# HOUGHTON REGIS TOWN COUNCIL

Peel Street, Houghton Regis, Bedfordshire, LU5 5EY

Town Mayor: **Cllr D Jones** Tel: 01582 708540
Town Clerk: **Clare Evans** e-mail: info@houghtonregis-tc.gov.uk

27th August 2026

**To:** **Members of the Corporate Services Committee**

**Cllrs:** **D Taylor (Chair)**, E Billington, J Carroll, W Henderson, M Herber, D Jones, S King

(Copies to other Councillors for information)

**Notice of Meeting**

You are hereby summoned to a Meeting of the **Corporate Services Committee** to be held at the Council Offices, Peel Street on **Monday 7th September 2026** at **7.00pm**.

Members of the public who wish to attend the meeting may do so in person or remotely through the meeting link below.

To attend remotely through Teams please follow this link: *MEETING LINK*

*All attendees are reminded that this meeting must be conducted in a respectful and considerate manner. Comments should remain appropriate and non-defamatory, as behaviour that undermines dignity, respect, or integrity will not be permitted.*

***THIS MEETING MAY BE RECORDED ****

**Clare Evans**
**Town Clerk**

## Agenda

1. **APOLOGIES & SUBSTITUTIONS**

2. **QUESTIONS FROM THE PUBLIC**

   In accordance with approved Standing Orders 1(e)-1(l) Members of the public may make representations, ask questions and give evidence at a meeting which they are entitled to attend in respect of the business on the agenda.

   The total period of time designated for public participation at a meeting shall not exceed 15 minutes and an individual member of the public shall not speak for more than 3 minutes unless directed by the chairman of the meeting.

**Phones and other equipment may be used to film, audio record, tweet or blog from this meeting by an individual Council member or a member of the public. No part of the meeting room is exempt from public filming unless the meeting resolves to go into exempt session*
*The use of images or recordings arising from this is not under the Council's control.*

## 3. DECLARATIONS OF INTEREST & REQUESTS FOR DISPENSATIONS

Under the Localism Act 2011 (sections 26-37 and Schedule 4) and in accordance with the Council's Code of Conduct, Members are required to declare any interests which are not currently entered in the member's register of interests or if he/she has not notified the Monitoring Officer of any such interest.

Members are invited to submit any requests for Dispensations for consideration.

## 4. MINUTES

*Pages 7 - 12*

To approve the Minutes of the meeting held on 1st June 2026.

**Recommendation:** **To approve the Minutes of the meeting held on 1st June 2026 and for these to be signed by the Chairman.**

## 5. COMMITTEE WORKPLAN 2026-2027

*Page 13 - 14*

Members are reminded that this committees workplan, for the municipal year 2026/2027, was approved at the meeting held on the 1st June 2026.

For information, Members are provided with an updated workplan for this committee.

## 6. INCOME AND EXPENDITURE REPORT

*Pages 15 – 21*

Members will find attached, for information, the income and expenditure report, for Corporate Services Committee to date.

**Recommendation:** **To recommend to Council a virement of £1,660 from budget code 190-4011 Rates to budget code 102-4131 Elections to reduce the required contribution from the Elections Earmarked Reserve (EMR) to cover the deficit within budget code 102-4131 Election Costs**

## 7. BANK AND CASH RECONCILIATION STATEMENTS

*Pages 22 – 24*

Members are requested to receive the monthly bank and cash reconciliation statements for May, June and July 2026.

**Recommendation:**

1. **To approve the monthly bank and cash reconciliation statements for May, June and July 2026;**
2. **For these along with the original bank statements to be signed by the Chair of Corporate Services Committee and the Council's RFO.**

## 8. LIST OF PAYMENTS

*Pages 25 – 38*

Members will find a list of payments for the period May, June and July 2026. (inclusive).

*This report is provided for information.*

## 9. INVESTMENT REPORT

*Pages 39 – 52*

This report is provided in accordance with the approved Committee Functions, Financial Regulation 12, Treasury Management Strategy and Banking Arrangements.

The Corporate Services Committee are to oversee and manage the financial obligations of the Council, including:

> To receive quarterly reports on investments containing a forecast of capital expenditure, investment opportunities and a recommendation for further investment including where length and amount.

*This report is provided for information.*

## 10. INVESTMENT WORKING GROUP REPORT

*Pages 53 – 65*

Members will find attached the draft minutes from the Investment Working Group meeting held on the 6th August 2026.

In addition to the minutes members will find a report attached.

**Recommendations:**

1) **To note the minutes of the Investment Working Group from the meeting held on the 6th August 2026.**
2) **To support Minute IWG39 namely:**
    - **To retrospectively support the transfer of £2,000,000 from the Town Councils CCLA Public Sector Deposit Fund to the Town Councils Debt Management Deposit Fund account for a period of three months.**
    - **To support the opening of the approved Money Market Fund (MMF) accounts, with an initial investment of £1,000,000 in each fund.**
    - **To support that, if additional time is required to open the MMF accounts, the £2,000,000 invested in the DMADF be reinvested for a further one-month period.**

- **To recommend to Town Council the adoption of the Town Council's Banking Arrangements Policy**

**11. REVIEW OF CHARGES 2027/2028**

*Page 66*

Financial Regulation 13.2 states:
The council will review all fees and charges for work done, services provided, or goods sold at least annually as part of the budget-setting process.

Members will find attached a schedule of charges for 2026/27 that fall under the control of this Committee. To support users of these facilities, Members are asked to consider applying the same charges for 2027/28.

Members will note that the hire charge for the Mayor's/Members' Room has been removed, as this space has now been converted into office workspace and is equipped with desks.

**Recommendation: To approve the charges for 2027/28 as attached.**

**12. REVIEW OF TOWN COUNCIL MEMBERSHIP TO OTHER BODIES**

*Page 67*

In accordance with the approved Committee Functions and Terms of Reference the Corporate Services Committee is required to annually review the Council's and/or employees' memberships of other bodies.

For information, Members will find a list attached detailing fees paid for financial year 2026-2027 and indicative fees for financial year 2027-2028.

*This report is provided for information.*

**13. DRAFT 2027/2028 BUDGET**

*Pages 68 – 78*

Members will find attached the Corporate Services Committee Officer Draft Budget for 2027/28.

This information is provided for initial consideration and comment.

**Recommendation: To consider and comment on the draft Corporate Services budget for financial year 2027-2028.**

**14. APPOINTMENT AND INDEPENDENCE OF INTERNAL AUDITOR**

*Pages 79 – 83*

Members are requested to confirm the appointment of IAC Audit & Consultancy Ltd as the Town Council independent Internal Auditor for work relating to the 2026/27 Annual Return as per the existing contract.

Members will find a report attached.

**Recommendations:**

1. **To recommend Council formally consider and confirm the independence of the Town Council's appointed Internal Auditor for audit work in relation to the 2026-2027 Annual Return.**
2. **To confirm the appointment of IAC Audit & Consultancy Ltd as the Town Council independent Internal Auditor for audit work in relation to the 2026/27 Annual Return.**

## 15. CO-OPTION POLICY AND PROCEDURE

*Pages 84 – 93*

The Town Councils Co-option Policy & Procedure was last reviewed on the 17th June 2019 and whilst it still contained the key principles of co-option, it no longer fully reflected current legislation, best practice guidance or the latest advice issued by the National Association of Local Councils (NALC).

Members will find a report attached.

**Recommendation:** **To recommend to Town Council the adoption of the Town Councils Co-option Policy and Procedure document.**

## 16. FRAUD & ETHICS POLICY

*Pages 94 – 107*

Members are advised that a review of the Council's Fraud & Ethics Policy has been undertaken as part of the continuing review of the Council's governance framework. The review concluded that the policy would benefit from updating to reflect changes made through the Internal Control Policy (2025) and Banking Arrangements Policy (2026).

Members will find a report attached.

**Recommendation:** **To recommend to Town Council the adoption of the Town Councils Fraud & Ethics Policy.**

## 17. HEALTH AND SAFETY POLICY

*Pages 108 – 125*

Members are advised that this policy has been revised to ensure it remains compliant with current health and safety legislation and reflects the latest guidance issued by the Health and Safety Executive (HSE).

Members will find a report attached.

**Recommendation: To recommend to Town Council the adoption of the Town Councils Health & Safety at Work Policy.**

**18. INSURANCE COVER 2026-2027**

*Pages 126 - 143*

In accordance with the approved Committee Functions and Terms of Reference the Corporate Services Committee is required to confirm arrangements for insurance cover in respect of all insured risks.

Members are reminded that the Town Council is in a long term agreement with Zurich Municipal until the 31st May 2027.

Members will find attached a copy of insurance cover for the period 1st June 2026 to 31st May 2027.

Members are advised that the Head of Corporate Services is currently seeking quotations for the renewal of this provision. However, providers are unable to provide quotations this far in advance. This exercise is therefore being undertaken to gather information at this stage, with final details to be confirmed closer to the renewal date.

**Recommendation: To confirm arrangement of insurance cover for the period 1st June 2026 to 31st May 2027.**

**19. FREEDOM OF INFORMATION REQUEST**

In accordance with the approved Committee Functions and Terms of Reference the Corporate Services Committee is to receive information relating to the number of Freedom of Information requests received by the Clerk

Members are advised that since the last meeting of the committee, the Clerk has received one Freedom of Information request. This request was replied to within the statutory 20 working day timescale.

*This report is provided for information.*

**Recommendation: To note the information.**

**o-o-o-o-o-o-o-o-o-o-o-o-o-o-o-o-o**

# HOUGHTON REGIS TOWN COUNCIL
## Corporate Services Committee
### Minutes of the Meeting held on
### 1st June 2026 at 7.00pm

| | | | |
|---|---|---|---|
| Present: | Councillors: | D Jones | Chairman |
| | | E Billington | |
| | | M Herber | |
| | | C Slough | (Substitute) |
| | Officers: | Debbie Marsh | Head of Corporate Services |
| | | Amanda Samuels | Administration Officer |
| | Public: | 0 | |
| Apologies: | Councillor: | J Carroll | |
| | | W Henderson | |
| | | D Taylor | |

***ABSENCE OF THE CHAIR***

*Following apologies from the Chair (Cllr Taylor) and as the committee had not yet considered and appointed a Vice-Chair, the Head of Corporate Services invited members to elect a Chair for this particular meeting. On being put to the vote, Cllr Jones was duly voted Chair. No other nominations were received.*

**13555 APOLOGIES & SUBSTITUTIONS**

Apologies were received from Councillors J Carroll, W Henderson (Councillor C Slough substituted) and D Taylor.

**13556 QUESTIONS FROM THE PUBLIC**

None.

**13557 DECLARATIONS OF INTEREST & REQUESTS FOR DISPENSATIONS**

None.

**13558 ELECTION OF VICE-CHAIR**

Members were invited to elect a Vice-Chair for the Corporate Services Committee for 2026-2027

| | | | |
|---|---|---|---|
| Nominee: | W Henderson | Proposed by: | C Slough |
| | | Seconded by: | E Billington |

There were no other nominations.

On being put to the vote, Cllr Henderson became the Vice-Chair of Corporate Services for the municipal year of 2026/2027.

**13559 MINUTES**

To approve the Minutes of the meetings held on 2nd March 2026.

**Resolved: To approve the Minutes of the meeting held on 2nd March 2026 and for these to be signed by the Chairman.**

**13560 COMMITTEE FUNCTIONS & TERMS OF REFERENCE**

In accordance with Standing Order 4.j.iv Council is required to review its delegation arrangements to committees and sub committees.

These arrangements were set out in the Committee Functions & Terms of Reference. This document sets out the system of delegation to the Committees, Sub Committees and Working Groups of the Council.

Members were provided with the extract from the approved Committee Functions & Terms of Reference which related to this committee.

**13561 COMMITTEE WORKPLAN**

Members were provided with a workplan for the municipal year 2026/27.

The workplan provided a structured approach to the committee's business throughout 2026/27, ensuring all statutory requirements and governance obligations were met in a timely manner.

**Resolved: To review and approve the Corporate Services Committee Workplan, which outlines anticipated specific reports for the municipal year 2026/27.**

**13562 INCOME AND EXPENDITURE REPORT**

For information, Members were provided with the income and expenditure report for the Corporate Services committee up to the end of the 2025/2026 financial year.

In addition, Members were also provided with the income and expenditure report, for Corporate Services Committee to date (20th May 2026).

2025/26: Members queried why figures were under Committed Expenditure as this should not occur on completed accounts. The Head of Corporate Services explained that this occurred where a purchase order had been raised but the invoice had not yet been received. The relevant amounts would still appear under 2025/26 figures.

2026 to date: Members suggested that the report did not contain all the figures up to 20th May. The Head of Corporate Services confirmed that this was due to the timing of the agenda going out. It was intended that the first meeting of this committee would be pushed back for the next council year in order to complete the report in good time.

Members noted that the interest on the DMADF was not stated in the report.

The item 'Transfers to Earmarked Reserves' was questioned as this was not technically earmarked reserves, but for spending against Project H. The Head of Corporate Services responded that the advice from the accountant had been to keep the money separate. Members agreed that the money should be kept separate but that previous discussions had emphasised the need to specify how the funds would be allocated. Members were advised of a discussion that took place during the budget setting meeting held on the 19th January 2026 (minute number 13501).

**13563 BANK AND CASH RECONCILIATION STATEMENTS**

Members were requested to receive the monthly bank and cash reconciliation statements for February, March and April 2026.

**Resolved:**
1. **To approve the monthly bank and cash reconciliation statements for February, March and April 2026;**
2. **For these along with the original bank statements to be signed by the Chair of Corporate Services Committee and the Council's RFO.**

**13564 LIST OF PAYMENTS**

For information, Members were provided with a list of payments for the period February, March and April 2026. (inclusive).

