SOUTH WOODHAM FERRERS TOWN COUNCIL

FINANCE AND PROJECTS COMMITTEE AGENDA

For a Meeting to be held at 7.30p.m. on Tuesday 1st December 2026

At Champions Manor Hall Community Centre

Membership:

Councillor Thompson (Chair)
Councillor Eley (Vice Chair)

Councillor Shearring	Councillor Wilson	Councillor Massey
Councillor Crosbie	Councillor Roberts	Councillor Bentley
Councillor Price	Councillor Kelly	Councillor Cash

Local Residents are welcome to attend this meeting. At the meeting, your elected Councillors will take decisions affecting YOU, the Community, and the Town. The public may participate for up to 15 minutes for this purpose. If you have any queries, please telephone the Town Clerk on 01245 321817. Please join us.

KAtkins

Karen Atkins
South Woodham Ferrers Town Clerk
25th November 2026

1. **Apologies for absence**
   To RECEIVE and ACCEPT any apologies for absence.

2. **Dispensation considerations**
   To consider any dispensations, as required. Standing Order 12. Dispensation requests shall be in writing and submitted to the Town Clerk as soon as possible before the meeting, or failing that, at the start of the meeting for which the dispensation is required.

3. **Declarations of Interest**
   In accordance with the Localism Act 2011, s.31 members are required to disclose any Disclosable Pecuniary Interest (DPI) and any other registerable or non-registerable interest in items on the agenda.

4. Confirmation of Minutes

To **APPROVE** the minutes of the meeting held on 10th November 2026 as a true record of the meeting.

5. Public Questions

In accordance with Standing Order 3.e to allow up to 15 minutes for members of the public to make representations, answer questions and give evidence in respect of any item covered by the Committee's Terms of Reference.

At the close of public participation, members of the public may not speak further unless invited by the Chair.

Members declaring a Disclosable Pecuniary Interest must not participate in discussions or vote on the matter and withdraw from the meeting whilst the item is considered.

6. Financial Matters

a to receive the budgetary position for this Committee and Champions Manor Hall as of 25th November 2026.

b to receive and note the Council's bank balances as of 25th November 2026

- Unity Current Account £42,049.77
- Unity Instant Access Savings £581,327.43
- Santander Deposit Account £312,552.53

c to receive the list of financial transactions for November 2026. Presented at the meeting following the close of the November 2026 accounts on 1st December 2026.

7. Items to Note

- Vision ICT have completed an accessibility review of the Town Council's website at a cost of £145.00 plus VAT.
  The website has successfully passed both the WCAG AA (Web Content Accessibility Guidelines – Level AA) and WCAG AAA (Level AAA) accessibility checks. These are internationally recognised standards designed to ensure websites are accessible to all users, including those with disabilities.
  The Accessibility Statement has also been updated to confirm that the website and any new content added will meet the WCAG 2.2 AA accessibility standards.
- The fencing for the bowls clubhouse has been ordered at a cost of £476.83 excluding vat and will be delivered on Thursday 26th November 2026.
- Ahead4 have confirmed that the cost of installing the advertising screens at Champions Manor Hall will be £40.00 plus VAT per hour. They anticipate that the installation will require approximately two hours of labour.
- The Town Council's solicitors have been contacted regarding the registration of the completed MUGA lease, and the Town Clerk is awaiting a quotation for this work.

8. Budget 2027-28

To consider the draft budget for all committees for 2027–28, as circulated at the meeting, with a recommendation to be submitted to

Council on 19 January 2027.

9. Internal audit

Committee to receive the completed Internal Audit report completed on Wednesday 4th November 2026. This will be recommended to Council on 19th January 2027.

10. Report to Council

To agree items for report to the next Council meeting on the 19th January 2027.

11. Media Contact

To consider whether any items on this Agenda warrant a Media release.

12. Future Meeting Dates

The next meeting of the Finance & Projects Committee will be on 2nd March 2027.

Any member who is unable to attend the meeting should send their apologies and reason to the Town Clerk prior to the meeting.

