stanway, Essex CO3 0RH
P: 01206 542221
E: clerk@stanwaypc.org.uk

Dear Councillors,

You are hereby summoned to the forthcoming Annual General Meeting of Stanway Parish Council to be held via the Zoom teleconferencing application on **THURSDAY 4th JUNE 2020 at 7pm** when the under-mentioned business will be transacted.

This follows the Local Authorities (Coronavirus) (Flexibility of Local Authority Meetings) (England) Regulations 2020 and is otherwise supported by the Council's own emergency protocols agreed at its Extraordinary Meeting of March 18th 2020.

******* Members of the public are invited to contact the Clerk via email if they wish to 'attend' this meeting *******

Yours faithfully,

Clerk and RFO to the Parish Council

26th May 2020

AGENDA

- To elect a Chairman of the Council – RECOMMENDED – to CONFIRM** that Cllr. Spademan will continue in post until May 27th 2021 (the date of the next AGM) per the above-mentioned regulations.
- To receive the Chairman's Declaration of Acceptance of Office**
To receive the Chairman's Declaration of Acceptance of Office or, if not received, to determine when it will be received – **Not required if the recommendation in Item 1 is agreed.**
- To elect a Deputy Chairman of the Council - RECOMMENDED - to CONFIRM** that Cllr. Manning will continue in post until May 27th 2021 (the date of the next AGM) per the above-mentioned regulations.
- Attendance and Apologies for Absence**
To record attendance and apologies for absence.
- Declaration of Interests**
To allow Councillors to declare either a disclosable pecuniary, or any other pecuniary or registerable, non-pecuniary interests on any matter covered by this Agenda. Members are reminded that, when considering any item, if it becomes clear they have an interest, they must declare it.
To **RECEIVE** delegated Declaration of Interest Dispensation decisions or **APPROVE** such dispensation requests where required.
- Public Participation**
The Chairman to invite members of the public to indicate if they wish to speak at this meeting – either on an item on the agenda or on a general matter. Public questions are invited prior to the start of the meeting for a maximum of ten minutes and limited to three minutes per person, but at the discretion of the Chairman.
The public may ask questions relating to the work and services of the Council. Questions cannot always be answered at the meeting, but they will be dealt with appropriately. If a question is to be discussed by councillors, it will be added to the agenda for the next Council meeting or passed to the relevant committee.
- Co-option of Parish Councillors**
To consider any requests for co-option to the Parish Council. Members are reminded to declare any interest they may have in relation to any potential co-optees.

RECOMMENDED – that Items 8 to 10 are taken en-bloc and that the existing appointments will remain in place until May 27th 2021 (the date of the next AGM) per the above-mentioned regulations, filling any vacancies where possible.

Stanway Parish Council

8. **Appointment to Committees and Sub Committees** – see attached list.
9. **Co-option of Non-Members to Committees** – see attached list
10. **Appointment of Parish Council Representatives to Outside Bodies/Positions** – see attached list
To appoint Members of the Council to the following outside bodies/positions:
Bus Passenger Representative Colchester Association of Local Councils Emergency Planning Officer
Footpath/Tree Warden/Hedgerow Officer Quarry Liaison Group Rosemary Alms Houses Committee
Stanway Village Hall Management Committee
11. **a) Minutes of the Parish Council Meeting of 18th March 2020**
To **RECEIVE** and **APPROVE** the Minutes (previously circulated), to be signed by the Chairman (when appropriate to do so) as a true and accurate record.
b) To **NOTE** the minutes/meeting notes of Committee/ Sub-Committee meetings held since the Full Council meeting on February 27th 2020, according to the attached list, and **RATIFY** any decisions therein where required.
12. **Financial Reports y/e 31st March 2020**
To **RECEIVE** a full set of Financial Reports (including the Bank Reconciliation) for the year to 31st March 2020.
13. **Internal Auditor's Report: Annual Report for the year ending 31st March 2020**
To **RECEIVE** and **APPROVE** the Internal Auditor's Full Report for 2019/20, accompanied by the relevant section of the Annual Governance and Accountability Return (AGAR).
14. **Annual Governance Statements: 2019/20 AGAR Part 1** - to **APPROVE** the 2020 annual governance statement
15. **Annual Accounting Statements: 2019/20 AGAR Part 2** - to **APPROVE** the 2020 annual accounting statements.
***RECOMMENDED** – that Items 16 to 19 are taken en-bloc and that the existing appointments will remain in place until May 27th 2021 (the date of the next AGM) per the above-mentioned regulations..*
16. **Internal Auditor** - to **CONFIRM** the appointment of the Internal Auditor for the financial year ending March 31st 2021 – it is proposed to re-appoint Mr Gordon Mussett as the Parish Council's Internal Auditor
17. **Bank Signatories** - to **CONFIRM** the signatories to the Parish Council's bank accounts, per the attached list.
18. **Re-confirmation of the appointment of the Responsible Financial Officer** (in accordance with the 1972 Local Government Act s 151.) – to reconfirm Mr David Lines as the RFO for the Parish Council.
19. **RFO Report**
 1. Review of inventory of land and assets – to **APPROVE** the Asset Register as at 31st March 2020
 2. To **CONSIDER** the insurance arrangements for the coming year, as reviewed by the Corporate Governance Committee on May 13th 2020 and subsequently approved by the Chair and Clerk per the Council's own emergency protocols agreed at its Extraordinary Meeting of March 18th 2020 .
 3. To **REVIEW** and **APPROVE** the Council's and/or staff subscriptions to other bodies
20. **STANDING ORDERS/FINANCIAL STANDING ORDERS**
 1. To **MOVE** the suspension of **Standing Order 5j** (Business of the Annual Meeting) to allow the remaining items in that Standing Order (i.e. not listed above) to be dealt with in more depth at meetings throughout the year or to be considered at a more appropriate time.
 2. To **MOVE** an amendment to FSO 4.5 (Budgetary Control and Authority to spend) as follows:
In cases of extreme risk to the delivery of council services, the Clerk may authorise revenue expenditure on behalf of the Council which, in the Clerk's judgement, it is necessary to carry out. Such expenditure includes repair, replacement or other work, whether or not there is any budgetary provision for the expenditure, *subject to a limit of £5,000 (was £500)*. The Clerk shall report such action to the Chairman as soon as possible and to the Council as soon as practicable thereafter. *This authority will be extended to the Deputy Clerk in the Clerk's absence.*
This follows a recommendation by the Internal Auditor in his annual report and the principle of an increase (the amount to be agreed by Full Council) was endorsed by the Internal Audit Committee at its meeting of May 25th 2020.
20. **Date of the next ordinary Parish Council Meeting** – to be advised, in light of the continuing pandemic constraints.

Items 8,9 & 10

Stanway Parish Council Committee Membership

COMMITTEE	CHAIR	DEPUTY-CHAIR	MEMBERS	SUBSTITUTE
Planning (Clerk - Amanda Ward)	Trevor Manning	Dan Jordan	Dave Chambers David Fowles Vacancy	John Spademan Vacancy
Community Assets (Clerk - Catherine Clouston)	Dan Jordan	John Spademan	Debby Bloomfield Dave Chambers Trevor Manning John Norton Teresa Baines Jill Sleeper Brian Sleeper	
Community Services (Clerk - Catherine Clouston)	Dan Jordan	John Norton	Debby Bloomfield Trevor Manning John Spademan Jill Sleeper Paul Williams Brian Sleeper	Paul Dundas
Corporate Governance (Clerk - David Lines)	Teresa Baines	Paul Dundas	John Spademan Jeff Cotter Trevor Manning Dan Jordan	David Fowles
Internal Audit (Clerk - David Lines)	John Spademan	Dan Jordan	Teresa Baines Trevor Manning	Vacancy
Staffing Committee (Clerk - David Lines)	Paul Dundas	Teresa Baines	John Spademan Debby Bloomfield Trevor Manning John Norton	(ex-officio)
<u>Sub-Committees</u>				
MPGA IN ABEYANCE	Debby Bloomfield	Trevor Manning	Dave Chambers John Norton <i>David Jones (SRFC)</i> <i>Keith Pattle (SRFC)</i>	Dan Jordan
Burial Ground (Clerk - Amanda Ward)	Debby Bloomfield	Trevor Manning	Dave Chambers John Spademan <i>Colin Lax (co-opted)</i>	Dan Jordan

Bus Passenger Representative – Cllr Chambers

Colchester Association of Local Councils – Cllr Jordan

Emergency Planning Officer – Cllr Fowles

Footpath/Tree Warden/Hedgerow Officer – Cllr Manning

Quarry Liaison Group – Cllrs Spademan and Williams

Rosemary Alms Houses Committee – Cllr Jordan

School Governors—Cllrs Spademan and Norton

Stanway Village Hall Management Committee – Cllrs Manning and Norton

Item 11



Stanway Parish Council

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19/29 Minutes of the Extraordinary Parish Council Meeting held on March 18th 2020

Present: Cllrs J. Spademan (Chairman), Baines, Cotter, Dundas, Jordan, Norton and Williams,
and the Parish Clerk (via Skype).