**13565 INVESTMENT REPORT**

This report was provided in accordance with the approved Committee Functions, Financial Regulation 12 and Banking Arrangements, Investment Strategy & Investment Arrangements.

The Corporate Services Committee were to oversee and manage the financial obligations of the Council, including:

> To receive quarterly reports on investments containing a forecast of capital expenditure, investment opportunities and a recommendation for further investment including where length and amount.

**Resolved: To note the report.**

**13566 INVESTMENT WORKING GROUP**

Members were provided with minutes from the Investment Working Group meeting held on the 18th May 2026.

At this meeting, members of the Investment Working Group completed its review of the Town Councils Treasury Management Strategy. Following this review, the Working Group recommended the Strategy be adopted and referred to Town Council in June for formal ratification.

Members supported the strategy and acknowledged the work involved.

**Resolved:**
1) **To note the minutes of the Investment Working Group meeting held on the 18th May 2026.**
2) **To recommend to Town Council the adoption of the Town Councils Treasury Management Strategy at the Town Council meeting to be held on the 15th June 2026.**

## 13567 VAT RETURN

In accordance with Financial Regulation 13.6 - The RFO shall ensure that VAT is correctly recorded in the council's accounting software and that any VAT Return required is submitted from the software by the due date.

Members were provided with a copy of the VAT Returns for quarter 4 for financial year 2025/2026. Members noted that the amount eligible to be reclaimed by the council was less than the previous year.

## 13568 RENEWAL OF DIRECT DEBIT, STANDING ORDER, BACS AND CHAPS PAYMENTS

Members were advised, under Financial Regulations 7.9 & 7.10, the approval of the use of Direct Debit, Standing Order, BACS or CHAPS shall be renewed by resolution of the council every year.

Members were provided with a list of Direct Debits and Standing Orders.

**Resolved:**
1. **To approve the use of BACS method of payment.**
2. **To approve the use of Direct Debit, Standing Order and CHAPS method of payment.**

## 13569 PUBLIC WORKS LOAN BOARD ANNUAL REPORT

In accordance with the committees Terms of Reference and Financial Regulation 12, For information Members are provided with an annual report of the council's loans.

Members were provided with a report for information.

## 13570 CODE OF CONDUCT COMPLAINT HANDLING

The Town Councils Code of Conduct Complaint Handling Policy was being reviewed as part of the Council's routine policy review programme. The review did not reflect any changes to legislation and therefore the policy remained fit for purpose. Members were advised, however, that an amendment had been made to the policy to highlight that the Town Councils Code of Conduct had been updated and re-adopted due to changes based on the Local Government Association Model Councillor Code of Conduct 2020.

Members were provided with a document highlighting the amendments.

**Resolved:** **To recommend to Town Council the adoption of the Town Councils Code of Conduct Complaint Handling policy.**

## 13571 COMMUNICATION STRATEGY

At the Community Services Committee meeting held on the 27th April 2026, Members were provided with a newly created Communications Strategy, which incorporated a draft Annual Marketing Plan (January – December). The Strategy set out how key messages would be communicated and identified tools to support officers and Members in delivering effective communications.

Members of the Community Services committee approved the Strategy and resolved to recommend its adoption to the Corporate Services committee and subsequent ratification by Town Council.

Members were provided with a copy of the newly created Communications Strategy.

Members were reminded that, at its meeting on 2 March 2026, the Corporate Services Committee reviewed the Council's existing Communications Strategy and recommended it for approval, while noting that a newly developed Communications Strategy, taking into consideration the target audience, would supersede it.

**Resolved: To recommend to Town Council the adoption of the Town Councils newly developed Communication Strategy.**

## 13572 WHISTLEBLOWING POLICY

Members were provided with a track change document due to changes to the Equality Act 2010 which included a duty on employers to take reasonable steps to prevent sexual harassment of their employees.

**Resolved: To recommend to Town Council the adoption of the Town Councils Whistleblowing Policy**

## 13573 MOBILE PHONE CONTRACT

The Town Council's current mobile phone contract has expired apart from two SIMs which are in contract until 31st July 2027.

The Head of Corporate Services informed Members that following some investigation into potential cost savings, three companies had been approached regarding phone contracts. Members were provided with a report and details of costs.

Members noted that the recommendation appeared in the report but was not on the agenda and agreed to propose the amendment "To enter into a 24-month contract with Company A" rather than defer it.

Proposed by: Cllr Slough Seconded by: Cllr Herber

Members voted unanimously in favour of the amendment.

**Resolved: To enter into a 24-month contract with Company 'A'**

**13574 STAFFING FORECAST 2027-2032**

Members were provided with a report on the proposed five-year Corporate Services staffing plan. Members agreed that this appeared to address Houghton Regis Town Council's need in the next five years.

**Resolved:**

1. **To support the projected staff changes within the Corporate Services team for the years 2027-2028, and to recommend to the Staffing Committee these changes be included as part of the 2027-2028 budget setting process;**
2. **To receive the staffing forecast for 2028-2032**

**The Chairman declared the meeting closed at 7.50pm**

**Dated this 7th day of September 2026**

**Chairman**

# HOUGHTON REGIS TOWN COUNCIL

## Corporate Services Committee Workplan 2026/27

The following Workplan indicates anticpated specific reports in addition to regular / standard reports[1]:

| Committee date | Report Heading | Completed / defered / removed |
|---|---|---|
| 1st June 2026 | Vice Chair | Completed |
| | Committee Functions & Terms of Reference | Completed |
| | Investment Working Group Report including Town Councils Treasury Management Strategy | Completed |
| | Renewal of DD's, SO's, Bacs & CHAPS payments | Completed |
| | Public Works Loan Board Annual Report | Completed |
| | Code of Conduct Complaint Handling | Completed |
| | Communication Strategy | Completed |
| | Whistleblowing Policy | Completed |
| | Mobile Phone Contract | Completed |
| | Staff Forecast 2027-2032 | Completed |
| | | |
| 7th September 2026 | Corporate Services Fees & Charges 2027/2028 | Completed |
| | Review of the Council's and/or employees' memberships to other bodies | Completed |
| | Review and confirmation of arrangements for insurance cover in respect of all insured risks 2026/2027 | Completed |
| | Budget Requests 2027/2028 | Completed |
| | Fraud and Ethics Policy | Completed |
| | Co-option Policy | Completed |
| | Health & Safety Policy | Completed |
| | Appointment & Independence of Internal Auditor | Completed |
| | Freedom of Information request | Completed |
| | | |
| 30th November 2026 | Honorary Freeman & Freewoman Policy | |
| | Officer/Member Protocol | |
| | Reserves Policy | |
| | Cyber Liability Insurance | |
| | The organisation's Corporate Services Committee is responsible for oversight of the risk management processes. The Committee receives 6 monthly reports on overdue risk actions. Those charged with governance are involved in the preparation and review of the Annual Governance Statement | |

[1] Include: Draft Minutes, Income & Expenditure Report, Bank & Cash Reconciliation, List of Payments, Investment Report, VAT Return, Committee Workplan

Town Clerk: **Ms Clare Evans**

| | | |
|---|---|---|
| | (Statement of Internal Control) which includes reference to the organisation's risk management arrangements. | |
| 1st March 2027 | Annual review of FOI requests | |
| | To recommend to the Council the writing off of irrecoverable amounts | |
| | Financial Forecast | |

**CORPORATE SERVICES COMMITTEE** **Agenda Item 6**

| | |
|---|---|
| **Date:** | **7th September 2026** |
| **Title:** | **Income & Expenditure Report** |
| **Purpose of the Report:** | **To provide members with the Income & Expenditure report highlighting significant variances, for Corporate Services Committee to 18th August 2026** |
| **Contact Officer:** | **Debbie Marsh, Head of Corporate Services** |

**1. Recommendation:** **To recommend to Council a virement of £1,660 from budget code 190-4011 Rates to budget code 102-4131 Elections to reduce the required contribution from the Elections Earmarked Reserve (EMR) to cover the deficit within budget code 102-4131 Election Costs.**

## 2. BACKGROUND

In accordance with the committee functions a review of the income and expenditure of the committee should be undertaken periodically. Accordingly, this report is provided to members highlighting significant variances, for the Corporate Services Committee to date.

The income and expenditure report is provided for reference.

## 3. ISSUES FOR CONSIDERATION

102-4131 Elections
Members are advised that the cost to the council of the recent Parkside by-election was £11,859. By-elections are generally more expensive than scheduled elections on a per-seat basis because many fixed administrative and staffing costs must be incurred for a single contest, rather than being shared across multiple elections held on the same day.

Members are reminded that the Council builds up to funds to finance the 4 year election costs or to fund by-elections. Current funds (2026/27) are:
EMR 332 (Elections): £13,697
102-4131 Elections: £6,400

For information it is anticipated that the May 2027 election cost will likely be in the region of £20,000.

There are 3 options to fund the by-election cost:

1. 102-4131 Elections (£6,400) and a contribution from EMR 332 of £5,459.
   This option will require an uplift in the draft 2027/28 budget to cover the May 2027 election costs from the proposed £7,000 to £11,762, creating a budget pressure of £4,762.
2. 102-4131 Elections (£6,400), a contribution from EMR 332 of £3,102 and a virement of £1,660 from 190-4011 Rates
   This option reduces the contribution from the EMR and thereby reduces the budget pressure for the May 2027 election.
3. 102-4131 Elections (£6,400) and a contribution of £5,459 from General Reserves
   A note is included in Appendix B detailing the impact on General Reserves.

The recommendation supports Option 2 as it is felt that this option provides a balanced and prudent approach to funding the by-election costs. By combining the existing Elections budget with a modest contribution from the Elections Earmarked Reserve and a one-off virement from the Rates budget, the Council is able to meet the immediate financial pressure while preserving a greater proportion of the Elections Reserve for future electoral commitments. This reduces the budget pressure anticipated for the May 2027 elections. Furthermore, this option avoids drawing on General Reserves, which should be avoided wherever possible.

190-4025 Insurance
Annual insurance premium plus additional costs associated with new machinery.

190-4059 Other Professional Fees
These items of expenditure will be coded to 199 4883-Project H as they relate to the capital costs of establishing the facility.

Any spend in 199-4883 will result in a reduction in transfer out from 199 4991.

199 Corporate Services Capital and Projects
See note above.

## 4. HRTC CORPORATE PLAN

4 Management and Operations: To improve the efficiency and effectiveness of the Town Council as the key local service provider

## 5. IMPLICATIONS

**Corporate Implications**

- There are no corporate implications arising from this report

**Legal Implications**

- There are no legal implications arising from this report

**Financial Implications**

- The report includes a recommendation to vire £1,660 from budget code 190-4011 Rates to budget code 102-4131 Elections to reduce the contribution required from the Elections Earmarked Reserve.

**Risk Implications**

- Failure to maintain adequate funding for future election costs could create budget pressures.

**Equalities Implications**

Houghton Regis Town Council has a duty to promote equality of opportunity, eliminate unlawful discrimination, harassment and victimisation and foster good relations in respect of nine protected characteristics, age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex and sexual orientation.

This project / issue does not discriminate.

**Climate Change Implications**

- There are no climate change implications arising from this report.

**Press Contact**

There are no press implications arising from this report.

## 6. CONCLUSION AND NEXT STEPS

Proactive monitoring of the budget will set the council in good stead going forwards and will help to ensure that expenditure and income targets are met. Regular budget monitoring provides councillors with the information they need when considering future budgets.

Members are requested to consider the income and expenditure position as outlined in this report and to recommend to Council a virement of £1,660 from budget code 190-4011 Rates to budget code 102-4131 Elections to reduce the required contribution from the Elections Earmarked Reserve (EMR) in order to cover the deficit within budget code 102-4131 Election Costs.

Budget performance will continue to be monitored throughout the remainder of the financial year, with any significant variances reported to Members as part of the Council's regular financial reporting arrangements.