South Woodham Ferrers Town Council Current Year

Detailed Income & Expenditure by Budget Heading 25/11/2026

Month No: 8 **Cost Centre Report**

		Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
100	Champions Manor Hall							
1001	Main Hall Hire	21,734	24,000	2,266			90.6%	
1002	Multi Purpose Room Hire	15,267	22,850	7,583			66.8%	
1003	Conference Room Hire	3,309	6,000	2,691			55.1%	
1004	Meeting Room Hire	12,224	16,000	3,776			76.4%	
1006	Annual Storage Charge	1,276	1,250	(26)			102.1%	
1007	Car park	390	520	130			75.0%	
1008	Solar Panel Income	604	1,700	1,096			35.5%	
1050	Rent from ESO Depot	1,100	1,100	0			100.0%	
1055	Rent from Office Use	37,000	37,000	0			100.0%	
	Champions Manor Hall :- Income	**92,903**	**110,420**	**17,517**			**84.1%**	**0**
4000	Electricity	7,051	16,000	8,949		8,949	44.1%	
4005	Gas	164	2,000	1,836		1,836	8.2%	
4010	Water	691	1,750	1,059		1,059	39.5%	
4020	Rates	8,918	24,000	15,082		15,082	37.2%	
4025	Cleaning	21,141	31,750	10,609		10,609	66.6%	
4030	Maintenance	18,067	15,000	(3,067)		(3,067)	120.4%	
4050	PRS Licence	1,402	1,450	48		48	96.7%	
4105	Office supplies	869	1,000	131		131	86.9%	
4125	Sanitary Contract	417	500	84		84	83.3%	
4130	Security	854	1,500	646		646	56.9%	
4150	Fire Maintenance	652	1,000	348		348	65.2%	
	Champions Manor Hall :- Indirect Expenditure	**60,225**	**95,950**	**35,725**	**0**	**35,725**	**62.8%**	**0**
	Net Income over Expenditure	**32,678**	**14,470**	**(18,208)**				
110	Office Costs							
4001	Rent for Office	37,000	37,000	0		0	100.0%	
	Office Costs :- Indirect Expenditure	**37,000**	**37,000**	**0**	**0**	**0**	**100.0%**	**0**
	Net Expenditure	**(37,000)**	**(37,000)**	**0**				
120	Finance & Projects							
1009	Grant Income	40,856	0	(40,856)			0.0%	40,856
1076	Precept	468,080	468,080	0			100.0%	
1090	Interest Received	8,017	17,000	8,983			47.2%	
1095	Leases & Wayleave	550	550	0			100.0%	
1400	CIL Money Received	14,915	0	(14,915)			0.0%	14,915
1401	S106 Money received	3,278	0	(3,278)			0.0%	3,278
1455	Town Mayor Charity	304	0	(304)			0.0%	
	Finance & Projects :- Income	**536,000**	**485,630**	**(50,370)**			**110.4%**	**59,049**

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		Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
4110	Photocopier	1,860	3,000	1,140		1,140	62.0%	
4115	Postage	12	100	88		88	11.7%	
4116	Card Processing/BACS/Bank Fees	745	1,300	555		555	57.3%	
4120	Telephone	980	2,000	1,020		1,020	49.0%	
4135	Mobiles	175	350	175		175	50.0%	
4145	IT Work/Support	3,374	3,000	(374)		(374)	112.5%	
4200	Salaries	68,331	150,000	81,669		81,669	45.6%	
4205	Employer's NI	30,993	47,000	16,007		16,007	65.9%	
4210	Superannuation	27,881	50,000	22,119		22,119	55.8%	
4230	Payroll Contract	916	1,500	584		584	61.0%	
4240	Staff Uniform & Travel	373	600	227		227	62.1%	
4245	Training	2,387	1,500	(887)		(887)	159.1%	
4250	HR Costs	0	1,000	1,000		1,000	0.0%	
4255	Subscriptions	2,253	2,200	(53)		(53)	102.4%	
4265	Marketing	1,218	3,000	1,782		1,782	40.6%	
4270	Audit	2,945	4,500	1,555		1,555	65.4%	
4275	Insurance	6,039	6,000	(39)		(39)	100.6%	
4280	Civic Budget	615	2,000	1,385		1,385	30.8%	
4285	Member's Expenses	23	100	77		77	22.7%	
4290	Member's Basic Allowance	4,003	10,000	5,998		5,998	40.0%	
4295	Loan Repayment	17,674	17,800	126		126	99.3%	
4300	IT Contract & Equipment	3,738	6,300	2,562		2,562	59.3%	
4305	Elections	0	1,450	1,450		1,450	0.0%	
4315	Grants	3,394	5,500	2,106		2,106	61.7%	(2,500)
4325	Litter & Vegetation Control	1,100	1,100	0		0	100.0%	
4326	Defibrillator	427	500	73		73	85.4%	
4327	Bleed kits	0	500	500		500	0.0%	
4400	Vehicle Lease	1,415	2,500	1,085		1,085	56.6%	
4401	Vehicle running Costs	1,115	1,500	385		385	74.3%	
4801	Professional Fees	6,547	2,000	(4,547)		(4,547)	327.4%	
	Finance & Projects :- Indirect Expenditure	**190,531**	**328,300**	**137,769**	**0**	**137,769**	**58.0%**	**(2,500)**
	Net Income over Expenditure	**345,469**	**157,330**	**(188,139)**				
6000	plus Transfer from EMR	(2,500)	0	2,500				
6001	less Transfer to EMR	59,049	0	(59,049)				
	Movement to/(from) Gen Reserve	**283,920**	**157,330**	**(126,590)**				
200	Leisure General							
1200	Allotment Income	350	350	0			100.0%	
1205	Bowls Club Income	4,816	5,500	685			87.6%	