1. Chairman's Welcome

The Chairman gave a welcome and thanks to all attending in the current troubling circumstances.

2. Apologies for Absence

Apologies were received and accepted from Cllrs Bloomfield, Chambers, Fowles, Manning, Sleeper B and Sleeper J (observing government precautionary advice re Covid-19)

3. Declaration of Interests - NONE

To **RECEIVE** delegated Declaration of Interest Dispensation decisions or **APPROVE** such dispensation requests where required – **NONE**

4. Minutes of the Parish Council Meeting of 27th February 2019

RESOLVED - to approve the Minutes (previously circulated) as a true and accurate record.

5. To **CONVENE** brief meetings of the Internal Audit and Staffing Committees (and any other Committees as required) to delegate their full financial and business management authorities to the Chair and Clerk of each Committee (or, if unavailable, their deputies), amending Financial Regulation 4.1 and Standing Orders as necessary, and to **NOTE** similar delegations of authority already approved by other committees.

It was **RESOLVED** to amend the agenda item as follows: To **DELEGATE** the full financial and business management authorities of each Committee / Sub-Committee to both the Chair and Clerk of that Committee / Sub-Committee (or, if unavailable, their deputies), amending Financial Regulation 4.1 and Standing Orders as necessary and to **APPOINT** a Deputy Chair to any committee or sub-committee where none exists at the moment (as attached). To that end only, to **APPOINT** the Chairs and Deputy Chairs of the Parish Council and all the main Committees as unpaid officers of the Parish Council, with the title of Deputy RFO, giving them, when required, the legal authority to authorise any of the permitted activities of the Parish Council until further notice. (**Local Government Act 1972, Sections 101 & 112 (1) & (5) refers**) Being now the substantive motion, this amendment was **APPROVED**.

6. It was **RESOLVED** to instruct all of the main Committees to review their business management processes to see whether any activities can be delegated to working groups (supported by Item 5 above) or conducted remotely to ensure no delay to statutory functions, to current responsibilities or to planned projects, provided that all members of the Committee are kept fully informed of progress and any proposed decision, and are consulted prior to a final authorisation of such decisions by the Chair/Committee Clerk (or, if unavailable, their deputies).

7. It was **RESOLVED** to authorise each main Committee to bring forward major expenditure items provided that the financing arrangements are available and are agreed by the Chairman of the Council, the Chair of the Corporate Governance Committee and the Clerk/RFO (or, if unavailable, their deputies).

8. To **DELEGATE** the Parish Council's full expenditure authority (if required and subject to the constraints of local government regulations on delegation of authority) to the Corporate Governance Committee until June 30th 2020, provided that all members of the Council are kept fully informed of progress and any proposed decision, and consulted prior to a final authorisation by the Chairman of the Council and the Parish Clerk & RFO (or their respective deputies).

It was **RESOLVED** to amend the agenda item by deleting the words "June 30th2020", replacing them with the words "until further notice". Being now the substantive motion, this amendment was **APPROVED**.

19/30

9. **RESOLVED** - to **ADAPT** Financial Regulation 6 as necessary to allow the authorisation of payments using scanned copies of invoices for scrutiny and initialling by two members of the Council. Such remote authorisations shall be reported to the next Corporate Governance/Full Council meeting. Financial reports will continue to be published (at least) monthly.

10. **Date and time of Next Meeting** - the next meeting of the Parish Council will take place on **Thursday 26th March 2020** at 7pm in the Victory Hall (subject to cancellation/postponement at short notice).

It was **RESOLVED** to amend the agenda item as follows: The next meeting of the Parish Council will take NOT take place on **Thursday 26th March 2020**, but at a time when it is deemed safe and appropriate to do so. Being now the substantive motion, this amendment was **APPROVED**.

The Chairman closed the meeting at 8.52 pm

Item 12—next 7 pages

Bank Reconciliation at 31/03/2020			
	Cash in Hand 01/04/2019		182,777.25
	ADD Receipts 01/04/2019 - 31/03/2020		219,016.00
			401,793.25
	SUBTRACT Payments 01/04/2019 - 31/03/2020		283,264.72
A	Cash in Hand 31/03/2020 (per Cash Book)		118,528.53
	Cash in hand per Bank Statements		
	Cash	31/03/2019	0.00
	Unity Trust Bank	31/03/2020	14,684.54
	Barclays Premium Savings A/C	31/03/2020	66,112.40
	Barclays Main C/A	31/03/2020	39,874.25
			120,671.19
	Less unrepresented payments		2,142.66
			118,528.53
	Plus unrepresented receipts		0.00
B	Adjusted Bank Balance		118,528.53

16 April 2020 (2019 -2020)

Stanway Parish Council
SUMMARY OF VAT POSITION

<u>Actual to date</u>	
Brought Forward	£-5,077.04
Receipts	<u>£26,986.38</u>
Sub Total	£21,909.34
Payments	<u>£28,744.23</u>
Bal. carry/fwd.	-£6,834.89

Stanway Parish Council
Reconciliation between Box 7 and Box 8
31/03/2020

This report explains the difference between the total balance in Box 7 and the cash balance in Box 8 by showing the totals for each type of adjustment, the details of which can be listed using the Adjustments report. It deducts the additional assets which have been included on the balance sheet and adds back in the liabilities to arrive at the balance for actual cash and short term investments. This only applies to Annual Returns prepared on Income and Expenditure basis

	<i>Amount</i>	<i>Amount</i>
Box 7 - Balances carried forward		123,577.87
Debtors	0.00	
Payments in Advance	0.00	
Stocks and Stores	0.00	
VAT Recoverable	6,834.89	
TOTAL DEDUCTIONS		6,834.89
Creditors	1,785.55	
Receipts in Advance	0.00	
Doubtful Debts	0.00	
TOTAL ADDITIONS		1,785.55
Box 8 - Total cash and short term investments		118,528.53

Stanway Parish Council
BALANCE SHEET
31/03/2020

<i>(Last) Year Ended</i> 31 Mar 2019		<i>(Current) Year Ended</i> 31 Mar 2020
£	CURRENT ASSETS	£
0.00	Stocks and stores	0.00
0.00	Work in progress	0.00
-12.92	Debtors (Net of provision for doubtful debts)	0.00
0.00	Payments in advance	0.00
5,077.04	VAT Recoverable	6,834.89
0.00	Temporary lendings (investments)	0.00
182,777.25	Cash in hand	118,528.53
187,841.37	TOTAL ASSETS	125,363.42
	CURRENT LIABILITIES	
1,244.69	Creditors	1,785.55
<u>186,596.68</u>	NET ASSETS	<u>123,577.87</u>
	Represented by:	
103,686.68	General fund Balance	46,327.87
	Reserves:	
0.00	Capital	0.00
82,910.00	Earmarked	77,250.00
0.00	Adjustments	0.00
<u>186,596.68</u>		<u>123,577.87</u>

Stanway Parish Council
Schedule of All Borrowings

Date	Description	Original Amount	Outstanding Amount	Notes
01/01/2009	PWLB Loan	344,000.00	168,000.00	
		344,000.00	168,000.00	

6 May 2020 (2019 -2020)

Stanway Parish Council
Income & Expenditure Account
01/04/2019 to 31/03/2020

(Last) Year Ended
31 Mar 2019

(Current) Year Ended
31 Mar 2020

	<u>Income</u>	
1,310.00	J - Community Assets - Burial Gds	1,925.00
0.04	C - Administration - Office/IT	882.79
7,765.00	K - Community Assets - MPGA	9,215.00
138.00	L - Grants and Donations	0.00
527.00	N - Community Services - Events	477.50
157,288.22	A - General Income	178,276.84
1,994.08	G - Community Assets - Grounds	0.00
	B - Administration - Personnel	150.00
	E - Administration - Other	1,102.49
£169,022.34		£192,029.62
	<u>Expense</u>	
59,932.17	B - Administration - Personnel	62,285.29
2,819.00	D - Administration - Audit & Accts	2,812.50
25,666.08	H - Community Assets - Streets	13,064.37
5,884.14	C - Administration - Office/IT	8,334.76
1,319.02	J - Community Assets - Burial Gds	4,087.49
4,298.35	E - Administration - Other	19,280.39
66,231.41	I - Community Assets - Halls	36,790.39
8,463.49	K - Community Assets - MPGA	30,583.78
1,527.50	L - Grants and Donations	110.00
24,722.00	M - Loans	24,010.00
14,537.19	G - Community Assets - Grounds	45,906.31
296.68	N - Community Services - Events	1,390.99
	A - General Income	12.92
	O. Community Services- Services	6,392.16
12.92	Provision for Doubtful Debts	-12.92
£215,709.95		£255,048.43
	<u>General Fund</u>	
233,284.29	Balance at 01 Apr 2019	103,686.68
169,022.34	ADD Total Income	192,029.62
402,306.63		295,716.30
215,709.95	DEDUCT Total Expenditure	255,048.43
186,596.68		40,667.87
82,910.00	DEDUCT Reserves Balance	-5,660.00
£103,686.68	Balance at 31 Mar 2020	£46,327.87