## 7. APPENDICES

**Appendix A**: Income and Expenditure cost centre report
**Appendix B**: General Reserves Note

27/08/2026 **Houghton Regis Town Council Current Year** Page 1

06:27 **Detailed Income & Expenditure by Budget Heading 27/08/2026**

**Month No: 5** **Cost Centre Report**

| | | Actual Current Mth | Actual Year To Date | Current Annual Bud | Variance Annual Total | Committed Expenditure | Funds Available |
|---|---|---|---|---|---|---|---|
| 101 | Corporate Management | | | | | | |
| 1076 | Precept received | 0 | 909,675 | 1,819,350 | 909,675 | | |
| 1096 | Interest & Dividends Received | 13,024 | 57,705 | 181,200 | 123,495 | | |
| | Corporate Management :- Income | **13,024** | **967,380** | **2,000,550** | **1,033,170** | | |
| 4051 | BANK & LOAN CHARGES | 81 | 300 | 800 | 500 | | 500 |
| 4056 | AUDIT FEES | 0 | (3,780) | 3,200 | 6,980 | | 6,980 |
| 4057 | ACCOUNTANCY & SOFTWARE | 126 | 4,203 | 11,000 | 6,797 | 1,007 | 5,790 |
| 4061 | Financial Management Fees | 0 | 0 | 11,000 | 11,000 | | 11,000 |
| | Corporate Management :- Indirect Expenditure | **206** | **724** | **26,000** | **25,277** | **1,007** | **24,270** |
| | **Net Income over Expenditure** | **12,818** | **966,656** | **1,974,550** | **1,007,894** | | |
| 102 | Democratic Rep'n & Mgmt | | | | | | |
| 4008 | TRAINING/COURSES | 0 | 0 | 1,000 | 1,000 | | 1,000 |
| 4009 | TRAVEL | 0 | (19) | 400 | 419 | | 419 |
| 4020 | MISC. ESTABLISH.COST | 0 | 0 | 400 | 400 | 228 | 173 |
| 4024 | SUBSCRIPTIONS | 0 | 3,432 | 4,000 | 568 | 600 | (32) |
| 4101 | MAYORS ALLOWANCE | 295 | 624 | 4,500 | 3,876 | | 3,876 |
| 4104 | HOSPITALITY ALLNCE | 0 | 83 | 300 | 218 | | 218 |
| 4106 | Mayors Civic Events | 200 | 1,730 | 4,000 | 2,270 | 498 | 1,772 |
| 4121 | CIVIC REGALIA | 0 | 7 | 800 | 793 | | 793 |
| 4122 | Civic Fund Expenses | 0 | 116 | 200 | 84 | | 84 |
| 4131 | ELECTION COSTS | 0 | 11,859 | 6,400 | (5,459) | | (5,459) |
| 4203 | MAYORS CHRISTMAS APPEAL FUND | 0 | 0 | 5,720 | 5,720 | | 5,720 |
| | Democratic Rep'n & Mgmt :- Indirect Expenditure | **495** | **17,833** | **27,720** | **9,887** | **1,325** | **8,562** |
| | **Net Expenditure** | **(495)** | **(17,833)** | **(27,720)** | **(9,887)** | | |
| 103 | Project H | | | | | | |
| 4011 | RATES | 0 | 0 | 10,000 | 10,000 | | 10,000 |
| 4012 | WATER RATES | 0 | 0 | 3,000 | 3,000 | | 3,000 |
| 4013 | RENT | 0 | 0 | 28,375 | 28,375 | | 28,375 |
| 4014 | ELECTRICITY | 0 | 0 | 3,500 | 3,500 | | 3,500 |
| 4015 | GAS | 0 | 0 | 3,500 | 3,500 | | 3,500 |
| 4020 | MISC. ESTABLISH.COST | 0 | 0 | 1,000 | 1,000 | | 1,000 |
| 4036 | PROPERTY MAINTENANCE | 0 | 0 | 11,000 | 11,000 | | 11,000 |
| 4038 | MAINTENANCE CONTRACTS | 0 | 0 | 2,000 | 2,000 | | 2,000 |
| | Project H :- Indirect Expenditure | **0** | **0** | **62,375** | **62,375** | **0** | **62,375** |
| | **Net Expenditure** | **0** | **0** | **(62,375)** | **(62,375)** | | |

Continued over page

| | | Actual Current Mth | Actual Year To Date | Current Annual Bud | Variance Annual Total | Committed Expenditure | Funds Available |
|---|---|---|---|---|---|---|---|
| 190 | Central Services | | | | | | |
| 1091 | Income Miscellaneous | 8 | 32 | 0 | (32) | | |
| | Central Services :- Income | **8** | **32** | **0** | **(32)** | | |
| 4007 | CONFERENCE COSTS | 0 | 213 | 1,200 | 987 | 550 | 437 |
| 4008 | TRAINING/COURSES | 0 | 410 | 4,000 | 3,590 | 285 | 3,305 |
| 4009 | TRAVEL | 0 | 0 | 100 | 100 | | 100 |
| 4011 | RATES | 0 | 8,840 | 10,500 | 1,660 | | 1,660 |
| 4012 | WATER RATES | 118 | 291 | 1,000 | 709 | | 709 |
| 4014 | ELECTRICITY | 184 | 900 | 2,300 | 1,400 | | 1,400 |
| 4015 | GAS | 11 | 283 | 1,000 | 717 | | 717 |
| 4017 | HEALTH & SAFETY | 0 | 235 | 500 | 265 | 50 | 214 |
| 4020 | MISC. ESTABLISH.COST | 0 | 129 | 700 | 571 | | 571 |
| 4021 | COMMUNICATIONS COSTS | 552 | 2,875 | 10,000 | 7,125 | | 7,125 |
| 4022 | POSTAGE | 0 | 132 | 2,500 | 2,368 | | 2,368 |
| 4023 | STATIONERY | 0 | 151 | 400 | 249 | | 249 |
| 4025 | INSURANCE | 0 | 19,253 | 19,000 | (253) | | (253) |
| 4026 | COMPUTER COSTS | 92 | 1,166 | 8,500 | 7,334 | 46 | 7,287 |
| 4027 | PHOTOCOPIER CHARGES | 0 | 591 | 1,800 | 1,209 | | 1,209 |
| 4031 | ADVERTISING | 0 | 0 | 500 | 500 | | 500 |
| 4036 | PROPERTY MAINTENANCE | 15 | 36 | 1,000 | 964 | 850 | 114 |
| 4038 | MAINTENANCE CONTRACTS | 0 | 136 | 700 | 564 | | 564 |
| 4042 | Equipment Repairs &Maintenance | 50 | 334 | 500 | 166 | | 166 |
| 4059 | OTHER PROFESSIONAL FEES | 0 | 8,998 | 5,000 | (3,998) | 2,200 | (6,198) |
| | Central Services :- Indirect Expenditure | **1,022** | **44,973** | **71,200** | **26,227** | **3,982** | **22,245** |
| | **Net Income over Expenditure** | **(1,014)** | **(44,941)** | **(71,200)** | **(26,259)** | | |
| 192 | Corp Serv Staff Costs | | | | | | |
| 4001 | STAFF SALARIES | 21,622 | 105,004 | 252,400 | 147,396 | | 147,396 |
| 4002 | EMPLOYERS N.I | 2,680 | 13,167 | 31,600 | 18,433 | | 18,433 |
| 4003 | EMPLOYERS SUPERANN. | 4,526 | 22,123 | 55,100 | 32,977 | | 32,977 |
| 4005 | STAFF OVERTIME | 0 | 604 | 2,750 | 2,146 | | 2,146 |
| 4059 | OTHER PROFESSIONAL FEES | 503 | 2,388 | 7,625 | 5,237 | 280 | 4,957 |
| | Corp Serv Staff Costs :- Indirect Expenditure | **29,332** | **143,285** | **349,475** | **206,190** | **280** | **205,910** |
| | **Net Expenditure** | **(29,332)** | **(143,285)** | **(349,475)** | **(206,190)** | | |
| 199 | Corp Serv Capital and Projects | | | | | | |
| 1078 | Grants & Donations Received | 0 | 20,000 | 0 | (20,000) | | |
| | Corp Serv Capital and Projects :- Income | **0** | **20,000** | **0** | **(20,000)** | | |

Continued over page

| | | Actual Current Mth | Actual Year To Date | Current Annual Bud | Variance Annual Total | Committed Expenditure | Funds Available |
|---|---|---|---|---|---|---|---|
| 4805 | CAP - New Equipment (incl IT) | 0 | 0 | 3,000 | 3,000 | | 3,000 |
| 4883 | Project H | 0 | 3,617 | 0 | (3,617) | 18,900 | (22,517) |
| 4991 | Trs to Earmarked Reserve | 0 | 0 | 80,000 | 80,000 | | 80,000 |
| | **Corp Serv Capital and Projects :- Indirect Expenditure** | **0** | **3,617** | **83,000** | **79,383** | **18,900** | **60,483** |
| | **Net Income over Expenditure** | **0** | **16,383** | **(83,000)** | **(99,383)** | | |
| | Grand Totals:- Income | **13,032** | **987,412** | **2,000,550** | **1,013,138** | | |
| | Expenditure | **31,055** | **210,432** | **619,770** | **409,338** | **25,493** | **383,845** |
| | **Net Income over Expenditure** | **(18,023)** | **776,980** | **1,380,780** | **603,800** | | |
| | **Movement to/(from) Gen Reserve** | **(18,023)** | **776,980** | **1,380,780** | **603,800** | | |

**GENERAL RESERVES NOTE**

As Members are aware, when setting the budget, the Council should specifically consider the level of its General Reserve.

The Council should set the level of its General Reserve in line with the guidance set out in the Practitioner's Guide paragraphs 5.33 - 5.35 (in particular paragraph 5.35).

As of 1st April 2026, the Town Council held General Reserves of £587,897.

It is considered good practice to have approximately 3 months net revenue expenditure (NRE) in General reserves. This is calculated by taking the total projected spend and subtracting from it expenditure within the capital cost centres of 199, 299 and 399, to provide total revenue expenditure. This is then divided by 12 and multiplied by 3 to give an approximation of 3 months net revenue expenditure.

Taking into account the above information and based on predicted spend in 2026/27, an approximation of 3 months NRE, and consequently the advised level of General Reserves, equates to £487,214.

It is not recommended that General Reserves be used for revenue (day to day) expenses and in 2026/27 it is not recommended that the Council uses General Reserves to fund any unbudgeted for expenses.

However, Members may consider it prudent to retain the Elections Reserve for its intended purpose of funding the May 2027 election. As such Members may wish to consider funding the current deficit in 102-4131 Elections from the Council's General Reserves. As General Reserves are held to support the Council's overall financial resilience and to meet unforeseen financial pressures, their use to address the current deficit would enable the Elections Reserve to remain available for the anticipated costs associated with the May 2027 elections.

## Houghton Regis Town Council Current Year

### Bank - Cash and Investment Reconciliation as at 31 May 2026

| | | | Account Description | Balance | |
|---|---|---|---|---|---|
| Bank Statement Balances | | | | | |
| | 1 | 31/05/2026 | Liquidity Manager Account | 52,814.96 | |
| | 1 | 31/05/2026 | NatWest Current Account | 1,000.00 | |
| | 2 | 31/05/2026 | Business Reserve Account | 278.31 | |
| | 3 | 31/05/2026 | Natwest Youth Council | 459.87 | |
| | 4 | 31/05/2026 | Natwest Youth Work | 553.10 | |
| | | | | | **55,106.24** |
| Other Cash & Bank Balances | | | | | |
| | | | L A DEPOSIT FUND ACCOUNT | 4,769,500.00 | |
| | | | PETTY CASH FLOAT | 45.80 | |
| | | | | | **4,769,545.80** |
| | | | | | **4,824,652.04** |
| Receipts not on Bank Statement | | | | | |
| | 0 | 31/05/2026 | All Receipts Cleared | 0.00 | |
| | | | | | **0.00** |
| **Closing Balance** | | | | | **4,824,652.04** |
| All Cash & Bank Accounts | | | | | |
| | 1 | | NATWEST CURRENT/RESERVE | | 53,814.96 |
| | 2 | | NATWEST ONLINE ac 41172051 | | 278.31 |
| | 3 | | NATWEST YOUTH COUNCIL | | 459.87 |
| | 4 | | NATWEST YOUTH WORK | | 553.10 |
| | | | Other Cash & Bank Balances | | 4,769,545.80 |
| | | | **Total Cash & Bank Balances** | | **4,824,652.04** |

## Houghton Regis Town Council Current Year

### Bank - Cash and Investment Reconciliation as at 30 June 2026

| | | | Account Description | Balance | |
|---|---|---|---|---|---|
| Bank Statement Balances | | | | | |
| | 1 | 30/06/2026 | Liquidity Manager Account | 69,427.14 | |
| | 1 | 30/06/2026 | NatWest Current Account | 1,000.00 | |
| | 2 | 30/06/2026 | Business Reserve Account | 278.52 | |
| | 3 | 30/06/2026 | Natwest Youth Council | 471.17 | |
| | 4 | 30/06/2026 | Natwest Youth Work | 490.41 | |
| | | | | | **71,667.24** |
| Other Cash & Bank Balances | | | | | |
| | | | L A DEPOSIT FUND ACCOUNT | 4,719,500.00 | |
| | | | PETTY CASH FLOAT | 33.31 | |
| | | | | | **4,719,533.31** |
| | | | | | **4,791,200.55** |
| Receipts not on Bank Statement | | | | | |
| | 0 | 30/06/2026 | All Receipts Cleared | 0.00 | |
| | | | | | **0.00** |
| **Closing Balance** | | | | | **4,791,200.55** |
| All Cash & Bank Accounts | | | | | |
| | 1 | | NATWEST CURRENT/RESERVE | | 70,427.14 |
| | 2 | | NATWEST ONLINE ac 41172051 | | 278.52 |
| | 3 | | NATWEST YOUTH COUNCIL | | 471.17 |
| | 4 | | NATWEST YOUTH WORK | | 490.41 |
| | | | Other Cash & Bank Balances | | 4,719,533.31 |
| | | | **Total Cash & Bank Balances** | | **4,791,200.55** |

## Houghton Regis Town Council Current Year

### Bank - Cash and Investment Reconciliation as at 31 July 2026

| | | Account Description | Balance | |
|---|---|---|---|---|
| Bank Statement Balances | | | | |
| 1 | 31/07/2026 | Liquidity Manager Account | 54,725.23 | |
| 1 | 31/07/2026 | NatWest Current Account | 1,000.00 | |
| 2 | 31/07/2026 | Business Reserve Account | 278.72 | |
| 3 | 31/07/2026 | Natwest Youth Council | 412.65 | |
| 4 | 31/07/2026 | Natwest Youth Work | 461.76 | |
| | | | | **56,878.36** |
| Other Cash & Bank Balances | | | | |
| | | DEBT MANAGEMENT DEPOSIT A | 2,000,000.00 | |
| | | L A DEPOSIT FUND ACCOUNT | 2,569,500.00 | |
| | | PETTY CASH FLOAT | 22.90 | |
| | | | | **4,569,522.90** |
| | | | | **4,626,401.26** |
| Receipts not on Bank Statement | | | | |
| 0 | 31/07/2026 | All Receipts Cleared | 0.00 | |
| | | | | **0.00** |
| **Closing Balance** | | | | **4,626,401.26** |
| All Cash & Bank Accounts | | | | |
| 1 | | NATWEST CURRENT/RESERVE | | 55,725.23 |
| 2 | | NATWEST ONLINE ac 41172051 | | 278.72 |
| 3 | | NATWEST YOUTH COUNCIL | | 412.65 |
| 4 | | NATWEST YOUTH WORK | | 461.76 |
| | | Other Cash & Bank Balances | | 4,569,522.90 |
| | | **Total Cash & Bank Balances** | | **4,626,401.26** |