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		Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
1210	Christmas Lights Income	0	2,100	2,100			0.0%	
1254	Summer Event income	1,065	1,100	35			96.8%	
	Leisure General :- Income	**6,231**	**9,050**	**2,820**			**68.8%**	**0**
4500	Play Schemes	1,422	1,500	79		79	94.8%	
4508	Marsh Farm Road Allotments	590	350	(240)		(240)	168.7%	
4510	Play Area Running Costs	1,487	4,000	2,513		2,513	37.2%	
4515	Swimming Pool Subsidy	10,000	10,000	0		0	100.0%	
4525	Bowling Green Sinking Fund	0	3,500	3,500		3,500	0.0%	(3,500)
4530	Christmas Lights & Tree	25,000	30,000	5,000		5,000	83.3%	
	Leisure General :- Indirect Expenditure	**38,499**	**49,350**	**10,851**	**0**	**10,851**	**78.0%**	**(3,500)**
	Net Income over Expenditure	**(32,269)**	**(40,300)**	**(8,031)**				
6000	plus Transfer from EMR	(3,500)	0	3,500				
	Movement to/(from) Gen Reserve	**(35,769)**	**(40,300)**	**(4,531)**				
210	Bandstand							
1230	Bandstand Income	229	500	271			45.8%	
	Bandstand :- Income	**229**	**500**	**271**			**45.8%**	**0**
4600	Bandstand Expenditure	6,583	7,083	501		501	92.9%	6,583
	Bandstand :- Indirect Expenditure	**6,583**	**7,083**	**501**	**0**	**501**	**92.9%**	**6,583**
	Net Income over Expenditure	**(6,353)**	**(6,583)**	**(230)**				
6000	plus Transfer from EMR	6,583	0	(6,583)				
	Movement to/(from) Gen Reserve	**229**	**(6,583)**	**(6,812)**				
250	Community Events							
1250	Christmas Fayre Income	1,895	2,500	605			75.8%	
1251	Senior Citizens Xmas Lunch Inc	0	500	500			0.0%	
1252	Film CMH Club Income	765	1,000	235			76.5%	
1257	National celebrations	0	200	200			0.0%	
1258	Halloween Event Income	0	250	250			0.0%	
1260	Seniors Day Trip	780	1,000	220			78.0%	
1600	Toddler Group Income	546	1,100	554			49.6%	
1601	Youth Month Income	0	200	200			0.0%	
1602	CMH Fun Income	100	50	(50)			200.0%	
	Community Events :- Income	**4,086**	**6,800**	**2,714**			**60.1%**	**0**
4350	Youth Club Expenditure	8,925	10,000	1,075		1,075	89.3%	