Reserves:

Earmarked Reserve Balance £77250.00

Stanway Parish Council
Summary of Receipts and Payments
All Cost Centres and Codes

16 April 2020 (2019 -2020)

A - General Income

Code	Title	Receipts			Payments			Net Position
		Budgeted	Actual	Variance	Budgeted	Actual	Variance	+/- Under/over spend
1	Precept	172,675.00	172,675.00					
2	Wayleaves	1.00	1.00					
3	CBC Grants - General	500.00	500.00					
4	CBC Grants - CIL, s106, etc..							
5	Other Grants							
6	Interest Income	25.00	137.84	113			113	
7	LCTS Grant	4,759.00	4,759.00					
77	Miscellaneous		204.00	204			204	
85	VAT Refund					12.92	-13	
SUB TOTAL		177,960.00	178,276.84	317		12.92	-13	
							304	

B - Administration - Personnel

Code	Title	Receipts			Payments			Net Position
		Budgeted	Actual	Variance	Budgeted	Actual	Variance	+/- Under/over spend
8	Salaries				36,000.00	37,017.37	-1,017	-1,017
9	PAYE/NI				8,000.00	8,743.64	-744	-744
10	Home working allowance				250.00	238.50	12	12
11	Pension contributions (total)				12,000.00	14,157.68	-2,158	-2,158
12	Payroll Services				500.00	376.80	123	123
13	Training - All		150.00	150	4,000.00	2,442.96	1,557	1,707
14	Travel expenses				1,500.00	461.16	1,039	1,039
15	Stationery - Councillors				300.00	32.91	267	267
75	Chairman's Allowance				200.00	58.96	141	141
82	Temporary staff							
SUB TOTAL			150.00	150	62,750.00	63,529.98	-780	-630

C - Administration - Office/IT

Code	Title	Receipts			Payments			Net Position
		Budgeted	Actual	Variance	Budgeted	Actual	Variance	+/- Under/over spend
16	Postage				500.00	38.48	462	462
17	Office supplies				500.00	451.43	49	49
18	Printer maintenance				1,200.00	954.90	245	245
19	PC Maintenance				1,000.00	681.60	318	318
20	Phone/Broadband charges		357.79	358	1,500.00	1,106.70	393	751
21	Website Maintenance		525.00	525	3,200.00	3,631.70	-432	93
22	Office IT Reserve				500.00	810.40	-310	-310
23	PA System Reserve				1,000.00	240.00	760	760
78	Room Hire				250.00	339.00	-89	-89
SUB TOTAL			882.79	883	9,650.00	8,254.21	1,396	2,279

Stanway Parish Council
Summary of Receipts and Payments
All Cost Centres and Codes

16 April 2020 (2019 -2020)

D - Administration - Audit & Acct

Code	Title	Receipts			Payments			Net Position
		Budgeted	Actual	Variance	Budgeted	Actual	Variance	+/- Under/over spend
24	Internal Audit Fees				1,500.00	1,250.00	250	250
25	External Audit Fees				500.00	600.00	-100	-100
26	Accounting software fees				675.00	962.50	-288	-288
SUB TOTAL					2,675.00	2,812.50	-138	-138

E - Administration - Other

Code	Title	Receipts			Payments			Net Position
		Budgeted	Actual	Variance	Budgeted	Actual	Variance	+/- Under/over spend
36	Insurance				2,800.00	2,727.62	72	72
37	Annual Subscriptions		1,102.49	1,102	1,750.00	3,976.66	-2,227	-1,124
38	Bank charges				100.00	233.45	-133	-133
39	Election Reserve				1,500.00	62.41	1,438	1,438
40	Legal Fees Reserve				2,000.00	1,593.50	407	407
41	Other specialist fees				7,000.00	6,766.75	233	233
74	Sundry items				50.00	10.00	40	40
92	Risk Management				2,000.00	2,205.00	-205	-205
SUB TOTAL			1,102.49	1,102	17,200.00	17,575.39	-375	727

F - Planning

Code	Title	Receipts			Payments			Net Position
		Budgeted	Actual	Variance	Budgeted	Actual	Variance	+/- Under/over spend
76	Neighbourhood Plan				1,000.00		1,000	1,000
SUB TOTAL					1,000.00		1,000	1,000

G - Community Assets - Grounds

Code	Title	Receipts			Payments			Net Position
		Budgeted	Actual	Variance	Budgeted	Actual	Variance	+/- Under/over spend
27	General repairs				1,500.00	653.00	847	847
28	Car Park repairs				23,500.00	23,188.00	312	312
29	Play equipment Reserve				2,500.00	1,516.04	984	984
30	Play area signs				250.00		250	250
31	Grounds maintenance				19,000.00	17,884.16	1,116	1,116
32	Play area bark				2,000.00		2,000	2,000
33	Tree maintenance				2,500.00	1,755.00	745	745
34	Youth Pod							
35	Play area benches/bins				1,000.00	203.56	796	796
42	Pest control							
52	MW Consumables				450.00	299.55	150	150
90	Safety Inspections					407.00	-407	-407
SUB TOTAL					52,700.00	45,906.31	6,794	6,794

Stanway Parish Council
Summary of Receipts and Payments
All Cost Centres and Codes

16 April 2020 (2019 -2020)

H - Community Assets - Streets

Code	Title	Receipts			Payments			Net Position
		Budgeted	Actual	Variance	Budgeted	Actual	Variance	+/- Under/over spend
46	Bus Shelter Reserve				1,000.00	675.44	325	325
47	Grass verge maintenance							
48	Tree Maintenance							
49	Notice Board Reserve				3,000.00		3,000	3,000
50	Street Light Costs				7,000.00	7,536.39	-536	-536
51	Street Light Reserve				3,000.00		3,000	3,000
81	Street signs etc				150.00		150	150
84	Street lighting electricity				6,000.00	4,852.54	1,147	1,147
SUB TOTAL					20,150.00	13,064.37	7,086	7,086

I - Community Assets - Halls

Code	Title	Receipts			Payments			Net Position
		Budgeted	Actual	Variance	Budgeted	Actual	Variance	+/- Under/over spend
87	Architectural and other fees				3,000.00	2,479.70	520	520
88	Building Costs				33,000.00	34,310.69	-1,311	-1,311
89	Construction Insurance							
SUB TOTAL					36,000.00	36,790.39	-790	-790

J - Community Assets - Burial Ground

Code	Title	Receipts			Payments			Net Position
		Budgeted	Actual	Variance	Budgeted	Actual	Variance	+/- Under/over spend
55	Burial Ground Income	2,000.00	1,920.00	-80				-80
56	Tree sponsorship		5.00	5				5
57	BG Maintenance				4,000.00	3,937.49	63	63
58	BG Reserve				500.00	150.00	350	350
59	Memorial Plaque Reserve				100.00		100	100
86	Memorial Brick							
SUB TOTAL		2,000.00	1,925.00	-75	4,600.00	4,087.49	513	438

K - Community Assets - MPGA

Code	Title	Receipts			Payments			Net Position
		Budgeted	Actual	Variance	Budgeted	Actual	Variance	+/- Under/over spend
60	MPGA Income	6,000.00	9,215.00	3,215				3,215
61	Maintenance				6,000.00	5,274.40	726	726
62	Stationery				100.00	83.00	17	17
63	Lease				300.00	100.00	200	200
64	Specialist fees				500.00	630.00	-130	-130
65	Electricity				750.00	291.32	459	459
66	Insurance				500.00		500	500
67	Repairs				35,000.00	24,205.06	10,795	10,795
68	Replacement Reserve				1,200.00		1,200	1,200
69	Rent							

Stanway Parish Council
Summary of Receipts and Payments
All Cost Centres and Codes

16 April 2020 (2019 -2020)

SUB TOTAL	6,000.00	9,215.00	3,215	44,350.00	30,583.78	13,766	16,981
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L - Grants and Donations

Code Title	Receipts			Payments			Net Position
	Budgeted	Actual	Variance	Budgeted	Actual	Variance	+/- Under/over spend
70 s137/1972				100.00	110.00	-10	-10
71 s106 expenditure							
72 Other grants							
73 CIL Grant expenditure							
93 s19 (3) MPA 1976							
SUB TOTAL				100.00	110.00	-10	-10

M - Loans

Code Title	Receipts			Payments			Net Position
	Budgeted	Actual	Variance	Budgeted	Actual	Variance	+/- Under/over spend
79 Capital repayments				16,000.00	16,000.00		
80 Interest payments				8,010.00	8,010.00		
SUB TOTAL				24,010.00	24,010.00		

N - Community Services - Events

Code Title	Receipts			Payments			Net Position
	Budgeted	Actual	Variance	Budgeted	Actual	Variance	+/- Under/over spend
53 CE Income		477.50	478		20.00	-20	458
54 CE Expenditure				1,000.00	1,370.99	-371	-371
SUB TOTAL		477.50	478	1,000.00	1,390.99	-391	87

O. Community Services- Service

Code Title	Receipts			Payments			Net Position
	Budgeted	Actual	Variance	Budgeted	Actual	Variance	+/- Under/over spend
45 Zoning Team				15,000.00	6,392.16	8,608	8,608
91 Community Safety Reserve				4,000.00		4,000	4,000
SUB TOTAL				19,000.00	6,392.16	12,608	12,608

Summary

NET TOTAL	185,960.00	192,029.62	6,070	295,185.00	254,520.49	40,665	46,734
V.A.T.		26,986.38			28,744.23		
GROSS TOTAL		219,016.00			283,264.72		

Internal Audit Report
Year ending: 31st March 2020

Introductory Comment from the Internal Auditor

The Council has benefited from a period of stability with a capable Clerk, as evidenced by this report.