**Payments for Month 2** | **Nominal Ledger Analysis**

| Date | Payee Name | Reference | £ Total Amnt | £ Creditors | £ VAT | A/c | Centre | £ Amount | Transaction Detail |
|---|---|---|---|---|---|---|---|---|---|
| 01/05/2026 | Amazon | POS | 137.99 | | | 4226 | 302 | 137.99 | Sensory Lights |
| 01/05/2026 | Amazon | POS | 119.98 | | 20.00 | 4226 | 302 | 99.98 | Sensory Tiles |
| 01/05/2026 | Screwfix | POS | 33.98 | | 5.66 | 4042 | 263 | 28.32 | Ronseal White Satin Wood Paint |
| 01/05/2026 | Amazon | POS | 107.98 | | 18.00 | 4042 | 190 | 89.98 | 2 x Naspaluro Office Desk Chai |
| 01/05/2026 | Business HR Solutions (Consult | DD1 | 421.30 | 421.30 | | 501 | | | 69-HR Retainer/Youmange/HR Sof |
| 01/05/2026 | CCLA Investment | EBF | 250,000.00 | | | 215 | | 250,000.00 | LA Deposit Account |
| 01/05/2026 | AMRO Catering & Events T/A Roa | FP | 156.00 | 156.00 | | 501 | | | 86-Food and Drink Vouchers |
| 01/05/2026 | Bedfordshire Pension Fund | FP2 | 63.66 | 63.66 | | 501 | | | 87-Added Years March 2026 |
| 01/05/2026 | Blain's Trailers & Tyres Ltd | FP3 | 1,696.80 | 1,696.80 | | 501 | | | 88-2 alliance tyres |
| 01/05/2026 | Central Bedfordshire Council | FP4 | 16,232.45 | 16,232.45 | | 501 | | | 93-Business Rates |
| 01/05/2026 | Cromwell Group (Holdings) Ltd | FP5 | 454.21 | 454.21 | | 501 | | | 94-Cleaning materials |
| 01/05/2026 | DE Signs & Labels Ltd | FP6 | 108.00 | 108.00 | | 501 | | | 95-Update road Civic Svce |
| 01/05/2026 | Dunstable Lock & Safe Co | FP7 | 24.00 | 24.00 | | 501 | | | 96-1 combination padlock |
| 01/05/2026 | Dunstable Town Council | FP8 | 36.00 | 36.00 | | 501 | | | 97-Licence for Dog Show stalls |
| 01/05/2026 | Ellievision AV Ltd | FP9 | 3,916.80 | 3,916.80 | | 501 | | | 98-Outdoor cinema |
| 01/05/2026 | Four Seasons Event Hire | FP10 | 274.49 | 274.49 | | 501 | | | 99-Crockery for Civic Service |
| 01/05/2026 | Geo Browns Implements Ltd | FP11 | 136.75 | 136.75 | | 501 | | | 100-6 flail 2017 |
| 01/05/2026 | Health Assured Ltd | FP12 | 687.07 | 687.07 | | 501 | | | 101-Health Assured 2026-27 |
| 01/05/2026 | Houghton Regis Helpers Communi | FP13 | 75.00 | 75.00 | | 501 | | | 102-Serving refreshments Civic |
| 01/05/2026 | Karcher (UK) Ltd | FP14 | 1,664.27 | 1,664.27 | | 501 | | | 103-Road sweeper service |
| 01/05/2026 | Keep Britain Tidy | FP15 | 933.60 | 933.60 | | 501 | | | 104-Green Flag Award |
| 01/05/2026 | La Bella Calabria Ltd | FP16 | 629.16 | 629.16 | | 501 | | | 105-Mayor's Charity Dinner |
| 01/05/2026 | M Herber | FP17 | 103.45 | 103.45 | | 501 | | | 107-Mayor's Travel Feb-Mar |
| 01/05/2026 | Michaels Civic Robes | FP18 | 636.00 | 636.00 | | 501 | | | 108-Mayoral Tricorn |
| 01/05/2026 | N Steele | FP19 | 60.00 | 60.00 | | 501 | | | 109-Organist for Civic Service |
| 01/05/2026 | Neil Shadbolt Tree Surgery Ltd | FP20 | 1,440.00 | 1,440.00 | | 501 | | | 110-Willow trees reduced |
| 01/05/2026 | Optimal Living HQ | FP21 | 50.00 | 50.00 | | 501 | | | 112-Deposit Refund |
| 01/05/2026 | Preston Bissett Nurseries & Co | FP22 | 13,780.00 | 13,780.00 | | 501 | | | 113-Hanging baskets/planters |
| 01/05/2026 | The Copolice | FP23 | 1,350.00 | 1,350.00 | | 501 | | | 114-CoPolice Performance HRock |
| 01/05/2026 | Reliance High Tech Ltd | FP24 | 26.02 | 26.02 | | 501 | | | 115-Lone Worker Device Apr |
| 01/05/2026 | Strawberry Fieldz Ltd | FP25 | 500.00 | 500.00 | | 501 | | | 116-Deposit for stage etc HRoc |
| 01/05/2026 | Trade UK Account | FP26 | 52.99 | 52.99 | | 501 | | | 117-Safety Boots size 8 |
| 01/05/2026 | WV Autotech Ltd | FP27 | 1,250.00 | 1,250.00 | | 501 | | | 118-LC69 HCL weltbelt |
| 01/05/2026 | Winning Rosettes | FP28 | 217.10 | 217.10 | | 501 | | | 119-Rosettes for the Dog Show |

**Continued on Page 5**

**Payments for Month 2** | **Nominal Ledger Analysis**

| Date | Payee Name | Reference | £ Total Amnt | £ Creditors | £ VAT | A/c | Centre | £ Amount | Transaction Detail |
|---|---|---|---|---|---|---|---|---|---|
| 05/05/2026 | BT Payment Services Ltd | DD2 | 342.00 | 342.00 | | 501 | | | 67-Monthly regular charges |
| 05/05/2026 | EE Limited | DD3 | 441.92 | 441.92 | | 501 | | | 70-Mobile Phone Charges |
| 05/05/2026 | Scottish Power | DD4 | 119.56 | 119.56 | | 501 | | | 71-Electric Charges |
| 05/05/2026 | Techies Limited | SO | 449.40 | 449.40 | | 501 | | | 797-Microsoft 365 annual licen |
| 06/05/2026 | Post Office | POC | 42.22 | | | 221 | | 42.22 | Petty Cash |
| 06/05/2026 | HM Land Registry | DDR | 21.00 | | | 4059 | 291 | 21.00 | HM Land Registry Fees |
| 07/05/2026 | Amazon | POS | 9.48 | | 1.58 | 4222 | 304 | 7.90 | Fruit Lollipops 150 pieces |
| 07/05/2026 | Amazon | POS | 14.42 | | 2.40 | 4222 | 304 | 12.02 | Duck Whistles in Display box |
| 07/05/2026 | Amazon | POS | 7.95 | | 1.33 | 4222 | 304 | 6.62 | Fabulosa Antibacterial Spray |
| 07/05/2026 | Amazon | POS | 6.47 | | 1.13 | 4222 | 304 | 5.34 | Mini Bubble Wands 32 pack |
| 07/05/2026 | Bedfordshire Pensions | EBP | 19,196.07 | | | 525 | | 19,196.07 | Pension - April 2026 |
| 07/05/2026 | Cloudy Group | DD5 | 110.19 | 110.19 | | 501 | | | 72-App Hosting Package |
| 08/05/2026 | Amazon | POS | 14.55 | | 2.44 | 4222 | 304 | 12.11 | Baker Ross Mini Clackers |
| 08/05/2026 | Gazeboshop | POS | 340.92 | | 56.82 | 4222 | 304 | 284.10 | Small Feather Flag |
| 08/05/2026 | Elixir Garden Supplies | POS | 33.79 | | 5.63 | 4039 | 263 | 28.16 | White Plant Labels |
| 08/05/2026 | ADC Drums & Percussion | POS | 91.83 | | 15.31 | 4222 | 304 | 76.52 | 22" Custom Drum Skin |
| 11/05/2026 | Yu Energy | DD6 | 207.62 | 207.62 | | 501 | | | 73-Gas Charges |
| 11/05/2026 | Yu Energy | DD7 | 36.38 | 36.38 | | 501 | | | 74-Gas Charges |
| 11/05/2026 | Yu Energy | DD8 | 9.72 | 9.72 | | 501 | | | 75-Gas Charges |
| 11/05/2026 | Yu Energy | DD9 | 166.99 | 166.99 | | 501 | | | 76-Gas Charges |
| 13/05/2026 | Backdrop Source | POS | 390.08 | | | 4222 | 304 | 390.08 | Racing Air Gate x 2 |
| 13/05/2026 | Pozitive Energy | DD17 | 3,604.57 | 3,604.57 | | 501 | | | 85-Electric Charges |
| 14/05/2026 | Morrisons | POS | 8.70 | | | 4226 | 302 | 8.70 | Youth Council Refreshments |
| 14/05/2026 | DVLA | POS | 360.00 | | | 4045 | 291 | 360.00 | Vehicle Tax EN68 VTG |
| 14/05/2026 | Scottish Power | DD10 | 221.07 | 221.07 | | 501 | | | 78-Electric Charges |
| 15/05/2026 | Bankline | BLN | 51.00 | | | 4051 | 101 | 51.00 | Bankline fees |
| 15/05/2026 | Heavenly Hands Massage Therapy | FP1 | 150.00 | 150.00 | | 501 | | | 147-Sound Therapy Sensory Day |
| 15/05/2026 | AMF Services (Bedford) Ltd | FP2 | 464.88 | 464.88 | | 501 | | | 148-Cricket roller repairs |
| 15/05/2026 | Badgemaster Ltd | FP3 | 21.77 | 21.77 | | 501 | | | 149-HRTC badges for LLSG |
| 15/05/2026 | Central Bedfordshire Council | FP4 | 60.00 | 60.00 | | 501 | | | 150-Cost of Living Grant Apr26 |
| 15/05/2026 | DE Signs & Labels Ltd | FP5 | 243.60 | 243.60 | | 501 | | | 152-Decals for three vehicles |
| 15/05/2026 | Diocese of St Albans Multi Aca | FP6 | 60.00 | 60.00 | | 501 | | | 153-Cost of Living Grant Apr26 |
| 15/05/2026 | Dunstable Food Bank | FP7 | 120.00 | 120.00 | | 501 | | | 154-Cost of Living Grant Apr26 |
| 15/05/2026 | Hertfordshire County Council | FP8 | 659.53 | 659.53 | | 501 | | | 155-Stationery |
| 15/05/2026 | HMRC | FP9 | 21,144.89 | 21,144.89 | | 501 | | | 156-PAYE/NI April 2026 |
| 15/05/2026 | Houghton Regis Baptist Church | FP10 | 60.00 | 60.00 | | 501 | | | 157-Cost of Living Grant Apr26 |
| 15/05/2026 | Houghton Regis Helpers Communi | FP11 | 60.00 | 60.00 | | 501 | | | 158-Cost of Living Grant Apr26 |
| 15/05/2026 | Independent Water Networks | FP12 | 207.74 | 207.74 | | 501 | | | 159-Water charges |
| 15/05/2026 | Jewels Art Craft & Coffee | FP13 | 60.00 | 60.00 | | 501 | | | 160-Cost of Living Grant Apr26 |