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		Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
4540	Toddler Group Expenditure	855	1,800	945		945	47.5%	
4651	Christmas Fayre Expenditure	15,178	16,000	822		822	94.9%	
4652	Film Club CMH Expenditure	256	400	144		144	64.0%	
4653	Senior Citizens lunch Exp	0	900	900		900	0.0%	
4654	CMH Fun	1,788	1,600	(188)		(188)	111.8%	
4655	Summer Event	8,668	8,000	(668)		(668)	108.4%	
4663	National Celebrations	0	500	500		500	0.0%	
4664	Youth Month	974	1,000	26		26	97.4%	
4665	Seniors Day Trip	1,671	1,000	(671)		(671)	167.1%	
	Community Events :- Indirect Expenditure	**38,315**	**41,200**	**2,885**	**0**	**2,885**	**93.0%**	**0**
	Net Income over Expenditure	**(34,229)**	**(34,400)**	**(171)**				
300	Environment General							
4325	Litter & Vegetation Control	379	3,500	3,121		3,121	10.8%	
4328	Tree Works	0	8,000	8,000		8,000	0.0%	
4505	Open Spaces Maintenance	1,995	3,000	1,005		1,005	66.5%	
4506	Open Spaces Maint. (John Cox)	27,145	30,398	3,253		3,253	89.3%	17,398
4700	Street Furniture & Signage	183	3,000	2,817		2,817	6.1%	
4705	Hanging Baskets	11,410	13,000	1,590		1,590	87.8%	
4710	Roundabout Sponsorship	1,837	1,900	63		63	96.7%	
4720	Fenn Maintenance	5,262	10,000	4,738		4,738	52.6%	2,493
	Environment General :- Indirect Expenditure	**48,211**	**72,798**	**24,587**	**0**	**24,587**	**66.2%**	**19,891**
	Net Expenditure	**(48,211)**	**(72,798)**	**(24,587)**				
6000	plus Transfer from EMR	19,891	0	(19,891)				
	Movement to/(from) Gen Reserve	**(28,320)**	**(72,798)**	**(44,478)**				
310	Garden of Remembrance							
1300	Garden of Remembrance Income	10,786	15,000	4,214			71.9%	
	Garden of Remembrance :- Income	**10,786**	**15,000**	**4,214**			**71.9%**	**0**
4010	Water	68	200	132		132	33.9%	
4760	GoR Supplies	4,243	5,500	1,257		1,257	77.2%	150
4765	GoR Maintenance	4,486	6,000	1,514		1,514	74.8%	611
4770	GoR Security	2,686	5,500	2,814		2,814	48.8%	
	Garden of Remembrance :- Indirect Expenditure	**11,484**	**17,200**	**5,716**	**0**	**5,716**	**66.8%**	**761**
	Net Income over Expenditure	**(698)**	**(2,200)**	**(1,502)**				
6000	plus Transfer from EMR	761	0	(761)				
	Movement to/(from) Gen Reserve	**63**	**(2,200)**	**(2,263)**				

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South Woodham Ferrers Town Council Current Year

Detailed Income & Expenditure by Budget Heading 25/11/2026

Month No: 8

Cost Centre Report

	Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
Grand Totals:- Income	**650,235**	**627,400**	**(22,835)**			**103.6%**	
Expenditure	**430,848**	**648,881**	**218,033**	**0**	**218,033**	**66.4%**	
Net Income over Expenditure	**219,387**	**(21,481)**	**(240,868)**				
plus Transfer from EMR	**21,235**	0	(21,235)				
less Transfer to EMR	**59,049**	0	(59,049)				
Movement to/(from) Gen Reserve	**181,572**	**(21,481)**	**(203,053)**				

Risk Assessment HIGH 0 MEDIUM 0 LOW 16	**South Woodham Ferrers Town Council** **INTERNAL AUDIT 2026-2027** **AUDIT PLAN WITH COMMENTS / FINDINGS** **I am pleased to report to Members of the South Woodham Ferrers Town Council (the "Council"), that I have completed my interim internal audit of the Council's records for the six-month period to 30 September 2026, following my audit visit and subsequent conversations on 4 November 2026.** **Councillors should be aware that my work cannot be relied upon to identify the occasional omission or insignificant error, nor do I actively seek evidence of breaches of trust or statute, neglect or fraud, which may have taken place. It is the responsibility of the Councillors of the Council to guard against such events, but if during my audit testing such events are discovered I am duty bound to disclose such events to the Council.** **I would like to take this opportunity to thank the Town Clerk, Karen Atkins for her assistance given to me during my audit visit.**		
Area	Item	**Comments / Findings** Interim visit 4 Nov 2026	**Comments / Findings** Year-end Audit XX XXX 2027
Previous Audits	• **Date of last External Audit Certificate or Exemption Certificate for 2025-26** • Comments if any • Publication on website. • Date of last Internal Audit • Comments if any • Review of any items outstanding from previous internal / external audit reports.	PKF Littlejohn signed off the Report & Certificate 2025-26 on 9 Sept 2026, there were no comments. F&P 13 Oct 2026 Min FP26-214 noted the outcome of the External Audit and Council 20 Oct 2026 Min C26-365 The AGAR and additional financial information have been published on the Finance webpage in accordance with the regulations. The Year-end Internal Audit Report for 2025-26 noted by F&P 2 June 2026 Min FP26-195 and Council 23 June 2026 Min C26-328. There were no items to follow up.	
Minutes	• Review of the Council minutes in particular the full Council meetings and the Committees responsible for Governance & Finance matters. • **General Power of Competence (GPC) ?** • Dispensations in place eg - S.40 LA&A Act 2014 filming/recording	Signed versions of the Minutes were made available for inspection. As well as the full Council meeting the following main Committees meet all reporting to full Council. Finance & Projects Comm (F&P) Planning & Environment Comm (monthly) Events, Community & Leisure Comm Agendas & Minutes are available to view on the website. Council 23 June 2026 Min C26-329 – resolved that the Town Council meets the criteria for the General Power of Competence (GPC) until the next election.	