Owing to the outbreak of the COVID19 pandemic, the conclusion of the 2019/20 internal audit was conducted remotely, however there is nothing to suggest that the proper practices observed during previous visits to the Council were not being followed during March.

G N Mussett
Internal Auditor
25th April 2020

Name of Council:	Stanway Parish Council
Income:	£192,029.62
Expenditure:	£255,079.81
Precept Figure:	£172,675.00
General Reserve:	£46,296.49
Earmarked Reserves:	£77,250.00

Internal Audit Objectives and Responsibilities

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

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

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

Accordingly, in the conduct of planned audits Internal Audit may:

- Carry out a selective assessment of compliance with relevant procedures and controls expected to be in operation during the financial year to be able to complete the Annual Internal Audit Report 2018/19 of the Annual Governance and Accountability Return (AGAR)
- Review the reliability and integrity of financial information and the means used to identify, measure, classify and report such information
- Review the means of safeguarding assets and, as appropriate, verify the existence of such assets
- Appraise the economy and efficiency with which resources are employed, identify opportunities to improve performance and recommend solutions to problems
- Review the established systems to ensure compliance with those policies, procedures, laws and regulations which could have a significant impact on operations, and determine whether the council complies
- Review the operations and activities to ascertain whether results are consistent with objectives and whether they are being carried out as planned

Subject	Requirements	Comments/Recommendations	Evidence
1. Proper Book-keeping	Type of cash book or ledger used	The Council uses Scribe.	
	Cash book kept up to date and regularly verified against bank statement	The cash book was regularly verified against the bank statement during the year, and reported to Council.	
	Correct arithmetic and balancing	The Scribe system should, if used in accordance with its operating instructions, ensure correct arithmetic and balancing. The monthly bank reconciliations, and comparisons of income/expenditure against budget reported regularly to Council confirm the accuracy of the system.	
2. Financial Regulations & Standing Orders	Evidence that standing orders have been adopted and reviewed regularly	Reviewed 28 th November 2019.	Minutes of Full Council 28 th November 2019 (Minutes 10(d)).
	Evidence that Financial Regulations have been adopted and reviewed regularly	Reviewed 28 th November 2019	Minutes of Full Council 28 th November 2019 (Minutes 10(d)).
	Evidence that a Responsible Financial Officer has been appointed with specific duties	Appointed at Full Council on 27 th June 2019. Recommendation: That this becomes a standing item for the Annual Meeting of the Council.	
	Evidence that Financial Regulations have been tailored to the Council	Yes. However the amount the Clerk is authorised to incur in an emergency (para 4.5) does not reflect the likely cost of even a minor emergency, and should be reviewed. Although this was addressed for the COVID19 emergency it needs a review for the Council's normal operation Recommendation: That the Council reviews (upwards) the sum in paragraph 4.5.	
3. Payment controls	Supporting paperwork for payments, and appropriate authorisation	Payments were supported by invoices or payslips. Lists of payments to be authorised were submitted to Council/Committee and included in the minutes published on the website Not all supporting invoices bore two Councillor signatures. Although not required by Financial Regulations this is good practice. Recommendation: That the Council ensures the process of all invoices for payment being initialled or signed by the Councillors signing the cheque or authorising the bank payment is implemented for all invoices. All sampled cheque stubs were initialled by two Councillors, as per Financial Regulation 6.4.	
	Internet Banking transactions properly recorded/approved	Payments were supported by invoices or payslips. Lists of payments to be authorised were submitted to Council/Committee and included in the minutes.	
	VAT correctly identified and reclaimed within time limits	VAT was being claimed correctly and promptly.	
	Has Council adopted the General Power of Competence and is it being correctly applied?	No	
	S137 separately recorded, minuted and within statutory limits	Yes. The limit is £8.12 per elector and the total spend was only £110.00.	
	Section 106 Monies recorded, minuted and accounted for	There was no evidence of S106 monies being received or spent. The unspent balance from previous years has been moved to earmarked reserves but needs monitoring to ensure it is spent, and used, in accordance with the Section 106 Agreement. Recommendation: The Council receives a six-monthly report on its Section 106 monies, indicating the terms for its use, and the deadline for its spend.	
	Payments of interest and principal sums in respect of loans, are paid in accordance with agreements	Yes. Six-monthly payments were made.	

4. Risk Management	Is there evidence of risk assessment documentation?	The Council is now using LCRS to record and document its risks and action plans but there has been no documented action on this since autumn 2019. Recommended: That the Council reviews its risk assessments as a matter of urgency	
	Evidence that risks are being identified and managed.	No positive evidence. Minute of Full Council meeting refers to 16 outstanding risks but no further action evident. Recommendations: That the LCRS software be continued to used. That the risks on that software are reviewed and updated annually, with a report to Council. That safe methods of working be introduced, to include tasks undertaken by others (e.g. gravedigger) on Council's property/land.	
	Appropriate Insurance cover in place for employment, public liability and fidelity guarantee.	There was appropriate insurance cover in place during 2018/19 (Employers liability £10m, Public Liability £10m and Fidelity Guarantee £325k), but early in 2020/21 the Council's balances will exceed the Fidelity Guarantee limit. Recommendation: That the Council urgently increases its Fidelity Guarantee Insurance cover.	
	Evidence that insurance is adequate and has been reviewed on an annual basis	The Insurance was not reviewed by Council before its renewal in June 2019, or if it was it was not minuted as having done so. Recommendation: The Council reviews its insurance cover ahead of renewal in June 2020 and minutes its review	
	Village Hall Insurance	The insured values for the Trust's properties seem very low and a review of the costs of clearing the site and rebuilding in the event of a catastrophic event should be undertaken. Recommendation: That the Council asks the Management Trustees to increase the insured values of the Trusts' property.	
	Evidence that internal controls are documented and regularly reviewed	The Council received an interim review in 2018/19 with a full review scheduled for June/July 2019. There is no reference in the minutes to that review having occurred. Recommendation: That the Council reviews its internal controls and corporate risks on an annual basis.	Full Council meeting held 28 th March 2019
	Evidence that a review of the effectiveness of internal audit has been carried out during the year	Yes Independently reviewed and reported to Council 31 st October 2019.	
5. Budgetary controls	Verifying that the budget has been properly prepared, and agreed	The budget was properly prepared and agreed.	Full Council on 31 st January 2019 (Minutes 338(5)).
	Verifying that the Precept amount has been agreed in full Council and clearly minuted	The precept amount was agreed and clearly minuted.	Full Council on 31 st January 2019 (Minute 338(5))
	Regular reporting of expenditure and variances from budget	Regularly reported to Council.	
	Reserves held General and Earmarked.	£46,296.49 general and £77,250.00 earmarked reserves. The Council has no staffing reserve. Given its staffing difficulties in recent years, and looking to the future a minimum staffing reserve equal to six months full, and six months half, pay of its highest earning employee is recommended. In addition the overall level of reserves seems low for a Council with assets such as Stanway Parish Council.	
		Recommendation: That the Council establish a suitable level of staffing reserve to cover future staff illnesses and absence, and reviews it future reserve requirements as part of its budget review for 2021/22..	