**Continued on Page 6**

**Payments for Month 2** **Nominal Ledger Analysis**

| Date | Payee Name | Reference | £ Total Amnt | £ Creditors | £ VAT | A/c | Centre | £ Amount | Transaction Detail |
|---|---|---|---|---|---|---|---|---|---|
| 15/05/2026 | Karcher (UK) Ltd | FP14 | 1,096.18 | 1,096.18 | | 501 | | | 161-WRS 200 Service |
| 15/05/2026 | Latent Digital Solutions Ltd | FP15 | 6.00 | 6.00 | | 501 | | | 162-Photocopier charges |
| 15/05/2026 | MCS Environmental Services | FP16 | 2,617.92 | 2,617.92 | | 501 | | | 163-Toilet Cleaning April |
| 15/05/2026 | M Herber | FP17 | 68.49 | 68.49 | | 501 | | | 164-Cllr Herber travel Apr |
| 15/05/2026 | NUCO Training Ltd | FP18 | 774.00 | 774.00 | | 501 | | | 165-Emergency Outdoor FAid |
| 15/05/2026 | Spaldings Limited | FP19 | 304.23 | 304.23 | | 501 | | | 170-credit for carriage charge |
| 15/05/2026 | Techies Limited | FP20 | 178.44 | 178.44 | | 501 | | | 172-Microsoft 365 backup |
| 15/05/2026 | The Right Fuelcard Company Lim | FP21 | 157.49 | 157.49 | | 501 | | | 173-Fuel for vehicles |
| 15/05/2026 | The Safer Luton Partnership | FP22 | 300.00 | 300.00 | | 501 | | | 175-FAid Arts & Cultural Event |
| 15/05/2026 | Thornhill Primary School | FP23 | 60.00 | 60.00 | | 501 | | | 176-Cost of Living Grant April |
| 15/05/2026 | Vauxhall Luton Male Voice Choi | FP24 | 300.00 | 300.00 | | 501 | | | 177-Fee for Civic Service |
| 15/05/2026 | WV Autotech Ltd | FP25 | 359.86 | 359.86 | | 501 | | | 178-Coolant radiator LC69 HCL |
| 18/05/2026 | Amazon | POS | 15.23 | | 2.54 | 4222 | 263 | 12.69 | Cable Ties Black/Fridge Magnet |
| 18/05/2026 | Amazon | POS | 27.98 | | 4.66 | 4222 | 263 | 23.32 | White Plastic Yard Signs |
| 18/05/2026 | Scottish Power | DD11 | 46.18 | 46.18 | | 501 | | | 79-Electric Charges |
| 18/05/2026 | Scottish Power | DD12 | 51.04 | 51.04 | | 501 | | | 80-Electric Charges |
| 18/05/2026 | Scottish Power | DD13 | 248.06 | 248.06 | | 501 | | | 81-Electric Charges |
| 18/05/2026 | Scottish Power | DD14 | 27.51 | 27.51 | | 501 | | | 82-Electric Charges |
| 18/05/2026 | Scottish Power | DD15 | 37.21 | 37.21 | | 501 | | | 83-Electric Charges |
| 18/05/2026 | Scottish Power | DD16 | 200.83 | 200.83 | | 501 | | | 84-Electric Charges |
| 18/05/2026 | BNP Paribas Leasing | DD | 1,326.00 | | | 4851 | 299 | 1,326.00 | Finance charge two mowers |
| 19/05/2026 | Post Office | POC | 28.00 | | | 1091 | 302 | 28.00 | Poplars Refund-Date Change |
| 19/05/2026 | Morrisons | POS | 19.34 | | | 4101 | 307 | 19.34 | LLSG special Tea and Treat |
| 21/05/2026 | Morrisons | POS | 28.25 | | 4.09 | 4222 | 263 | 24.16 | Easter Egg Hunt and May events |
| 21/05/2026 | Morrisons | POS | 60.33 | | 0.83 | 4106 | 102 | 59.50 | AGM food |
| 21/05/2026 | Castle Water - 2597769 | DDR1 | 28.97 | 28.97 | | 501 | | | 179-Water charges |
| 22/05/2026 | Natwest Youth Work | Top-Up | 500.00 | | | 218 | | 500.00 | Top-Up Account |
| 26/05/2026 | Poundstretcher | POS | 35.68 | | 5.95 | 4222 | 263 | 29.73 | Items for Dog Show |
| 26/05/2026 | Biffa Waste Services Ltd | DDR2 | 3,677.86 | 3,677.86 | | 501 | | | 181-Waste clearance April |
| 26/05/2026 | UKPrinting.com 3PDIrect Ltd | POS | 274.80 | | 45.80 | 4222 | 304 | 229.00 | Hand waving paper flags |
| 27/05/2026 | Salaries - May 2026 | BACS | 53,815.32 | | | 520 | | 53,815.32 | Salaries - May 2026 |
| 27/05/2026 | Poplars Garden Centre | POS | 116.64 | | 19.44 | 4227 | 302 | 97.20 | LLSG outing at Poplars |
| 28/05/2026 | Dunstable Foodbank | SO | 120.00 | | | 4235 | 305 | 120.00 | Dunstable Foodbank |
| 28/05/2026 | Jewels | SO | 60.00 | | | 4235 | 305 | 60.00 | Jewels |
| 28/05/2026 | CBC | SO | 60.00 | | | 4235 | 305 | 60.00 | CBC |
| 28/05/2026 | Thornhill Primary School | SO | 60.00 | | | 4235 | 305 | 60.00 | Thornhill Primary School |
| 28/05/2026 | Houghton Regis Helpers | SO | 60.00 | | | 4235 | 305 | 60.00 | Houghton Regis Helpers |
| 28/05/2026 | Diocese of St Albans | SO | 60.00 | | | 4235 | 305 | 60.00 | Diocese of St Albans |
| 28/05/2026 | Houghton Regis Baptist Church | SO | 60.00 | | | 4235 | 305 | 60.00 | Houghton Regis Baptist Church |

**Continued on Page 7**

**Payments for Month 2** | **Nominal Ledger Analysis**

| Date | Payee Name | Reference | £ Total Amnt | £ Creditors | £ VAT | A/c | Centre | £ Amount | Transaction Detail |
|---|---|---|---|---|---|---|---|---|---|
| 29/05/2026 | Anglia in Bloom | FP1 | 370.00 | 370.00 | | 501 | | | 122-Historic Parks/Gardens |
| 29/05/2026 | Bedfordshire Pension Fund | FP2 | 65.68 | 65.68 | | 501 | | | 123-Added Years April 26 |
| 29/05/2026 | Bee-Line Entertainment Ltd | FP3 | 120.00 | 120.00 | | 501 | | | 124-Generator Youth Extreme |
| 29/05/2026 | Caroline Nicholson | FP4 | 16.50 | 16.50 | | 501 | | | 125-O/payment for Stall |
| 29/05/2026 | Central Bedfordshire Council | FP5 | 334.18 | 334.18 | | 501 | | | 126-Function Room hire Civic |
| 29/05/2026 | Dunstable Town Council | FP6 | 36.00 | 36.00 | | 501 | | | 127-Licence stalls Classics Pa |
| 29/05/2026 | Explorer Dome | FP7 | 2,376.00 | 2,376.00 | | 501 | | | 128-Chemistry shows May 26 |
| 29/05/2026 | FPM Facility Services Ltd | FP8 | 1,230.00 | 1,230.00 | | 501 | | | 131-Light fitting Thorn Pav |
| 29/05/2026 | Wharfedale & Bowies | FP9 | 180.00 | 180.00 | | 501 | | | 132-Plaques for Classics Park |
| 29/05/2026 | M Herber | FP10 | 56.76 | 56.76 | | 501 | | | 135-Cllr Herber travel May 26 |
| 29/05/2026 | Iconic Media Group Limited | FP11 | 696.00 | 696.00 | | 501 | | | 136-Licence application Thorn |
| 29/05/2026 | Jazz the 2 of Us | FP12 | 250.00 | 250.00 | | 501 | | | 137-Jazz and Swing Classics |
| 29/05/2026 | New Rig Music Ltd | FP13 | 570.00 | 570.00 | | 501 | | | 138-Deposit Steel Band Carniva |
| 29/05/2026 | Preston Bissett Nurseries & Co | FP14 | 3,184.96 | 3,184.96 | | 501 | | | 139-Bedding plants/clock |
| 29/05/2026 | Reliance High Tech Ltd | FP15 | 26.02 | 26.02 | | 501 | | | 140-Lone Worker Device May |
| 29/05/2026 | Scutum Fire & Security Limited | FP16 | 661.50 | 661.50 | | 501 | | | 143-Alarm Maintenance T/Farm |
| 29/05/2026 | The Play Inspection Company Lt | FP17 | 870.00 | 870.00 | | 501 | | | 144-Annual Inspection playarea |
| 29/05/2026 | Wave Utilities | FP18 | 728.64 | 728.64 | | 501 | | | 145-Water chgs T/Farm recharge |
| 29/05/2026 | Payroll Options | DDR3 | 477.07 | 477.07 | | 501 | | | 183-Tax year processing |
| 29/05/2026 | Dunstable & District CA | FP19 | 2,612.50 | 2,612.50 | | 501 | | | 184-Key Partner Grant 26-27 |
| 29/05/2026 | SORTED | FP20 | 1,100.00 | 1,100.00 | | 501 | | | 185-Key Partner Grant 26-27 |
| 29/05/2026 | Keech Hospice Care | FP21 | 2,750.00 | 2,750.00 | | 501 | | | 186-Key Partner Grant 26-27 |
| 29/05/2026 | South Beds Dial A Ride | FP23 | 1,375.00 | 1,375.00 | | 501 | | | 187-Key Partner Grant 26-27 |
| 29/05/2026 | Houghton Regis Memorial Hall F | FP24 | 2,200.00 | 2,200.00 | | 501 | | | 188-Key Partner Grant 26-27 |
| 29/05/2026 | Full House Theatre Company | FP25 | 2,750.00 | 2,750.00 | | 501 | | | 189-Key Partner Grant 26-27 |
| 29/05/2026 | Community Link Project of HRBC | FP26 | 2,200.00 | 2,200.00 | | 501 | | | 190-Key Partner Grant 26-27 |
| 29/05/2026 | George Davies Turf | FP27 | 941.58 | 941.58 | | 501 | | | 192-Top soil for flower beds |
| | **Total Payments for Month** | | 442,431.59 | 114,715.61 | 213.61 | | | 327,502.37 | |
| | **Balance Carried Fwd** | | 53,814.96 | | | | | | |
| | **Cashbook Totals** | | 496,246.55 | 114,715.61 | 213.61 | | | 381,317.33 | |

**Payments for Month 3** **Nominal Ledger Analysis**

| Date | Payee Name | Reference | £ Total Amnt | £ Creditors | £ VAT | A/c | Centre | £ Amount | Transaction Detail |
|---|---|---|---|---|---|---|---|---|---|
| 01/06/2026 | Business HR Solutions (Consult | DDR1 | 421.30 | 421.30 | | 501 | | | 194-HR Retainer and Youmanage |
| 01/06/2026 | EE Limited | DDR2 | 439.12 | 439.12 | | 501 | | | 195-mobile phone bill |
| 01/06/2026 | Scottish Power | DDR3 | 224.31 | 224.31 | | 501 | | | 196-Electricity charges |
| 02/06/2026 | Castle Water | DDR4 | 9.36 | 9.36 | | 501 | | | 197-Water charges |
| 02/06/2026 | BT Payment Services Ltd | DDR5 | 342.00 | 342.00 | | 501 | | | 198-BT monthly charges |
| 02/06/2026 | Francotyp Postalia Ltd | DDR6 | 90.00 | 90.00 | | 501 | | | 199-Franking rental to Aug 26 |
| 02/06/2026 | Morrisons | POS | 50.00 | | | 4227 | 302 | 50.00 | LLSG Gift cards |
| 02/06/2026 | Amazon | POS | 53.91 | | 9.00 | 4226 | 302 | 44.91 | 9 brown t-shirts |
| 03/06/2026 | Amazon | POS | 7.33 | | 1.22 | 4226 | 302 | 6.11 | Batteries for remote control |
| 03/06/2026 | Amazon | POS | 79.97 | | 13.33 | 4226 | 302 | 66.64 | 4 remote control cars GoKartin |
| 03/06/2026 | Amazon | POS | 62.82 | | 10.44 | 4226 | 302 | 52.38 | 9 cycling shorts for girls |
| 03/06/2026 | Techies Limited | SO1 | 449.40 | 449.40 | | 501 | | | 797-Microsoft 365 annual licen |
| 04/06/2026 | Cloudy Group | DDR7 | 110.19 | 110.19 | | 501 | | | 200-App Hosting Package May 26 |
| 04/06/2026 | Amazon | POS | 23.73 | | 3.95 | 4226 | 302 | 19.78 | 2 summer shorts for boys |
| 04/06/2026 | Amazon | POS | 146.15 | | 24.36 | 4226 | 302 | 7.82 | Star shaped sunglasses |
| | | | | | | 4226 | 302 | 113.97 | 9 lion costumes |
| 05/06/2026 | Post Office | POS | 36.45 | | | 221 | | 36.45 | Petty Cash Top Up |
| 05/06/2026 | Lidl | POS | 50.00 | | | 4227 | 302 | 50.00 | LLSG Gift cards - Lidl |
| 08/06/2026 | Bedfordshire Pensions | BACS | 18,874.85 | | | 525 | | 18,874.85 | Pensions - May 2026 |
| 08/06/2026 | Black Market UK Ltd | POS | 992.99 | | | 4042 | 261 | 992.99 | Apple ipad Pro and Pencil |
| 09/06/2026 | Pozitive Energy | DD1 | 563.33 | 563.33 | | 501 | | | 201-Electric Charges |
| 09/06/2026 | Scottish Power | DD2 | 135.63 | 135.63 | | 501 | | | 202-Electric Charges |
| 09/06/2026 | TerraQuest Solutions Ltd | POS | 87.00 | | | 4883 | 199 | 87.00 | Planning Portal Fee Project H |
| 10/06/2026 | Natwest Yth Council | TRANSFER | 500.00 | | | 217 | | 500.00 | Transfer from Current A/c |
| 10/06/2026 | Yu Energy | DD1 | 98.41 | 98.41 | | 501 | | | 246-Gas Charges |
| 10/06/2026 | Yu Energy | DD2 | 143.48 | 143.48 | | 501 | | | 247-Gas Charges |
| 10/06/2026 | Yu Energy | DD3 | 10.05 | 10.05 | | 501 | | | 248-Gas Charges |
| 10/06/2026 | Yu Energy | DD4 | 36.78 | 36.78 | | 501 | | | 249-Gas Charges |
| 10/06/2026 | Signomatic.co.uk | POS | 8.48 | | 1.41 | 4121 | 102 | 7.07 | Plaque for Cllr Herber's photo |
| 11/06/2026 | Amazon | POS | 39.98 | | 6.66 | 4227 | 302 | 33.32 | Seaside Cardboard Cut Out |
| 11/06/2026 | Amazon | POS | 291.92 | | 48.64 | 4227 | 302 | 243.28 | Set of 4 Folding Deck Chairs |
| 11/06/2026 | Morrisons | POS | 10.95 | | | 4226 | 302 | 10.95 | Youth Council Refreshments |
| 11/06/2026 | David S Sales | POS | 138.46 | | 21.96 | 4226 | 302 | 116.50 | Slime/Books/puzzles/ball |
| 11/06/2026 | Amazon | POS | 94.94 | | 15.82 | 4226 | 302 | 79.12 | Prize Drop Disc Game |
| 11/06/2026 | Amazon | POS | 8.81 | | 1.47 | 4226 | 302 | 7.34 | 1 Potato Lollipop Display Stan |
| 12/06/2026 | Central Bedfordshire Council | FP1 | 4,319.04 | 4,319.04 | | 501 | | | 203-CCTV Monitoring Service |
| 12/06/2026 | Circus Allstars | FP2 | 950.00 | 950.00 | | 501 | | | 204-Drop-in 6 Hour Workshop |