		Local Council Award Scheme (LCAS) – Gold Award. Council 18 Aug 2026 Min C26-344 and award ceremony Council 20 Oct 2026 Min C26-358, The Chair of NALC advised the Council that only 47 out of the 10,000 Parish & Town Councils hold the Gold Award. Well Done	
Code of Conduct/ Acceptance of Office	• Date adopted • Any changes in elected/co-opted members since last Audit visit? • DPI's complete • DPI's on website or weblink • New Governance Compliance NEXT ELECTION ? **DEVOLUTION/ Local Gov Reorganisation**	Notice of Casual vacancy posted 18 Feb 2026 Alicia Cash co-opted (Chetwood Ward) – Council 24 March 2026 Min C25-264 Cessation of office - Cllr Ashley John (Chetwood Ward) failed to attend meetings for 6 consecutive months. Notice of Casual vacancy posted 22 April 2026. Mr Christopher Benn co-opted – Council 23 June 2026 Min C26-323. At the time of my audit visit there was a full complement of 20 Councillors in post, their DPI's are available to view on the Council's website. **Date of the next election is May 2027** **Devolution/LGR** – As reported in my previous report the Government had decided in favour of a 5 Unitary Council Model for the whole of Essex. However, on 7 Sept 2026 the Government withdrew this decision and were reviewing its plans for LGR.	
Standing Orders (SOs) and Financial Regulations (FRs)	• Have they been formally adopted and applied? • Have any changes been made since they were adopted or the last audit and minuted? • Are Tender/contract values consistent between SOs & FRs and changes been formally adopted by the Council? • **Virtual Meetings / Delegation to Clerk/RFO still in place ?** • **Updated re New NALC Models SO's 2025, Fin Regs 2024 ?**	F&P Comm 3 Mar 2026 Min FP25-167 reviewed the Financial Regulations for 2026-27 and recommended adoption at the Annual Council Meeting 12 May 2026 Min C26-304 **Council 23 June 2026 Min C26-330 – reviewed the SO's and accepted the SO's as fit for purpose.**	

	Two signature rule still in place?	**Yes**	
Risk Management	• **Risk Assessments** – Are they: ○ Carried out regularly? ○ Adequate? ○ Reported in the minutes? ○ **Inspections of play equipt etc if carried out by staff/Cllrs have they been trained, accredited?** ○ **ANNUAL REVIEW ?** • **Insurance cover** – is it: ○ Appropriate/Adequate? ○ LTA in place? ○ Reviewed regularly? ○ Fidelity Guarantee Cover £ (Balances + ½ Precept) • **Internal controls** – are they: ○ Documented? ○ Adequate? ○ Reviewed regularly? ○ **Statement of Internal Control (SIC)?** • **Systems and Procedures** – are they: ○ Documented? ○ Adequate? ○ Followed? ○ Reviewed regularly? • **IT Policy covering digital and data compliance 2025**	Council 12 May 2026 Min 26-302 Risk Management Policy review. Other complimentary policies in place include the Financial Risk Assessment document and the Strategic Risk Register. The play area at the Village Hall is checked every morning by the fully trained ESO's (updated accreditation valid until May 2028) completing a risk assessment and playground check list. A recent training course included Tree Survey and Inspection as well as Playground Inspections, which included and exam. ROSPA annual inspection undertaken by Play Safety in June 2026, Report received ECLComm 7 July 2026 Min ECL-26-238. Council agreed a 2-year extension to the existing policy with Zurich Municipal to 1 June 2027. (Annual Council 13 May 2025 Min C25-143) A separate annual motor policy with Zurich Municipal currently 31 May 2026 to 30 May 2027 agreed by Annual Council 12 May 2026 Min C26-303 Fidelity Guarantee = £1m Council 20 Jan 2026 Min C25-253 - Review of Internal Control & Internal Audit, Annual Investment Strategy, General Reserves Policy F&P 2 June 2026 Min FP26-197 9.2 Council 23 June 2026 Min C26-334.2 Cllr Price appointed as Cllr for verification purposes such as bank reconciliation for 2026-27. **Quarterly verification** **The Policies webpage includes 41 Policies at the time of my audit visit.** F&P Comm 7 April 2026 Min FP25-183 review of Champions Manor Hall Hire Policy and Bandstand Hire Policy Council 12 May 2026 Min C26-302 – approved the updates to the Complaints Procedure, Publication Scheme and the Risk Management Policy.	