6. Income controls	Is income properly recorded and promptly banked?	Yes	
	Verifying that the Precept recorded agrees to the Council Tax Authority's notification	Yes	
7. Petty Cash	Is a petty cash in operation?	No	
8. Payroll controls	Do all employees have contracts of employment?	Yes	B Cooper contract dated 1/9/15 A Ward contract dated 18/2/10
	Do salary payments include deductions for PAYE/NIC? Is PAYE/NIC paid promptly to HMRC Is there evidence that the Council is aware of its pension responsibilities	The Council used a third party payroll system. PAYE and N.I. deductions were being made. PAYE/NI payments are made promptly to HMRC. The Council has not implemented the decision of the European Courts that holiday pay should be based on the average weekly earnings of its employees. This affects particularly, but not exclusively, the Maintenance Worker and whilst that employee's hours have been increased to reflect their regular overtime this does not fully address the issue of holiday pay. Recommendation: That holiday pay of staff be based on their 13-week average hours prior to the holiday. The Council's Staging Date was 1 st January 2016. Despite the recommendation of the Internal Audit last year there is still no evidence that staff were notified of their eligibility, or otherwise, for the Council's pension scheme. However with	
		the office being closed it was unable to verify whether the requisite letters had been sent. Recommendation: That the Council ensures it notifies all staff of their rights regarding pensions.	
	Are other payments to employees reasonable and approved by the Council	Yes, mileage	
9. Asset control	Verifying the Council maintains an Asset Register in accordance with proper practises	The Asset Register is being maintained and recent purchases are included on it at the year end	
	Verifying that the Asset Register is reviewed annually	The Asset Register is reviewed annually	
	Cross checking of Insurance cover	The insurance cover reflected the Council's assets	
10. Bank reconciliation	Regularly completed, reconciled with cash book	Reconciliations are undertaken monthly and reported to Council	
	Confirm bank balances agree with bank statements	This is taking place monthly.	
	Regular reporting of bank balances at council meetings?	Bank balances are reported to each Full Council meeting..	
11. Year-end procedures	Appropriate accounting procedures used	Yes	
	Financial trail from records to presented accounts	Yes	
	Has the appropriate end of year AGAR documents been completed	Yes	

12.Recommendations from previous internal audit for the year ending 31 March 2017	Verifying that the previous internal audit reports have been considered by the Council	Yes	Full Council meeting held 9 th May 2019 Minute 13
	Verifying that appropriate action has been taken regarding recommendations raised in reports from Internal Audit	"Almost all" have been implemented. Those not auctioned have been included in this report.	
	Appointment of Internal Auditor	Yes	Full Council meeting held 9 th May 2019 item 16)
	Review of Effectiveness of Internal Audit	Conducted independently and reported to Council 31 st October 2019	Full Council meeting held 31 st May 2019
13.Recommendations from previous external audit for the year ending 31 March 2018	Verifying that the external audit report has been considered by the Council	Yes, and actions agreed.	Full Council meeting held 26 th September 2019 Minute 11(d)
	Verifying that appropriate action has been taken regarding recommendations raised in reports from External Audit	Yes	Full Council meeting held 26 th September 2019 Minute 11(d)
14. Additional Comments	Annual meeting	Declaration of Acceptance of Office for the Chairman signed at the Annual Meeting	Full Council meeting 9 th May 2019
	Any trustee responsibilities	None.	
	Verifying that the Transparency Code for Smaller Authorities has been correctly applied	Not applicable. However the Local Government Transparency Code 2015 applies and is being complied with in full.	
	Verifying that the council is registered with the ICO	The Council is now registered.	
	Verifying that the Council is making progress towards meeting the General Data Protection Regulation requirements	GDPR Policy adopted. Password controls on computers. Personal files in secure storage. Unclear as to whether Council has fully recognised its responsibilities and implemented changes. Recommendation: That the Council reviews its document and data handling to more fully comply with the GDPR	Policy agreed at Full Council September 2018. Minuted at Corporate Governance and Finance Committee on 11 th September 2019 that GDPR still represented 9 outstanding risks to the Council. No further evidence of action since then.

Signed..........Date of Internal Audit Report..25th April 2020.....

Annual Internal Audit Report 2019/20

STANWAY PARISH COUNCIL

This authority's internal auditor, acting independently and on the basis of an assessment of risk, carried out a selective assessment of compliance with relevant procedures and controls to be in operation during the financial year ended 31 March 2020.

The internal audit for 2019/20 has been carried out in accordance with this authority's needs and planned coverage. On the basis of the findings in the areas examined, the internal audit conclusions are summarised in this table. Set out below are the objectives of internal control and alongside are the internal audit conclusions on whether, in all significant respects, the control objectives were being achieved throughout the financial year to a standard adequate to meet the needs of this authority.

Internal control objective	Agreed? Please choose one of the following		
	Yes	No*	Not covered**
A. Appropriate accounting records have been properly kept throughout the financial year.	✓		
B. This authority complied with its financial regulations, payments were supported by invoices, all expenditure was approved and VAT was appropriately accounted for.	✓		
C. This authority assessed the significant risks to achieving its objectives and reviewed the adequacy of arrangements to manage these.	✓		
D. The precept or rates requirement resulted from an adequate budgetary process; progress against the budget was regularly monitored; and reserves were appropriate.	✓		
E. Expected income was fully received, based on correct prices, properly recorded and promptly banked; and VAT was appropriately accounted for.	✓		
F. Petty cash payments were properly supported by receipts, all petty cash expenditure was approved and VAT appropriately accounted for.	✓		
G. Salaries to employees and allowances to members were paid in accordance with this authority's approvals, and PAYE and NI requirements were properly applied.	✓		
H. Asset and investments registers were complete and accurate and properly maintained.	✓		
I. Periodic and year-end bank account reconciliations were properly carried out.	✓		
J. Accounting statements prepared during the year were prepared on the correct accounting basis (receipts and payments or income and expenditure), agreed to the cash book, supported by an adequate audit trail from underlying records and where appropriate debtors and creditors were properly recorded.	✓		
K. IF the authority certified itself as exempt from a limited assurance review in 2018/19, it met the exemption criteria and correctly declared itself exempt. (If the authority had a limited assurance review of its 2018/19 AGAR tick "not covered")			✓
L. The authority has demonstrated that during summer 2019 it correctly provided for the exercise of public rights as required by the Accounts and Audit Regulations.	✓		
M. (For local councils only) Trust funds (including charitable) – The council met its responsibilities as a trustee.	Yes	No	Not applicable
			✓

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

Date(s) internal audit undertaken

Name of person who carried out the internal audit

18/6/19 13/1/20 5/9/19 2/4/20

GORDON NEIL MUSSETT

Signature of person who carried out the internal audit



Date

20/5/20

*If the response is 'no' you must include a note to state the implications and action being taken to address any weakness in control identified (add separate sheets if needed).

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

Item 14

Section 1 – Annual Governance Statement 2019/20

We acknowledge as the members of:

STANWAY PARISH COUNCIL

our responsibility for ensuring that there is a sound system of internal control, including arrangements for the preparation of the Accounting Statements. We confirm, to the best of our knowledge and belief, with respect to the Accounting Statements for the year ended 31 March 2020, that:

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

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

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

04/06/2020

and recorded as minute reference:

MINUTE REFERENCE

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

Chairman

SIGNATURE REQUIRED

Clerk

SIGNATURE REQUIRED

Other information required by the Transparency Codes (not part of Annual Governance Statement)

Authority web address

www.stanwaypc.org.uk

AUTHORITY WEBSITE ADDRESS

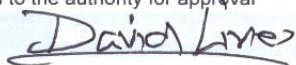
Section 2 – Accounting Statements 2019/20 for

STANWAY PARISH COUNCIL

	Year ending		Notes and guidance
	31 March 2019 £	31 March 2020 £	
1. Balances brought forward	232,905	186,597	Total balances and reserves at the beginning of the year as recorded in the financial records. Value must agree to Box 7 of previous year.
2. (+) Precept or Rates and Levies	151,036	172,675	Total amount of precept (or for IDBs rates and levies) received or receivable in the year. Exclude any grants received.
3. (+) Total other receipts	18,356	19,355	Total income or receipts as recorded in the cashbook less the precept or rates/levies received (line 2). Include any grants received.
4. (-) Staff costs	57,101	58,913	Total expenditure or payments made to and on behalf of all employees. Include gross salaries and wages, employers NI contributions, employers pension contributions, gratuities and severance payments.
5. (-) Loan interest/capital repayments	24,722	24,010	Total expenditure or payments of capital and interest made during the year on the authority's borrowings (if any).
6. (-) All other payments	133,887	172,126	Total expenditure or payments as recorded in the cashbook less staff costs (line 4) and loan interest/capital repayments (line 5).
7. (=) Balances carried forward	186,597	123,578	Total balances and reserves at the end of the year. Must equal (1+2+3) - (4+5+6).
8. Total value of cash and short term investments	182,777	118,529	The sum of all current and deposit bank accounts, cash holdings and short term investments held as at 31 March – To agree with bank reconciliation.
9. Total fixed assets plus long term investments and assets	145,347	144,504	The value of all the property the authority owns – it is made up of all its fixed assets and long term investments as at 31 March.
10. Total borrowings	184,000	168,000	The outstanding capital balance as at 31 March of all loans from third parties (including PWLB).
11. (For Local Councils Only) Disclosure note re Trust funds (including charitable)	Yes	No	The Council, as a body corporate, acts as sole trustee for and is responsible for managing Trust funds or assets. N.B. The figures in the accounting statements above do not include any Trust transactions.
		✓	

I certify that for the year ended 31 March 2020 the Accounting Statements in this Annual Governance and Accountability Return have been prepared on either a receipts and payments or income and expenditure basis following the guidance in Governance and Accountability for Smaller Authorities – a Practitioners' Guide to Proper Practices and present fairly the financial position of this authority.