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**Payments for Month 3** **Nominal Ledger Analysis**

| Date | Payee Name | Reference | £ Total Amnt | £ Creditors | £ VAT | A/c | Centre | £ Amount | Transaction Detail |
|---|---|---|---|---|---|---|---|---|---|
| 12/06/2026 | Common Works Architecture Ltd | FP3 | 7,542.00 | 7,542.00 | | 501 | | | 205-Project H Design Work |
| 12/06/2026 | DCK Accounting Solutions Ltd | FP4 | 1,353.96 | 1,353.96 | | 501 | | | 206-Year End Closedown |
| 12/06/2026 | Dunstable Lock & Safe Co | FP5 | 24.00 | 24.00 | | 501 | | | 207-Supply Combination Padlock |
| 12/06/2026 | Earth Anchors | FP6 | 225.54 | 225.54 | | 501 | | | 208-Green bin liners for bins |
| 12/06/2026 | FPM Facility Services Ltd | FP7 | 4,200.00 | 4,200.00 | | 501 | | | 209-Moore Cres Pav Alterations |
| 12/06/2026 | Freemans Tree Care Specialists | FP8 | 1,500.00 | 1,500.00 | | 501 | | | 210-Parkside Tree Work |
| 12/06/2026 | Future Scooters | FP9 | 500.00 | 500.00 | | 501 | | | 211-Scooter Coaching Programme |
| 12/06/2026 | Institute of Cemetery & Cremat | FP10 | 110.00 | 110.00 | | 501 | | | 213-Course Cemetery Officer |
| 12/06/2026 | John Curl | FP11 | 116.70 | 116.70 | | 501 | | | 214-MOT Ford Transit |
| 12/06/2026 | Kedel Ltd | FP12 | 3,447.46 | 3,447.46 | | 501 | | | 215-Childrens Garden HHP |
| 12/06/2026 | Krisgar Entertainments | FP13 | 105.00 | 105.00 | | 501 | | | 216-Magic Game Show Carnival |
| 12/06/2026 | Latent Digital Solutions Ltd | FP14 | 248.33 | 248.33 | | 501 | | | 217-Photocopier Service Charge |
| 12/06/2026 | Link Mailing Systems Ltd | FP15 | 137.94 | 137.94 | | 501 | | | 218-Franking Ink Cartridge |
| 12/06/2026 | MCS Environmental Services | FP16 | 2,616.72 | 2,616.72 | | 501 | | | 219-Toilet Cleaning Bedford Sq |
| 12/06/2026 | New Rig Music Ltd | FP17 | 570.00 | 570.00 | | 501 | | | 220-Steel Band HR Carnival |
| 12/06/2026 | Perfect Personalised Parties | FP18 | 350.00 | 350.00 | | 501 | | | 221-Hosting for the Carnival |
| 12/06/2026 | Mr Peter Barratt | FP19 | 285.00 | 285.00 | | 501 | | | 222-Punch & Judy Shows |
| 12/06/2026 | Premier Badges Ltd | FP20 | 939.30 | 939.30 | | 501 | | | 223-Badges HR Carnival |
| 12/06/2026 | Prestige Hygiene Services | FP21 | 222.00 | 222.00 | | 501 | | | 224-Sanitary Disposal Unit |
| 12/06/2026 | Preston Bissett Nurseries & Co | FP22 | 155.00 | 155.00 | | 501 | | | 225-Tree for All Saint View |
| 12/06/2026 | Quinn Artistes Entertainment L | FP23 | 935.00 | 935.00 | | 501 | | | 226-Brass Squadron Carnival |
| 12/06/2026 | The Right Fuelcard Company Lim | FP24 | 276.76 | 276.76 | | 501 | | | 227-Vehicle Fuel |
| 12/06/2026 | Rushden Town Council | FP25 | 20.00 | 20.00 | | 501 | | | 228-BarnDance Charity Donation |
| 12/06/2026 | Spaldings Limited | FP26 | 474.00 | 474.00 | | 501 | | | 229-Cordless Trimmer |
| 12/06/2026 | Strawberry Fieldz Ltd | FP27 | 1,360.00 | 1,360.00 | | 501 | | | 230-Sound & Stage HR Carnival |
| 12/06/2026 | Techies Limited | FP28 | 7.20 | 7.20 | | 501 | | | 231-Microsoft 365 Backup |
| 12/06/2026 | Trade UK Account | FP29 | 324.92 | 324.92 | | 501 | | | 243-Credit for Safety Boots |
| 12/06/2026 | Zurich Municipal | FP30 | 19,253.17 | 19,253.17 | | 501 | | | 242-HRTC Annual Insurance Cove |
| 12/06/2026 | Amethyst Horticlulture Ltd | FP31 | 3,427.58 | 3,427.58 | | 501 | | | 244-Summer Bedding Plants |
| 12/06/2026 | Anglia in Bloom | FP32 | 60.00 | 60.00 | | 501 | | | 245-Anglia in Bloom |
| 12/06/2026 | HMRC | FP33 | 20,412.87 | 20,412.87 | | 501 | | | 191-PAYE / NI May 2026 |

**Continued on Page 7**

**Payments for Month 3** — **Nominal Ledger Analysis**

| Date | Payee Name | Reference | £ Total Amnt | £ Creditors | £ VAT | A/c | Centre | £ Amount | Transaction Detail |
|---|---|---|---|---|---|---|---|---|---|
| 12/06/2026 | Amazon | POS | 17.97 | | 3.00 | 4226 | 302 | 14.97 | Classic T-Shirts x 3 |
| 12/06/2026 | Amazon | POS | 38.96 | | 6.50 | 4226 | 302 | 32.46 | Sports Shorts/Leggings for Gym |
| 12/06/2026 | Amazon | POS | 47.95 | | 7.99 | 4226 | 302 | 39.96 | Lion Costume x 3 |
| 15/06/2026 | Pozitive Energy | DD1 | 3,410.80 | 3,410.80 | | 501 | | | 250-Electric Charges |
| 15/06/2026 | Scottish Power | DD2 | 52.73 | 52.73 | | 501 | | | 251-Electric Charges |
| 15/06/2026 | Scottish Power | DD7 | 28.02 | 28.02 | | 501 | | | 256-Electric Charges |
| 15/06/2026 | Collctiv Website | POS | 40.00 | | | 4101 | 102 | 40.00 | 2 x Tickets South Beds Bingo |
| 15/06/2026 | Bankline | BLN | 60.50 | | | 4051 | 101 | 60.50 | Bankline fees |
| 15/06/2026 | Amazon | POS | 15.98 | | 2.66 | 4222 | 304 | 13.32 | Aramanara Plastic Kazoo Multip |
| 15/06/2026 | Amazon | POS | 10.99 | | 1.83 | 4222 | 263 | 9.16 | Neon Wristbands x 500 |
| 15/06/2026 | Amazon | POS | 45.95 | | 7.65 | 4222 | 304 | 23.32 | Folding trolley cover |
| | | | | | | 4222 | 263 | 8.32 | Paper Wristbands Green x 500 |
| | | | | | | 4222 | 263 | 6.66 | Paper Wristbands Pink x 300 |
| 15/06/2026 | Trophy Store | POS | 22.98 | | 3.84 | 4222 | 304 | 19.14 | Chaucer Trophy Cup Silver |
| 15/06/2026 | B&Q | POS | 149.97 | | 24.99 | 4227 | 302 | 124.98 | Sand and Water Trays x 3 |
| 16/06/2026 | Scottish Power | DD3 | 43.14 | 43.14 | | 501 | | | 252-Electric Charges |
| 16/06/2026 | Scottish Power | DD4 | 201.21 | 201.21 | | 501 | | | 253-Electric Charges |
| 16/06/2026 | Post Office | POC | 45.88 | | | 221 | | 45.88 | Petty Cash |
| 16/06/2026 | Amazon | POS | 145.77 | | 24.30 | 4222 | 304 | 121.47 | Still Spring Water 72x330ml |
| 17/06/2026 | British Gas | DD5 | 27.91 | 27.91 | | 501 | | | 254-Gas Charges |
| 17/06/2026 | Scottish Power | DD6 | 34.91 | 34.91 | | 501 | | | 255-Electric Charges |
| 17/06/2026 | BNP Paribas Leasing | DD | 1,326.00 | | | 4851 | 299 | 1,326.00 | Finance Charge two mowers |
| 17/06/2026 | Baker Ross Ltd | POS | 67.65 | | 11.28 | 4222 | 304 | 56.37 | Art Pictures/Wreath Pack Kit |
| 18/06/2026 | Scottish Power | DD8 | 212.66 | 212.66 | | 501 | | | 257-Electric Charges |
| 18/06/2026 | R&S Barnwell | POS | 32.52 | | 1.92 | 4039 | 263 | 30.60 | Plants for Kitchen Gardens |
| 18/06/2026 | B&Q | POS | 191.94 | | 31.98 | 4222 | 304 | 159.96 | 6FT folding Trestle Table Whit |
| 19/06/2026 | Castle Water | DD9 | 9.67 | 9.67 | | 501 | | | 258-Water Charges |
| 22/06/2026 | Biffa Waste Services Ltd | DD10 | 3,127.44 | 3,127.44 | | 501 | | | 259-Skip Waste Charges |
| 22/06/2026 | Biffa Waste Services Ltd | DD11 | 60.82 | 60.82 | | 501 | | | 260-Skip waste 25/04-22/05 |
| 22/06/2026 | Castle Water - 2597769 | DD12 | 29.30 | 29.30 | | 501 | | | 261-Water Charges |
| 22/06/2026 | Scottish Power | DD1 | 253.27 | 253.27 | | 501 | | | 275-Electric Charges |
| 25/06/2026 | Amazon | POS | 15.98 | | 2.66 | 4227 | 302 | 13.32 | Foam Floor Mats |
| 25/06/2026 | Yeti UK Limited | POS | 287.00 | | 47.83 | 4039 | 263 | 239.17 | 7 x Engraved Rambler Bottles |
| 26/06/2026 | ABF The Soldiers Charity | FP1 | 60.00 | 60.00 | | 501 | | | 276-2 Tickets Mayor ABF Event |
| 26/06/2026 | Accolaide Hounds | FP2 | 750.00 | 750.00 | | 501 | | | 277-Dog Show Prizes HHP |
| 26/06/2026 | AMRO Catering & Events T/A Roa | FP3 | 156.00 | 156.00 | | 501 | | | 315-Subsistence for volunteers |
| 26/06/2026 | May Day Vehicle Rentals | FP4 | 807.00 | 807.00 | | 501 | | | 279-Rent two Luton box Vans |

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**Payments for Month 3** | **Nominal Ledger Analysis**

| Date | Payee Name | Reference | £ Total Amnt | £ Creditors | £ VAT | A/c | Centre | £ Amount | Transaction Detail |
|---|---|---|---|---|---|---|---|---|---|
| 26/06/2026 | Ashish Vyas | FP5 | 56.25 | 56.25 | | 501 | | | 280-Refund Allotment TC02B |
| 26/06/2026 | Barcham Trees Plc | FP6 | 1,027.20 | 1,027.20 | | 501 | | | 281-Trees for HHP |
| 26/06/2026 | Bee-Line Entertainment Ltd | FP7 | 1,320.00 | 1,320.00 | | 501 | | | 284-Generator for Skate Jam |
| 26/06/2026 | Bedfordshire Pension Fund | FP8 | 66.08 | 66.08 | | 501 | | | 285-Added Years May 2026 |
| 26/06/2026 | Blain's Trailers & Tyres Ltd | FP9 | 24.00 | 24.00 | | 501 | | | 286-Tyre & Puncture Repair |
| 26/06/2026 | Council HR and Governance Supp | FP10 | 540.00 | 540.00 | | 501 | | | 287-Job Evalution Town Clerk |
| 26/06/2026 | Cromwell Group (Holdings) Ltd | FP11 | 422.34 | 422.34 | | 501 | | | 288-Various Cleaning Products |
| 26/06/2026 | DE Signs & Labels Ltd | FP12 | 36.00 | 36.00 | | 501 | | | 289-3ft Carnival Banners |
| 26/06/2026 | Future Scooters | FP13 | 2,800.00 | 2,800.00 | | 501 | | | 290-Scooter Coaching Skate Jam |
| 26/06/2026 | George Browns Hire | FP14 | 239.40 | 239.40 | | 501 | | | 291-Various Items April-June |
| 26/06/2026 | Greenbridge Designs Ltd | FP15 | 297.60 | 297.60 | | 501 | | | 314-Book Headstone Williams |
| 26/06/2026 | Hospice at Home Volunteers | FP16 | 6,500.00 | 6,500.00 | | 501 | | | 292-Charity Donation MAF |
| 26/06/2026 | Houghton Regis Baptist Church | FP17 | 8.00 | 8.00 | | 501 | | | 293-Refund Carnival Stall |
| 26/06/2026 | Houghton Regis Helpers Communi | FP18 | 250.00 | 250.00 | | 501 | | | 294-HSF Fund Donation |
| 26/06/2026 | Jewels Art Craft & Coffee | FP19 | 250.00 | 250.00 | | 501 | | | 295-HSF Fund Donation |
| 26/06/2026 | John Curl | FP20 | 14.39 | 14.39 | | 501 | | | 296-Supply Rear Number Plate |
| 26/06/2026 | MT Fabricators Ltd | FP21 | 900.00 | 900.00 | | 501 | | | 297-Refurb George V Post Box |
| 26/06/2026 | Prestige Design & Workwear Ltd | FP22 | 126.00 | 126.00 | | 501 | | | 298-Various Uniform & Clothing |
| 26/06/2026 | Quinn Artistes Entertainment L | FP23 | 895.00 | 895.00 | | 501 | | | 299-Drummers Cultural Event |
| 26/06/2026 | RJ Wilson Fire and Security Lt | FP24 | 1,202.88 | 1,202.88 | | 501 | | | 300-Annual Fire Alarm Contract |
| 26/06/2026 | Safesite Facilities Ltd | FP25 | 339.00 | 339.00 | | 501 | | | 301-Fencing Houghton Rocks |
| 26/06/2026 | Scutum Fire & Security Limited | FP26 | 130.80 | 130.80 | | 501 | | | 302-CCTV Maintenance M Cres |
| 26/06/2026 | SLCC Enterprises Ltd | FP27 | 150.00 | 150.00 | | 501 | | | 303-Additional Accomodation CE |
| 26/06/2026 | Techies Limited | FP80 | 217.44 | 217.44 | | 501 | | | 305-Power Apps for Ranger App |
| 26/06/2026 | The Kokroachez | FP29 | 250.00 | 250.00 | | 501 | | | 306-Band Houghton Rocks |
| 26/06/2026 | Trade UK Account | FP30 | 291.94 | 291.94 | | 501 | | | 312-Various Materials to June |
| 26/06/2026 | Town Mayors Charity Fund | FP31 | 34.00 | 34.00 | | 501 | | | 313-LL Charity Dinner 2 ticket |
| 26/06/2026 | Trade UK Account | FP30 | 58.39 | 58.39 | | 501 | | | 312-Various Materials to June |
| 26/06/2026 | Devonshires Solicitors LLP | FP1 | 500.00 | 500.00 | | 501 | | | 316-Contribute to legal costs |
| 26/06/2026 | Amazon | POS | 10.05 | | 1.68 | 4227 | 302 | 8.37 | Black Cloth |
| 26/06/2026 | Salaries - June 2026 | DD | 55,564.15 | | | 520 | | 55,564.15 | Salaries - June 2026 |