	– See AGS Assertion 10 notes in the Practitioners" Guide 2026 pages 45-46	Council 23 June 2026 Min C26-333 **IT Policy (changes for digital and data compliance 2025,** FOI Scheme, Press & Media Policy, H&S Policy, IT Policy and Accessibility Statement Council 20 Oct 2026 Min C26-368 Document Retention Policy and Volunteer Policy (to allow for expenses claims).	
Budgetary Controls	• Is the annual budgeting process reported and approved by the full Council? ○ **Budget/Precept amounts minuted?** ○ **Review of All Reserves included as part of the Budget Setting Process?** • Is the actual performance against the budgets reported to the Council during the year ○ Compare with Fin Regs requirements? • Are significant variances explained in sufficient detail?	Council 23 June 2026 Min C26-155 Earmarked Reserves Approved recommendations from F&P Comm 2 June 2026 FP26-196 review of Earmarked Reserves and creation of a Local Bus Grant Reserve following receipt of £41k from Essex CC (Council 23 June 2026 Min C26-327) F&P Comm 2 June 2026 Min FP26-194 noted the budgetary positions of the Committee and Champions Manor Hall as at 27 May 2026 as well as the bank balances and noted the financial transactions up to 30 April 2026. F&P Comm 13 Oct 2026 Min FP26-210 noted the budgetary positions of the Committee and Champions Manor Hall as at 7 Oct 2026 as well as the bank balances as at 6 Oct 2026 and noted the financial transactions up to 30 Sept 2026. **Budget/Precept for 2027-28** F&P 10 Nov 2026 considered it's own Committee Projects for 2027-28 and then the Draft Budget and forecast for 2027-28. The Council meeting in January 2027 will set the level of Precept Requirement by which time the Council will know the Tax Base for 2027-28.	
Section 137 expenditure if relevant (GPC adopted?) **£11.60 FOR 2026-27** (£11.10 FOR 2025-26)	• What is the cash limit for the year? • Is a separate account/analysis kept? • Has the cash limit been exceeded? Have the spending powers been properly used and Minuted?	Not relevant GPC re-adopted – Council June 2026 until the next Election in May 2027	
Book-keeping	• Cashbook - is it: • Fit for purpose? • Arithmetically correct? • Balanced regularly?	The Council uses the Rialtas Omega Cashbook, Sales & Purchase Ledgers and the Purchase Ordering function.	

	• Reported to Council regularly? • **Turnover above £200k pa ? Income & Expenditure basis of accounting?** • Record keeping and the arrangements in place to store previous year's accounts etc.	The Council accounts on an Income & Expenditure basis	
Petty Cash	• Has the amount of petty cash float been agreed? • Are all petty cash entries recorded? • Are payments made from petty cash fully supported by receipts / VAT invoice?	N/A, no petty cash held	
Payroll	• **Who is on the payroll and are contracts of employment in place?** • Who is the RFO? • **Annual Appraisal in place ?** • Have there been any changes to the establishment and/or changes to individual contracts during the year? • **Members Allowances in place and paid via payroll system?** • Have new appointments and changes to contracts been approved and minuted? • Do salaries paid agree with those approved by the Council? • Have PAYE/NI/Pension requirements been properly applied and accounted for? • Payroll outsourced?	**Payroll records checked up to Sept 2026 including the new starter details and data provided by James Todd & Co (eg P60's for 2025-26)** The Council currently has 6 employees – Town Clerk – Karen Atkins (37hrs pw) Environment & Leisure Officer – David Smith (37hrs pw) Admin Assistant – Debbie Edwards (20hrs pw) Two ESO's – Shaun Blackmore (37hrs pw) and Paul Michel (32hrs pw) NB John Rogers ESO retired on ill-health grounds on 6 April 2026. **Part-time Events & Marketing Officer. Ms Michaela Jones started on 14 Sept 2026 (20 hrs pw spread over 5 days).** Cllr Allowances paid quarterly and claimed by 15 Cllrs that are entitled (5 Cllrs co-opted). National Pay Award 20256-27 award (3.3%) announcement received from NALC noted by Staffing Comm 1 Sept 2026 Min SC96 Worknest HR retained with services to be used on an ad-hoc basis in the future. Payroll is outsourced to James Todd & Co who provide the necessary HMRC and Essex Pension Reports as well as the payslips	.