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



Date

26/05/2020

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

04/06/2020

as recorded in minute reference:

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

Internal Audit Service – Terms of Reference

Mission

To assist local councils to maintain and improve internal control in accordance with proper practices as set out in the Accounts and Audit Regulations.

Internal Audit Objectives and Responsibilities

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

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

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

Accordingly, in the conduct of planned audits Internal Audit may:

- Carry out a selective assessment of compliance with relevant procedures and controls expected to be in operation during the financial year in order to be able to complete Section 4 (Annual internal audit report) of the Annual Return
- Review the reliability and integrity of financial information and the means used to identify, measure, classify and report such information
- Review the means of safeguarding assets and, as appropriate, verify the existence of such assets
- Appraise the economy and efficiency with which resources are employed, identify opportunities to improve performance and recommend solutions to problems
- Review the established systems to ensure compliance with those policies, procedures, laws and regulations which could have a significant impact on operations, and determine whether the council is in compliance
- Review the operations and activities to ascertain whether results are consistent with objectives and whether they are being carried out as planned

The Scope of Internal Audit Activity

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

Independence

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

- Unrestricted access to the officers of the council
- Reporting in its own name
- Segregation from the day to day operations of the council

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

Rights of Access

There are no limitations on Internal Audit's access to records. Internal Auditors have the authority to:

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

The Councils Responsibilities

The Responsible Financial Officer and Proper Officer have clearly defined responsibilities for Risk Management, Internal Control, Internal Audit and preventing Fraud and Corruption.

The existence of Internal Audit does not diminish the responsibility of the council to establish systems of internal control to ensure that activities are conducted in a secure and well-ordered manner.

Reporting

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

Review of Terms of Reference

The Terms of Reference will be reviewed and updated as necessary every three years.

Date of next review:

Approved byParish/Town Council on (date).....

Minute reference:Signed:

Item 17

Barclays (current and savings accounts)

Cllrs. Spademan, Manning and Dundas

Unity Trust (current account) - 'View', 'Submit' and 'Authorise' Authorities

Cllrs. Spademan (VA), Manning (VA), Baines, (VA) Chambers (VA), Cotter (VA), Dundas (VSA) and Jordan (VA)

The Clerk and Deputy Clerk have a 'View and Submit' authority only.

Nationwide (savings accounts) - withdrawals only payable to SPC Unity Trust account)

Cllrs. Spademan, Manning and Dundas.

The Clerk and the Deputy Clerk

Item 19.1 — next 3 pages

SPC Asset Register

And

Inventory

March 31st 2019

	Year of purchase	Details of item(s)	Ref	Location or keeper	Ins. Valuation	Purchase price*	Life	Residual value £	Year of disposal
							years		
BUILDINGS	1946?	Village Hall	*		£310,838.00	1748280	N/A	1	N/A
	1970's ?	Tollgate Hall	*		£228,788.00	392837	N/A	1	N/A
	2007	Victory Hall	*		£371,785.00	Part of VH	N/A	1	N/A
LAND	1946	Car Parks at Halls			N/A	450	N/A	1	N/A
	1946	Playing Field			N/A	500	N/A	1	N/A
	1970's ?	Land at Swan green			N/A	1	N/A	1	N/A
	1970's ?	Land at Stanway Green*			N/A	0	N/A	1	N/A
	1970' s?	Land between London & Peace Rds			N/A	0	N/A	1	N/A
	2010	Burial Ground			N/A	0	N/A	1	N/A
PLAY EQUIPMENT	Itemise	Play Equip SWG			£28,797.64	10000		£28,798.00	
	Itemise	Play Equip Lucy Le			£24,307.41	?		£24,307.00	
	2008?	Fencing Play areas			£14,094.74	11000	20	14094	
YOUTH GARDEN	2011	Youth Pod			£6,814.91	5995		6814	
	2011	Blue Tooth			£966.24	850		966	
	2011	Basket Ball Net			£3,222.72	2835		3223	
	2011	Youth Garden Fence			£1,705.15	1500		1705	
	2011	Cycle Rack			£676.39	595		676	
	?	Bench			incl in seats			0	
	?	Bench			incl in seats			0	
BURIAL GROUND	2011	Memorial Wall			£3,353.47	2950		3353	
	2011	Entrance Gates & wall			£8,355.20	7350		8355	
	2011	Bench			incl in seats	0		0	
	2009	Tree planting equip				475		0	
	2018	Shed			Not insured to be insured			515	
	2012	Grave Shoring Equipment			£3,752.42	3566		3752	
MPGA	?	MPGA site			£39,786.75	67136	20		
	?	MPGA Tennis nets	SRFC		£2,098.47		7		
	?	MPGA Netball nets	SRFC		(incl above)				
	?	MPGA 5 a-side-goal	SRFC		(incl above)				
	?	MPGA Posts & nets	SRFC		(incl above)				
	?	8 F/lights at MPGA	SRFC		£13,060.27		10		
	?	Courts & fencing			(incl in site)				
SEATS	1	SWG			£3,805.36		10		
	2	SWG			(incl above)				
	2001	Tree seat Swan gn			(incl above)				
	2001	Tree Seat B/on Gn			(incl above)				
	Historic	Fiveways			(incl above)				
	7	Public seat ??????			(incl above)				
	2001	Log Seat SWG			(incl above)				
	2001	Log Seat SWG			(incl above)				
	2014	Bench Play Field			(incl above)	0			
	2014	Bench Play Field			(incl above)	0			
	2014	Bench Play Field			(incl above)	0			
	2014	Bench Play Field			(incl above)	0			
LITTER/GRIT BINS	2001	Litter bin SWG			£1,515.06		5	1515	
	2001	Litter bin SWG			(incl above)				
	2020	Grit & 660l bins VH			(incl above)	600			
	2001	Litter bin D Garden			(incl above)				
	2001	Litter Bin Playing Field			(incl above)				
	2011	Litter bin Youth Garden			£335.35				
STREET FURNITURE	2008?	Village Map Display		Fixed	N/A	0			
	?	Village Sign		Fixed	Not insured		20		
BUS SHELTERS	Historic				£33,528.37		20	33528	
		BS Swan Green			for		10		2009/10
	1953	BS London Road 1			5		100		
	2009	BS London Road 2			shelters		100	0	
		BS Wheatfield Rd					10		2008/9
		BS Holly Rd					10		
NOTICE BOARDS	Historic	NB Warren Farm			£725.25	Historic	10	725	
	2007/8?	NB Fiveways			1/3 of above	1000	10		
	2007/8?	NB Villa Road			1/3 of above	1000	10		
	2009	BS Coronation			Not insured	145			
	2009	BS London Road			Not insured	145			
	2011	BS Holly Road			Not insured	145			
	2012	BS Blackbry/Rowan			Not insured	145			
MISCELLANEOUS	2008	Memorial Board			£5,342.79	4700		5342	
	2019	Defibrillator + Cabinet						1350	
	2019	Laptop		Office	part of 2850	£200	3	£2,850	
	2019	Laptop		Clerk's Asst	part of 2850	£360	3	£0	
	2020	Laptop		Dep. Clerk	part of 2850	£390		£0	
	2020	Notebooks x 10		Councillors	part of 2850	£1,658		£0	
	2019	Printer		Clerk's Asst	part of 2850	£200	3	£0	
	2012	Printer		Office	£1,103.66		3	£0	rented
	2014	Projector		Office	£405.72	£390		£0	
	?	P.A System		Office	£1,074.25	£2,000	4	£1,074	
	2012	Shredder		Office	Not insured		5	£0	
	2009/10	Bookcase		Office	part of 3721.56	70	10	0	
	2009/10	Bookcase		Office	part of 3721.56	70	10	0	
	2008?	Telephone system		Office	part of 3721.56		7	0	
	2010	Camera		Office	part of 3721.56			0	
	2009	Lectern		Victory Hall	Not insured	100			
	2010	Marquee		Storage Unit	Not insured	68		0	
	2011	Coconut Shy Hoops		Storage Unit	Not insured	100		0	
	2011	Bowl for Pig Board		Storage Unit	Not insured	?			
	2010	Storage Unit		Tollgate Hall	£1,523.27			1523	
	?	Leaf Blower		Store	Not insured?		5	30	