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**Payments for Month 3** | **Nominal Ledger Analysis**

| Date | Payee Name | Reference | £ Total Amnt | £ Creditors | £ VAT | A/c | Centre | £ Amount | Transaction Detail |
|---|---|---|---|---|---|---|---|---|---|
| 29/06/2026 | Amazon | POS | 17.98 | | 3.00 | 4227 | 302 | 14.98 | 1 Gallon Water Jug |
| 29/06/2026 | Amazon | POS | 41.65 | | 6.94 | 4227 | 302 | 34.71 | 2 Water Dispenser/Beach Toys |
| 29/06/2026 | Wickes | POS | 25.00 | | 4.17 | 4227 | 302 | 20.83 | Play Sand 20Kg |
| 29/06/2026 | Diocese of St Albans | SO | 60.00 | | | 4235 | 305 | 60.00 | Diocese of St Albans |
| 29/06/2026 | Dunstable Foodbank | SO | 120.00 | | | 4235 | 305 | 120.00 | Dunstable Foodbank |
| 29/06/2026 | Houghton Regis Baptist Church | SO | 60.00 | | | 4235 | 305 | 60.00 | Houghton Regis Baptist Church |
| 29/06/2026 | Jewels | SO | 60.00 | | | 4235 | 305 | 60.00 | Jewels |
| 29/06/2026 | Central Bedfordshire Council | SO | 60.00 | | | 4235 | 305 | 60.00 | Central Bedfordshire Council |
| 29/06/2026 | Thornhill Primary School | SO | 60.00 | | | 4235 | 305 | 60.00 | Thornhill Primary School |
| 29/06/2026 | Houghton Regis Helpers | SO | 60.00 | | | 4235 | 305 | 60.00 | Houghton Regis Helpers |
| 29/06/2026 | Amazon | POS | 41.64 | | 6.94 | 4227 | 302 | 34.70 | 2 x Water Dispenser/Beach Toys |
| 29/06/2026 | Amazon | POS | -41.65 | | -6.94 | 4227 | 302 | -34.71 | 2 x Water Dispenser/Beach Toys |
| 29/06/2026 | Choral Nova via ticketing webs | POS | 30.00 | | | 4101 | 102 | 30.00 | 2 tickets Choral Nova Concerts |
| 30/06/2026 | Payroll Options | DD13 | 340.99 | 340.99 | | 501 | | | 262-Paydate 27/05/26 Employees |
| | **Total Payments for Month** | | 188,386.98 | 108,095.43 | 352.48 | | | 79,939.07 | |
| | **Balance Carried Fwd** | | 70,427.14 | | | | | | |
| | **Cashbook Totals** | | 258,814.12 | 108,095.43 | 352.48 | | | 150,366.21 | |

**Payments for Month 4** — **Nominal Ledger Analysis**

| Date | Payee Name | Reference | £ Total Amnt | £ Creditors | £ VAT | A/c | Centre | £ Amount | Transaction Detail |
|---|---|---|---|---|---|---|---|---|---|
| 01/07/2026 | Morrisons | POS | 48.65 | | 7.01 | 4222 | 304 | 41.64 | Items for Carnival |
| 02/07/2026 | BT Payment Services Ltd | DD1 | 342.00 | 342.00 | | 501 | | | 318-Fixed Charge Line Rental |
| 02/07/2026 | EE Limited | DD2 | 259.12 | 259.12 | | 501 | | | 319-Mobile Phone Charges |
| 02/07/2026 | Business HR Solutions (Consult | DD3 | 421.30 | 421.30 | | 501 | | | 320-HR Retainer You Manage |
| 02/07/2026 | Business HR Solutions (Consult | DD1 | -421.30 | -421.30 | | 501 | | | 444-Reverse INV9841 |
| 03/07/2026 | Scottish Power | DD4 | 239.74 | 239.74 | | 501 | | | 322-Electric Charges |
| 03/07/2026 | Grenke Leasing Ltd | DD9 | 153.36 | 153.36 | | 501 | | | 327-Photocopier leasing July-S |
| 03/07/2026 | Screwfix Direct | POS | 31.98 | | 5.33 | 4037 | 263 | 26.65 | Satin Wood Paint |
| 03/07/2026 | Pound Fabrics | POS | 124.87 | | 20.81 | 4217 | 263 | 104.06 | Outdoor Fabric Chiltern School |
| 03/07/2026 | Techies Limited | DD2 | 449.40 | 449.40 | | 501 | | | 797-Microsoft 365 annual licen |
| 06/07/2026 | Wickes | POS | 242.20 | | 40.37 | 4037 | 263 | 201.83 | Various materials |
| 06/07/2026 | Amazon | POS | 40.84 | | 7.56 | 4036 | 263 | 33.28 | Office Desk |
| 06/07/2026 | Gala Tent Ltd | POS | 61.96 | | 10.33 | 4222 | 304 | 51.63 | Gala Pro Shade 50 Gazebo |
| 06/07/2026 | Amazon | POS | 41.98 | | 7.00 | 4227 | 302 | 34.98 | Items for Beach Day 18th July |
| 06/07/2026 | Amazon | POS | 35.05 | | 5.84 | 4227 | 302 | 29.21 | Items for Beach Day 18th July |
| 06/07/2026 | Post Office | POC | 250.00 | | | 4222 | 304 | 250.00 | Subsistence Volunteers Carniva |
| 07/07/2026 | Post Office | POC | 150.00 | | | 4222 | 304 | 150.00 | Subsistence volunteers Carniva |
| 07/07/2026 | Transylvania | POS | 20.24 | | 0.02 | 4222 | 304 | 20.22 | Romanian Biscuits Arts & Cultu |
| 07/07/2026 | Poundstretcher | POS | 7.98 | | 1.33 | 4222 | 304 | 6.65 | Microfibre Cloths for Carnival |
| 07/07/2026 | Cloudy Group | INV-D-1222 | 110.19 | 110.19 | | 501 | | | 370-App Hosting Package |
| 07/07/2026 | Transfer to Mayors Appeal Fund | DPC | 1.50 | | | 1097 | 304 | 1.50 | Transfer to Mayors Appeal Fund |
| 07/07/2026 | Transfer to Mayors Appeal Fund | DPC | 1.50 | | | 1097 | 304 | 1.50 | Transfer to Mayors Appeal Fund |
| 07/07/2026 | Central Bedfordshire Council | POS | 1,080.00 | | | 4883 | 199 | 1,080.00 | Building Reg Fee Project H |
| 08/07/2026 | The Little Theatre Dunstable | POS | 40.00 | | | 4101 | 102 | 40.00 | Dunstable Mayor Theatre Night |
| 08/07/2026 | Heron Foods | POS | 6.45 | | 1.07 | 4222 | 304 | 5.38 | Australian Arts & Cultural Eve |
| 08/07/2026 | Morrisons | POS | 96.25 | | 15.66 | 4101 | 102 | 80.59 | Prizes Mayors Fundraising Stal |
| 09/07/2026 | Bedfordshire Pensions | EBP | 19,375.02 | | | 525 | | 19,375.02 | Pension - June 2026 |
| 09/07/2026 | Tfr from Mayor's Appeal Fund | TFR | 0.80 | | | 1097 | 304 | 0.80 | Overpayment HRocks stall |
| 09/07/2026 | Amazon | POS | 160.74 | | 26.79 | 4217 | 263 | 133.95 | Barn Owl Nest Box |
| 09/07/2026 | Amazon | POS | 14.59 | | 2.43 | 4221 | 302 | 12.16 | Lollies for YC Carnival Stall |
| 09/07/2026 | Amazon | POS | 3.50 | | 0.58 | 4222 | 304 | 2.92 | Pakistani flag stickers |

**Continued on Page 5**

**Payments for Month 4** — **Nominal Ledger Analysis**

| Date | Payee Name | Reference | £ Total Amnt | £ Creditors | £ VAT | A/c | Centre | £ Amount | Transaction Detail |
|---|---|---|---|---|---|---|---|---|---|
| 09/07/2026 | Amazon | POS | 24.00 | | 4.00 | 4222 | 304 | 20.00 | Toothpick Flags |
| 09/07/2026 | Morrisons | POS | 13.64 | | | 4226 | 302 | 13.64 | YC sessions July-Sept |
| 09/07/2026 | Amazon | POS | 53.33 | | 8.90 | 4221 | 302 | 44.43 | 2 Tombola Boxes |
| 09/07/2026 | Amazon | POS | 13.74 | | 2.29 | 4222 | 304 | 11.45 | Toothpick Flags |
| 10/07/2026 | AccessoLoo | FP1 | 520.00 | 520.00 | | 501 | | | 329-AccessoLoo for Carnival |
| 10/07/2026 | Aurora World Ltd | FP2 | 837.22 | 837.22 | | 501 | | | 330-Toys for Arts & Cultural |
| 10/07/2026 | BATPC | FP3 | 2,404.00 | 2,404.00 | | 501 | | | 331-Membership BATPC & NALC |
| 10/07/2026 | Blain's Trailers & Tyres Ltd | FP4 | 30.00 | 30.00 | | 501 | | | 332-Tyres and puncture repairs |
| 10/07/2026 | Central Bedfordshire Council | FP5 | 50.00 | 50.00 | | 501 | | | 333-Parkside Dr Rent 2026/27 |
| 10/07/2026 | Charles Hill Garden Services L | FP6 | 15,560.00 | 15,560.00 | | 501 | | | 334-Path Edging at HHG |
| 10/07/2026 | Clare Evans | FP7 | 63.00 | 63.00 | | 501 | | | 335-Conference Expenses |
| 10/07/2026 | Dunstable Lock & Safe Co | FP8 | 78.72 | 78.72 | | 501 | | | 336-Key cutting April-June |
| 10/07/2026 | Dunstable Town Council | FP9 | 225.00 | 225.00 | | 501 | | | 338-Licence for Stall Beach Da |
| 10/07/2026 | Clear Fitness | FP10 | 450.00 | 450.00 | | 501 | | | 339-Buggy Exercise |
| 10/07/2026 | IAC Audit and Consultancy Ltd | FP11 | 478.80 | 478.80 | | 501 | | | 340-Year End Audit 2025/26 |
| 10/07/2026 | Independent Water Networks | FP12 | 336.69 | 336.69 | | 501 | | | 341-Water Charges Allotments |
| 10/07/2026 | The Traditional Game Hire Comp | FP13 | 1,645.00 | 1,645.00 | | 501 | | | 343-Summer Fun Roller Skates |
| 10/07/2026 | Joanna Cross Photography | FP14 | 70.00 | 70.00 | | 501 | | | 344-Photograph New Mayor |
| 10/07/2026 | John Curl | FP15 | 338.40 | 338.40 | | 501 | | | 345-New Heated Rear Window |
| 10/07/2026 | Latent Digital Solutions Ltd | FP16 | 48.28 | 48.28 | | 501 | | | 346-Service Charge Photocopier |
| 10/07/2026 | Martin Rix Building Services | FP17 | 11,505.60 | 11,505.60 | | 501 | | | 347-Raised Beds |
| 10/07/2026 | MCS Environmental Services | FP18 | 2,616.72 | 2,616.72 | | 501 | | | 348-Toilet Cleaning Bedford Sq |
| 10/07/2026 | Monster Inflatables Limited | FP19 | 645.00 | 645.00 | | 501 | | | 349-Go Karts & Didi Cars |
| 10/07/2026 | Kings Fire Ltd | FP20 | 403.20 | 403.20 | | 501 | | | 350-Test Fire Alarm Moore Cres |
| 10/07/2026 | Chapman Planning | FP21 | 825.00 | 825.00 | | 501 | | | 351-Neighbourhood Plan Monitor |
| 10/07/2026 | Sew What I Found For You | FP22 | 400.00 | 400.00 | | 501 | | | 352-The Winnie Costume Project |
| 10/07/2026 | Perfect Print | FP23 | 591.00 | 591.00 | | 501 | | | 353-Carnival Programmes |
| 10/07/2026 | Premier Badges Ltd | FP24 | 531.30 | 531.30 | | 501 | | | 354-Badges HR in Bloom/HHP |
| 10/07/2026 | Prestige Design & Workwear Ltd | FP25 | 627.60 | 627.60 | | 501 | | | 357-Various uniform |
| 10/07/2026 | Reliance High Tech Ltd | FP26 | 26.02 | 26.02 | | 501 | | | 358-Lone worker devices |
| 10/07/2026 | Safesite Facilities Ltd | FP27 | 1,066.80 | 1,066.80 | | 501 | | | 360-Fencing for HR |