	WORKPLACE PENSION IN PLACE	**Essex Pension Fund** available to eligible employees. The Town Clerk advised that the Employers Contribution rate for 2026-27 had reduced by 1% to 23.8%, 2027-28 22.8%, 2028-29 21.8%.	

Payments	• Are all payments recorded and supported by appropriate documentation?
	• Are payments minuted?
	• Review of DD's and SO's ?
	• **STAFF costs definition for inclusion in Box 4 for 2026-27, check parity with 2025-26 ? Currently includes salary, tax, NIC & Pension (employee & ers) + taxable benefits (home working allowance, broadband & phone allowance etc NOT incl.)**
	• Has VAT been identified, recorded and reclaimed?
	• Have internal control procedures inc. segregation of duties been adhered to?
	• Contracts:
	  ○ What contracts exist?
	  ○ Compliance with SOs & FRs for letting of contracts?
	  ○ Have any new contracts or contract variations and/or extensions been awarded in the year?
	  ○ Have contract payments been made in accordance with the contract document?
		Good system of verification & certification of invoices for payment involving Council Officers and 2 Councillors who also approve the BACs payments. F&P 2 June 2026 Min FP26-197 Cllr Price appointed to independently verify the Bank Recs for 2026-27 endorsed by Council 23 June 2026 C26-334
		Payment schedules reported to F&P Comm each month and payments listing published as part of the Agenda papers on the website.
		SO's and DD's in place mainly linked with utility services received - O2, BT, Barclaycard, Chelmsford CC (rates), Mobilize Lease & Co (Van lease payments), Daisy Communications, Grenke (printing services), Cashbacs
		Staff costs definition used within the Omega Accounting package complies with the Statement of Accounts requirement for Box 4.
		
		VAT submissions to date –
		2025-26 Qtr 4 £6,750 received 28 April 2026
		2026-27
		Qtr 1 £7,192 received 7 July 2026
		Qtr 2 £7,572 received 7 Oct 2026
		
		Sample contracts/agreements in place.
		Hewes Security Ltd – monitoring/service of the Intruder Alarm system at Champions Manor Hall
		CT Services Group – CM Cleaning
		JW Davis Enterprises Ltd – Open Space Contract (renewal Jan 2027)
		Green Recycling – Trade Waste
		Window Flowers – summer planting 2026
		Grenke Leasing – new photocopier contract
		LITE – Christmas Lights Contract
		Peter Godward Coaches – OAP coach trips
		identilabel Ltd – Garden of Remembrance plaques	

Receipts	• Are all receipts recorded correctly?	**Scottish Power Solar Panel Scheme** F&P Comm 8 April 2025 Min FP25-87 noted the Council was now a	

	• Are all receipts promptly banked? • Precept, CTSG and Sect 106 & CIL payments • **Are income records inc allotments, burials, hirings adequate?** • Are invoicing arrangements adequate including VAT where applicable?	Smart Export Guarantee customer at a SmartGen tariff rate of 16p per kw from 1 May 2026 Sumup machine in place to assist with group events like the toddler group. F&P Comm 7 April 2026 Min FP26-182 – Garden of Remembrance fees for 2026-27 increased to cover manufacturing increases CIL Receipts = £14,915 recd to 30 Sept 2026 Invoicing for hirings checked	
Bank reconciliation & PWLB Loans	• What current/deposit accounts exist? • **Investment Strategy recommended where bank balances are in excess of £100k**. FSCS aware ? • Are bank reconciliations regularly carried out for each account and signed off by Councillors? • Year-end Level of Balances to Precept ratio • Are the cheque counterfoils, paying-in books and bank statements adequately referenced? • When was the last review of the banking arrangements? • **Internet Banking?** • **Debit/Credit Card?** • **and if in place Financial Regs up to date ?** • Signature review (Two signatures required?) • Any PWLB loans in place ?	**Bank account balances as at 30 Sept 2026 -** Unity Trust Current (2312) - £ 55,766 Unity Trust Instant Saver (7758) - £671,327 (1.95%) Santander Bus Saver (2723) - £311,651 (1.73%) Total cash balance **- £1,038,744 **** **** includes second tranche of the Precept** Bank interest received during 2026-27 to date - £8,017 (£16,781 – 2025-26) **Council 20 Jan 2026 Min C25-253 -** **Annual Investment Strategy, General Reserves Policy** Unity Trust internet banking in place Barclaycard in place with a spend limit of £5,000 per 6 week period Bank signatories - Cllrs Birch, Crosbie, Eley, Kelly, Massey and Shearing approved for 2026-27 - Council 23 June 2026 C26-334.1 PWLB loan outstanding at 31 March 2026 = £40k, Loan matures April 2028	