STREET LIGHTS			£72,799.50				
Halstead Road	1	Lamp Post	19V	O/S NO.104	for 117 posts	various	
	2	Lamp Post	20V	O/S 110/112			
	3	Lamp Post	24V	OPP.NOS.107/109			
	4	Lamp Post	25V	OPP.NO.117			
	5	Lamp Post	26V	OPP.NOS.129/131			
	6	Lamp Post	27V	OPP.NO.141			
	7	Lamp Post	28V	OPP.NO.157			
	8	Lamp Post	29V	OPP.NOS.165/167			
	9	Lamp Post	30V	O/S NO.177			
	10	Lamp Post	32AV	OPP BRICKSTABLES FARM			
Lucy Lane North	11	Lamp Post	05V				
	12	Lamp Post	06V				
	13	Lamp Post	07V				
Peace Road	14	Lamp Post	01	O/S NO.4			
	15	Lamp Post	02	O/S NO.15,OPP DAMASK ROAD			
	16	Lamp Post	03	O/S NO.12			
	17	Lamp Post	04	O/S NO.22			
	18	Lamp Post	05	O/S NO.29,OPP SWEETBRIAR ROAD			
	19	Lamp Post	06	O/S NO.39,OPP MUSK CLOSE			
	20	Lamp Post	07	O/S NO.49-51,OPP RAMBLER CLOSE			
	21	Lamp Post	08	O/S NO.63-65,OPP FRENHAM CLS			
	22	Lamp Post	09	O/S NO.73			
	23	Lamp Post	10	O/S NO.87			
	24	Lamp Post	11	ADJ NO.36			
	25	Lamp Post	12	ADJ NO.105			
	26	Lamp Post	13	ADJ NO.25,AT END			
Peace Rd / London	27	Lamp Post	01V	IN FOOTPATH			
Road footpath	28	Lamp Post	02V	AT J/W PEACE ROAD			
Frensham Close	29	Lamp Post	01	O/S NO.8			
	30	Lamp Post	02	O/S NO.16			
Rambler Close	31	Lamp Post	01	O/S NO.5			
	32	Lamp Post	02	O/S NO.9			
Musk Close	33	Lamp Post	01	O/S NO.17			
	34	Lamp Post	02	O/S NO.9			
Sweet Briar Close	35	Lamp Post	01	O/S NO.3-5			
	36	Lamp Post	02	ADJ NO.14			
	37	Lamp Post	03	O/S NO.27			
	38	Lamp Post	04	O/S NO.31			
	39	Lamp Post	05	O/S NO.39			
	40	Lamp Post	06	O/S NO.45-47			
	41	Lamp Post	07	O/S NO.53			
	42	Lamp Post	08	O/S NO.61-63			
	43	Lamp Post	09	O/S NO.73,AT END			
Damask Way	44	Lamp Post	01	OPP NO.1			
	45	Lamp Post	02	O/S NO.6			
	46	Lamp Post	03	O/S NO.12-14			
	47	Lamp Post	04	O/S NO.22			
Rugosa Close	48	Lamp Post	01	O/S NO.2			
	49	Lamp Post	02	O/S NO.8			
	50	Lamp Post	03	O/S NO.14,AT END			
Ewan Way	51	Lamp Post	01	O/S NO.1			
	52	Lamp Post	02	O/S NO.10			
	53	Lamp Post	03	OPP NO.16			
Dawnford Close	54	Lamp Post	01	OPP GARAGE AREA DAWN FORD COURT			
Ewan Close	55	Lamp Post	01	O/S NO.4-6			
	56	Lamp Post	02	O/S NO.7-9			
Lucy Close	57	Lamp Post	09V	IN FOOTPATH TO TOLLGATE DRIVE			
Warren Lane	58	Lamp Post	01V	O/S 'THE SWALLOWS'			
	59	Lamp Post	03V				
	60	Lamp Post	06V	ENTRANCE TO LEXDEN KENNELS			
	61	Lamp Post	07V	Between Kennels & Guide Post Cottis			
	62	Lamp Post	08V	Junction Warren Lane/Dyers Rd			
Villa Rd/Tollgate	63	Lamp Post	01V	BEHIND SHOPS VILLA ROAD END			
East Footpath	64	Lamp Post	02V	REAR SHOPS TOLLGATE EAST END			
Villa Rd/Tollgate	65	Lamp Post	FP-01	VILLA ROAD END			
Hall Footpath	66	Lamp Post	FP-02	PLAYING FIELD END			
Villa Rd/Chapel Rd	67	Lamp Post	FP-01	CHAPEL ROAD END			
Folly	68	Lamp Post	FP-02	MIDDLE OF FOLLEY			
	69	Lamp Post	FP-03	MIDDLE OF FOOTPATH			
	70	Lamp Post	FP-04	VILLA ROAD END			
Holly Road	71	Lamp Post	01	JUNC.WITH WINSTREE ROAD			
	72	Lamp Post	02	O/S NO.1,OPP JUNIPER ROAD			
	73	Lamp Post	03	O/S NO.8			
	74	Lamp Post	04	O/S NO.12,OPP ROWAN CLOSE			
	75	Lamp Post	05	O/S NO.13			
	76	Lamp Post	06	O/S NO.21			
	77	Lamp Post	07	O/S NO.31-33,OPP GORSE WAY			
	78	Lamp Post	08	O/S NO.41			
	79	Lamp Post	09	O/S NO.49-51,OPP HARVEY CRES			
	80	Lamp Post	10	O/S NO.73-75			
	81	Lamp Post	11	JUNC WITH BLACKBERRY ROAD			
	82	Lamp Post	12	O/S NO.77-79			
	83	Lamp Post	13	O/S NO.89-91			
	84	Lamp Post	14	ADJ NO.76,OPP NO.95-97			
	85	Lamp Post	14A	OPP NO.82			
	86	Lamp Post	15	O/S NO.90			
	87	Lamp Post	16	O/S NO.96-98			
	88	Lamp Post	17	O/S NO.104-106			
	89	Lamp Post	18	O/S NO.116			
Harvey Crescent	90	Lamp Post	01V	O/S NO.1-9			
	91	Lamp Post	02V	ADJ NO.77-79			
	92	Lamp Post	03V	O/S NO.65			
	93	Lamp Post	04V	O/S NO.39,AT END			
Juniper Road	94	Lamp Post	01	O/S NO.5			
	95	Lamp Post	02	O/S NO.8			
	96	Lamp Post	03	O/S NO.18			
	97	Lamp Post	04	O/S NO.23			
	98	Lamp Post	05	O/S NO.34			
	99	Lamp Post	06	O/S NO.42			
	100	Lamp Post	07	O/S NO.54			
	101	Lamp Post	08	ADJ NO.60			
Gorse Way	102	Lamp Post	01V	O/S NO.6			
	103	Lamp Post	02V	O/S NO.11			
	104	Lamp Post	03V	O/S NO.28-30			
	105	Lamp Post	04V	O/S NO.38			
Rowan Close	106	Lamp Post	01V	O/S NO.5-7			
	107	Lamp Post	02V	O/S NO.12			
Winstree Rd Cul-de-sa	108	Lamp Post	01V	O/S NO.12-26 WINSTREE ROAD			
Millers Lane	109	Lamp Post	01	OPP NO.2A			
	110	Lamp Post	02	O/S NO.5			
	111	Lamp Post	04	OPP PUBLIC HOUSE			
	112	Lamp Post	05	OPP NO.20			
	113	Lamp Post	06	OPP NO.28			
Millers Close	114	Lamp Post	01	O/S 'THE HAVEN',OPP NO.19			
Turkey Cock Lane	115	Lamp Post	01				
	116	Lamp Post	02				
TOTALS	117	Lamp Post	03		£1,184,566	£2,269,806	£144,504

The search result does not distinguish between different proprietors having the same name, whether individuals or corporations. You may need to make further enquiries, which might include checking the register(s) of title.

Title No	Registered Prop	Land Registry Office	Sub Reg Code	Name Type	
EX850445	+STANWAY+ PARISH COUNCIL	PETERBOROUGH	B	C	Comb Meadow
EX400330	+STANWAY+ PARISH COUNCIL	PETERBOROUGH	B	C	Stanway Green 2 ransom strips
EX111362	PARISH COUNCIL OF +STANWAY+	PETERBOROUGH	B	C	Land N side London Rd and S Side Peace Rd
EX869530	PARISH COUNCIL OF +STANWAY+	PETERBOROUGH	B	C	Swan Green
EX869847	THE PARISH COUNCIL FOR +STANWAY+	PETERBOROUGH	B	C	Village and Tollgate Halls

Item 19.2

COUNCIL COMMERCIAL COMBINED

Policy Summary



redefining / standard

This document is a summary of the insurance cover provided by the Council Combined policy and, as such, it does not contain the full terms and conditions of your insurance policy. You can find the full terms and conditions of the product in the policy document. This summary is provided to you for information purposes only and does not form part of your insurance contract.

The maximum amount Insurers will pay in the event of a claim is the Sum Insured or Limit shown within your Policy Wording or Policy Schedule.