Assets changes Asset Register (AR) and Investment Register if applicable. Loans by the Council	• Are all the material assets owned by the Council recorded in an AR ? • Is the AR up to date? • Basis of Asset Values and Reviews • Are long-term investments recorded? • Does the AR show the insurance values ? • Digital Photographic evidence? • Is there a separate Inventory List of low value items (e.g. below the insurance excess levels) ? • Loans to local bodies including any indemnities in place.	Asset value as at 31 Mar 2026 - £3,146,347 Asset Register reviewed by Annual Council May 2026 C26-293. A full review of the Asset Register will be undertaken as part of the year-end audit visit next April/May 2026. **The year-end Fixed Asset register is included in the Financial Information per financial year on website.**	
Year-end procedures Inc**. AGAR**	• Does the **2026-27 AGAR Statement of Accounts** agree with the cashbook? • Is there an audit trail from the financial records to the accounts and have debtors and creditors been properly recorded? • **Date of approval of 2025-26 AGAR & Certificate of Exemption criteria met, exemption declared** • **PROOF of public rights provision during summer 2026 & website– AIAR ICOs** • **Public Inspection Period Minuted ?** • Governance compliance regime - refer to **Practitioners' Guide 2026**	Year-end procedures to be checked at final audit The AGAR 2025-26 was approved by Council 23 June 2026 Mins C26-331, the RFO had signed off the Statement of Accounts on 14 May 2026. **Date of Announcement -** 24 June 2026 **Public Inspection period** – 29 June to 7 Aug 2026 **Evidence –** Evidence of the website posting of the Notice of Public Rights dated 24 June 2026 as per the "news" webpage within the Councils website. Council 23 June 2026 Mins C26-331,noted the period of exercise of public rights as above	

	• **NB it is anticipated that the 2026-27 AGAR will be a digitised submission via an AGAR Portal being developed by SAAA. Their project team can be contacted at digitalinfo@saaa.co.uk – See AGS Assertion 10 notes in the Practitioners'' Guide 2026 pages 45-46**	The 2025-26 AGAR scrutinised by F&P 2 June 2026 Min FO 26-1982	
Additional tests – (as necessary)	• Computer systems: ○ The procedures for the backing up of computerised records ○ Council owned PC/laptop ? ○ **Email security** ○ **Encryption of data?** • **Trust Funds/Charities – Charity Commission filing?** • Annual review of the effectiveness of Internal Audit inc. Appointment of IIA • **Website host and Webmaster and any changes?** • **Website functionality & accessibility NALC L09-18** • **TRANSPARENCY CODE compliant especially for Exempt Authorities** • **Post GDPR (May 2018)** ○ **Privacy Notice** ○ **Cllr email addresses?**	No changes since my last visit - VOIP installation upgrade at Champions Manor Hall – provided by Daisy Communications Ltd Ahead 4 manages the Council's IT requirements including hosting the emails, Office 365 licences and security arrangements. No charity involvement Internal Audit 2024-2026 - F&P Comm 12 Nov 2024 Min FP24-50 recommended to Council that I be retained for the services of Internal Audit for 2024/2025/2026 and then for an indefinite period. Vision ICT The Town Clerk is the main "webmaster" but the Admin Assistant and Environment & Leisure Officer also contribute to the management of the Councils website. Cllrs email addresses were introduced from April 2023 similar the staff addresses eg debbie@southwoodhamferrerstc.gov.uk The Town Clerk is the DPO	

	○ **Email disclaimer** **Other matters inc DPO arrangements**		