Core cover - Property damage (cover for buildings and contents)			
Significant cover features and benefits	Core Cover	Optional Cover	Significant Exclusions and Limitations
All Risks cover – subject to certain exclusions	✓		Fire protections, escape of water, empty properties, seasonal building usage and minimum security conditions
Subsidence cover – unless specified otherwise	✓		
Replacement values on Buildings and Contents (including debris removal, architects and surveyors' fees and the costs incurred in complying with EEC and public authority requirements)	Contents	Buildings and Contents	Theft not involving entry to or exit from the premises by forcible and violent means
Stock on market value basis	✓		Bursting of non-domestic steam boilers
Raffle prizes, donated good and auction lots and additional stock and equipment hired in for fund-raising or religious events	£5,000		
Directors, partners, employees, customers and visitors' personal effects	£1,000 per person		Gradually operating causes e.g. rust, rot, corrosion and gradual pollution, wear & tear or deterioration
Cover includes outdoor furniture, heaters, ornaments and statues normally kept outdoors	£5,000		
Cover for tracing and making good leaking underground pipes, drains and cables	£25,000		Mechanical or electrical breakdown of machinery
Marquees and associated lighting, heating and furniture	£10,000		
Contents kept at home	10% of the contents up to £25,000		Faulty or defective workmanship/operator error/a production process
Contract works cover – including joint names provision	10% of the buildings declared values up to £100,000		
Costs and expenses incurred to decontaminate land as a result of the discharge of oil	£10,000		Fraud or dishonesty Radioactive contamination
Raffle prizes and donated goods for fundraising events	£500 per item £1,500 in total		

Automatic cover for newly acquired or built buildings and extensions/additions/improvements to existing buildings and/or machinery	10% of the declared values up to £500,000	Inclusion of Buildings	You must give particulars as soon as practicable and pay any additional premium that may be due
Environmental Protection rebuilding costs	10% of the buildings declared value		
Cover for stock and contents extended to include cover at fund raising events	£5,000		Events must be less than 7 days duration and take place within the European Economic Area
Bequeathed property – cover for buildings and/or contents	Buildings - 10% of the declared values up to £100,000 Contents £10,000		You must give particulars as soon as practicable and pay any additional premium that may be due
The motor vehicle excess and reduction in No Claims Discount payable by a councillor, trustee or employee of yours as a result of an accident involving a motor vehicle in connection with Council business.	Included		Cover is only while the vehicle is being used on council business
Loss of freezer contents due to change in temperature or escape of refrigerant/fumes	£5,000		Where the cold chamber is over 10 years old you will pay the first 20%
Loss of metered water	£25,000		Repairs must be completed within 30 days of discovery
Loss or damage to stock and contents whilst at exhibitions	£25,000		At exhibitions in Great Britain, Northern Ireland, Channel Islands or the Isle of Man
Replacement locks and keys following theft	£10,000		
Accidental breakage of fixed glass and sanitaryware	£10,000		Inner limits apply to extensions of cover
Use of electricity gas or water by persons taking unauthorised possession of the Premises	£5,000 ay one claim		Premises must be inspected weekly by the insured
Theft damage to buildings	✓		
Terrorism		✓	

Money and personal assault

Cover Features and Benefits	Core	Optional Cover	Significant Exclusions and Limitations
Assault to employees following robbery or attempted robbery: - Death - Total loss or permanent and total loss of use of one or more limbs or eyes - Temporary total disablement - Medical expenses - Professional counselling - Damaged clothing and personal effects	£15,000 £15,000 £100 per week £250 £500 £1,000		Age limits 21 – 90 Any Death, Total loss or permanent and total loss of use of one or more limbs or eyes, Medical Expenses and Professional counselling must occur within 2 years of date of the event giving rise to the bodily injury.

Group personal accident

Cover Features and Benefits	Core Cover	Optional Cover	Significant Exclusions and Limitations
A capital benefit following death or permanent disablement of your councillors, trustees, employees or volunteers. Or a weekly benefit following temporary disablement	✓		Age limits 16 – 90. Pre-existing conditions. Hazardous pursuits.

Business Interruption			
Cover Features and Benefits	Core Cover	Optional Cover	Significant Exclusions and Limitations
Loss of business income resulting from damage covered under Property section	✓		Fire precautions and minimum security conditions Theft not involving entry to or exit from the Premises by forcible and violent means Bursting of non-domestic steam boilers
Loss of income as a result of damage at suppliers or customers premises	£100,000		Gradually operating causes e.g. rust, rot, corrosion and gradual pollution Mechanical or electrical breakdown of machinery
Loss of income as a result of damage at Public Utility Suppliers premises or more than 8 hours	✓		
Loss of income resulting from prevention of access to premises as a result of damage to other premises in the vicinity	✓		Within 1-mile radius of the Premises Deliberate act of an authority
Loss of income as a result of specified human disease being manifested within a 25-mile radius of the premises and murder, suicide, food poisoning, vermin or pests in the premises and closure of the premises due to defective sanitation	✓		Within 25-mile radius of the Premises
Expense you incur in replacing your key personnel following their illness or accidental bodily injury	£250 per week to a maximum £2,500	Increased limits available	
Terrorism		✓	

Selected All Risks			
Cover Features and Benefits	Standard Cover	Optional Cover	Significant Exclusions and Limitations
All Risks on your portable equipment anywhere in the EU	£5,000 for Business Equipment	Can extend to worldwide	Theft from a vehicle unless the vehicle is securely locked Theft from your own premises not involving entry or exit by forcible and violent means
Terrorism		✓	

Officers liability			
Cover Features and Benefits	Core cover	Optional Cover	Significant Exclusions and Limitations – Refer Policy Exclusions
Claims brought against your trustees, directors, officers and members for errors arising from the performance of their duties in that capacity	£500,000		Deliberate or dishonest acts. Claims concerning defined benefit pension schemes.

Public and Products Liability			
Cover Features and Benefits	Core Cover	Optional Cover	Significant Exclusions and Limitations
Public Liability and associated costs	£10,000,000		Fines and penalties Liability for which compulsory motor insurance is required
Indemnity to hirer	£5,000,000		Liability assumed by agreement
Personal Liability whilst abroad on business	✓		Gradual pollution
Indemnity to Principal	✓		Damage to property in your custody, other than leased or rented premises
Manslaughter costs and Safety Legislation costs	✓		Cost of remedying defects in products supplied
Data Protection Act cover	£500,000		Products knowingly - exported to USA and Canada - will be supplied for use in or on aircraft
Compensation for Court Attendance	£500 per day		Work on aircraft/watercraft or at airports in areas with aircraft access
Motor Contingent Liability	✓		Use of heat away from the insured's Premises precautions
Abuse cover – cover for bodily injury or personal injury as a result of abuse. Cover applies for claims during the policy period or within 7 days after expiry	£2,000,000		Punitive exemplary aggravated additional compensatory damages awarded in USA and Canada Fear of exposure to asbestos
Products Liability and associated costs	£10,000,000 per period of insurance		Conditions apply to firework displays, fund raising events and playgrounds and amusement devices
Libel and Slander cover. Cover applies for claims during the policy period or within 7 days after expiry	£500,000		We will not cover the first 10% or £1,000 of each and every claim (whichever is the greater)
Legionellosis	✓		Subject to precautions condition
Environmental Clean Up costs	£1,000,000		In any one period of insurance

Employment practices liability			
Cover Features and Benefits	Core cover	Optional Cover	Significant Exclusions and Limitations – Refer Policy Exclusions
Claims brought against your trustees, directors, officers and members for claims arising from an employed person alleging an employment practice wrongful act	£500,000		Deliberate or dishonest acts. Claims concerning defined benefit pension schemes. Contractual payments exclusion.

Council legal liability and legal expenses			
Cover Features and Benefits	Core cover	Optional Cover	Special Clauses Section Significant Exclusions and Limitations
Cover for the councils legal liability and legal defence costs	£500,000		We will not cover claims with less than 51% prospect of success
Internet and email cover	✓		
Employee dishonesty cover	£150,000		£250 excess

This cover has been increased to £350,000 on the recommendation of the Internal Auditor, to cover the expected total of 50% of the precept and the balance of Council's reserves at the time the precept payments are received.

Business equipment cover - optional			
Cover Features and Benefits	Standard Cover	Optional Cover	Special Clauses Section Significant Exclusions and Limitations
Cover for breakdown of computer equipment and other business equipment		✓	Damage covered under maintenance contract excluded
Includes reinstatement of data, hazardous substances, expediting expenses, escape of oil/water from storage tanks		✓	Back-up of records is required

Other features and benefits			
Cover Features and Benefits	Standard Cover	Optional Cover	Special Clauses Section Significant Exclusions and Limitations
Long term agreement discount		✓	The policy must be in force for the period agreed Insurers are not obliged to accept an offer of renewal

Policy Significant or Unusual Exclusions and Limitations	
Significant or Unusual Exclusions and Limitations	Applies to
Terrorism exclusion (some cover available as optional extra)	All covers
Date Recognition Exclusion	All covers except Employers Liability and Personal Accident
Loss or damage to property resulting from a process involving heat application	All covers
Computer, data processing equipment and data operator error, virus or hacking	All covers except Employers Liability, Personal Accident and Legal Expenses
Special terms apply to empty buildings (you must advise your insurance advisor immediately any premises become unoccupied)	All covers
Fair presentation of risk condition	All covers

Item 19.3

Essex Association of Local Councils	£1,170.18
Society of Local Council Clerks (Clerk)	£227.00
Society of Local Council Clerks (Deputy Clerk)	£192.00
Information Commissioner's Office	£35.00
Rural Community Council of Essex	£138.60
Colchester Association of Local Councils	£35.00
Institute of Crematorium and Cemetery Management	£95.00