**Continued on Page 6**

**Payments for Month 4** | **Nominal Ledger Analysis**

| Date | Payee Name | Reference | £ Total Amnt | £ Creditors | £ VAT | A/c | Centre | £ Amount | Transaction Detail |
|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | Fireworks |
| 10/07/2026 | South Beds Dial A Ride | FP28 | 156.00 | 156.00 | | 501 | | | 361-LLSG Poplars Trip |
| 10/07/2026 | Spaldings Limited | FP29 | 411.59 | 411.59 | | 501 | | | 362-Various tools |
| 10/07/2026 | Techies Limited | FP30 | 7.20 | 7.20 | | 501 | | | 363-Microsoft 365 Backup |
| 10/07/2026 | The Right Fuelcard Company Lim | FP31 | 250.45 | 250.45 | | 501 | | | 364-Vehicle Fuel |
| 10/07/2026 | Stockton Bradley Ltd | FP32 | 2,655.00 | 2,655.00 | | 501 | | | 365-Support to compile tender |
| 10/07/2026 | Trade UK Account | FP33 | 71.54 | 71.54 | | 501 | | | 367-Various items April-June |
| 10/07/2026 | Vale Training Services Ltd | FP34 | 720.00 | 720.00 | | 501 | | | 368-Course on Knapsack sprayin |
| 10/07/2026 | Zurich Municipal | FP35 | 112.00 | 112.00 | | 501 | | | 369-Additional Insurance Carni |
| 10/07/2026 | HMRC | FP36 | 21,191.56 | 21,191.56 | | 501 | | | 326-PAYE / NI June 2026 |
| 10/07/2026 | Independent Water Networks | DD1 | -336.69 | -336.69 | | 501 | | | 371-Water Charges Allotments |
| 10/07/2026 | Amazon | POS | 32.95 | | | 4222 | 304 | 32.95 | Haldirams Milk Cake |
| 10/07/2026 | Post Office | POC | 20.00 | | | 4221 | 302 | 20.00 | Change for YC Carnival Stall |
| 10/07/2026 | BT Payment Services Ltd | DD1 | 621.10 | 621.10 | | 501 | | | 372-Quarterly Charges |
| 10/07/2026 | Yu Energy | DD2 | 72.14 | 72.14 | | 501 | | | 373-Gas Charges |
| 10/07/2026 | Yu Energy | DD3 | 25.24 | 25.24 | | 501 | | | 274-Gas Charges |
| 10/07/2026 | Yu Energy | DD4 | 20.16 | 20.16 | | 501 | | | 375-Gas Charges |
| 13/07/2026 | Yu Energy | DD5 | 9.72 | 9.72 | | 501 | | | 376-Gas Charges |
| 13/07/2026 | Pozitive Energy | DD7 | 3,127.57 | 3,127.57 | | 501 | | | 380-Electric Charges |
| 14/07/2026 | Scottish Power | DD5 | 131.78 | 131.78 | | 501 | | | 323-Electric Charges |
| 14/07/2026 | Pozitive Energy | DD6 | 858.45 | 858.45 | | 501 | | | 379-Electric Charges |
| 15/07/2026 | Your NRG Ltd | DD1 | 3,767.80 | 3,767.80 | | 501 | | | 381-White Diesel for vehicles |
| 15/07/2026 | Seated Furniture Limited | POS | 333.31 | | 55.55 | 4101 | 307 | 277.76 | Sensory low discovery table |
| 15/07/2026 | Wicken Toys | POS | 279.99 | | 46.67 | 4101 | 307 | 233.32 | Plum discovery forest water ru |
| 15/07/2026 | Banana Print | POS | 44.90 | | | 4222 | 304 | 44.90 | Arts & Cultural Day Flyers |
| 15/07/2026 | Banana Print | POS | 44.90 | | | 4222 | 304 | 44.90 | Arts & Cultural Day Trail Maps |
| 15/07/2026 | Educational Equipment Supplies | POS | 95.94 | | 15.99 | 4101 | 307 | 79.95 | Sensory Safety Mirror |
| 15/07/2026 | Post Office | POC | 45.55 | | | 221 | | 45.55 | Petty Cash |
| 15/07/2026 | Bankline | BLN | 53.00 | | | 4051 | 101 | 53.00 | Bankline Fees |
| 16/07/2026 | Amazon | POS | 13.14 | | 2.19 | 4222 | 304 | 10.95 | A3 laminating pouches |
| 16/07/2026 | Amazon | POS | 8.64 | | 1.44 | 4222 | 304 | 7.20 | Double-sided tape |
| 16/07/2026 | Amazon | POS | 13.65 | | 2.27 | 4222 | 304 | 11.38 | World flags bunting |
| 16/07/2026 | Morrisons | POS | 28.70 | | | 4226 | 302 | 28.70 | Youth Council refreshments |
| 17/07/2026 | British Gas | DD | 19.03 | 19.03 | | 501 | | | 382-Gas charges |
| 17/07/2026 | BNP Paribas | BACS | 1,326.00 | | | 4851 | 299 | 1,326.00 | Finance two mowers |
| 17/07/2026 | Sports Direct | POS | 198.94 | | | 4222 | 304 | 198.94 | Nike Caps and bags |
| 17/07/2026 | Asda | POS | 150.00 | | | 4222 | 304 | 150.00 | 5 Lifestyle Gift Cards £30 eac |

Continued on Page 7

**Payments for Month 4** | **Nominal Ledger Analysis**

| Date | Payee Name | Reference | £ Total Amnt | £ Creditors | £ VAT | A/c | Centre | £ Amount | Transaction Detail |
|---|---|---|---|---|---|---|---|---|---|
| 17/07/2026 | Asda | POS | 50.00 | | | 4222 | 304 | 50.00 | Lifestyle Gift Card £50 |
| 17/07/2026 | DVLA | POS | 360.00 | | | 4045 | 291 | 360.00 | Vehicle Tax KY64 BGK |
| 17/07/2026 | BNP Paribas Leasing | DD | 1,326.00 | | | 4851 | 299 | 1,326.00 | Finance Charge two mowers |
| 17/07/2026 | BNP Paribas leasing | DD | -1,326.00 | | | 4851 | 299 | -1,326.00 | Finance charge two mowers |
| 17/07/2026 | Dunstable Town Council | POS | 10.00 | | | 4101 | 102 | 10.00 | Dunstable Mayor Coffee Morning |
| 20/07/2026 | St John Ambulance | POS | 492.00 | | 82.00 | 4008 | 190 | 410.00 | First Aid at Work 5th-7th Aug |
| 20/07/2026 | Castle Water - 2597769 | DD1 | 28.98 | 28.98 | | 501 | | | 383-Water Charges |
| 20/07/2026 | Sloane & Sons | POS | 899.10 | | | 4036 | 283 | 899.10 | Bench |
| 21/07/2026 | Post Office | POC | 100.00 | | | 4222 | 304 | 100.00 | Subsistence for Volunteers A&C |
| 21/07/2026 | Amazon | POS | 25.49 | | 4.25 | 4222 | 304 | 21.24 | Multipurpose Wiping Paper |
| 22/07/2026 | Polish Supermarket | POS | 11.32 | | | 4222 | 304 | 11.32 | Polish Biscuits/Sweets for A&C |
| 22/07/2026 | Poundland | POS | 10.00 | | 1.66 | 4222 | 304 | 8.34 | Foil Trays and batteries event |
| 22/07/2026 | Central Bedfordshire Council | POS | 1.00 | | | 4222 | 304 | 1.00 | Parking for event shopping |
| 22/07/2026 | Amazon | POS | 11.86 | | 1.98 | 4222 | 304 | 9.88 | Wet Floor Sign Yellow |
| 22/07/2026 | Amazon | POS | 28.97 | | 4.83 | 4036 | 263 | 24.14 | Docking Station |
| 23/07/2026 | DMADF | CHP | 2,000,000.0 | | | 219 | | 2,000,000.00 | DMADF Investment |
| 23/07/2026 | Post Office | POC | 40.09 | | | 221 | | 40.09 | Petty Cash |
| 23/07/2026 | Morrisons | POS | 44.12 | | | 4222 | 304 | 44.12 | Arts and Cultural Day refreshm |
| 24/07/2026 | 1st/3rd HOUGHTON REGIS SCOUTS | FP1 | 100.00 | 100.00 | | 501 | | | 384-Carnival Best Dressed Team |
| 24/07/2026 | AMRO Catering & Events T/A Roa | FP2 | 768.00 | 768.00 | | 501 | | | 386-HR in Bloom Lunches 20/07 |
| 24/07/2026 | Antoni Lelinski | FP3 | 50.00 | 50.00 | | 501 | | | 387-Carnival Best Dressed Indi |
| 24/07/2026 | Bedfordshire Pension Fund | FP4 | 66.08 | 66.08 | | 501 | | | 388-Added Years June 2026 |
| 24/07/2026 | Bubbles Lighting Ltd | FP5 | 874.80 | 874.80 | | 501 | | | 389-Generator Hire Carnival |
| 24/07/2026 | Central Bedfordshire Council | FP6 | 11,864.30 | 11,864.30 | | 501 | | | 391-Tithe Farm Dwelling Rent |
| 24/07/2026 | Dunstable Town Council | FP7 | 25.00 | 25.00 | | 501 | | | 392-Licence for Stalls Arts & |
| 24/07/2026 | Falconeye Security Ltd | FP8 | 1,032.00 | 1,032.00 | | 501 | | | 394-Addit Security HR Carnival |
| 24/07/2026 | Fizzy Facepaints | FP9 | 500.00 | 500.00 | | 501 | | | 396-Tattoos Facepainting Subsi |
| 24/07/2026 | George Browns Hire | FP10 | 377.90 | 377.90 | | 501 | | | 397-Parts for Roberine Mower |
| 24/07/2026 | Henna Body Art Tattooing | FP11 | 180.00 | 180.00 | | 501 | | | 398-Henna Body Art Festival |
| 24/07/2026 | Last of the Summer Ukuleles | FP12 | 100.00 | 100.00 | | 501 | | | 399-Music Entertainment Carniv |
| 24/07/2026 | Joanna Cross Photography | FP13 | 220.00 | 220.00 | | 501 | | | 400-Photograph HR |

**Continued on Page 8**

**Payments for Month 4** | **Nominal Ledger Analysis**

| Date | Payee Name | Reference | £ Total Amnt | £ Creditors | £ VAT | A/c | Centre | £ Amount | Transaction Detail |
|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | Carnival |
| 24/07/2026 | Lime Tree Primary Academy | FP14 | 100.00 | 100.00 | | 501 | | | 401-Carnival Prize Best Push & |
| 24/07/2026 | Lynn Hammond | FP15 | 50.00 | 50.00 | | 501 | | | 402-Refund Deposit HHP |
| 24/07/2026 | Martin Rix Building Services | FP16 | 1,923.12 | 1,923.12 | | 501 | | | 403-Replacement blind HHP Ceda |
| 24/07/2026 | Matt Arnold | FP17 | 100.00 | 100.00 | | 501 | | | 404-Carnival Prize Most Origin |
| 24/07/2026 | The Roberts Family Band | FP18 | 240.00 | 240.00 | | 501 | | | 405-Music Entertainment Carniv |
| 24/07/2026 | MT Fabricators Ltd | FP19 | 1,302.00 | 1,302.00 | | 501 | | | 406-Paint gates at All Saints |
| 24/07/2026 | New Life Church | FP20 | 50.00 | 50.00 | | 501 | | | 407-Carnival Prize Best Group |
| 24/07/2026 | Perfect Personalised Parties | FP21 | 790.00 | 790.00 | | 501 | | | 408-Beach Day 18th July 26 |
| 24/07/2026 | Peter Simms | FP22 | 400.00 | 400.00 | | 501 | | | 409-Jester Heritage Day |
| 24/07/2026 | Prestige Design & Workwear Ltd | FP23 | 554.00 | 554.00 | | 501 | | | 410-T-Shirts for Skate Jam |
| 24/07/2026 | Preston Bissett Nurseries & Co | FP24 | 408.00 | 408.00 | | 501 | | | 411-Plants for All Saints View |
| 24/07/2026 | Safesite Facilities Ltd | FP25 | 787.50 | 787.50 | | 501 | | | 412-Refundable Deposit Fencing |
| 24/07/2026 | Mrs Sandra Hodge | FP26 | 50.00 | 50.00 | | 501 | | | 413-Carnival Prize Best Stall |
| 24/07/2026 | Spaldings Limited | FP27 | 458.46 | 458.46 | | 501 | | | 417-Parts for ride on mower |
| 24/07/2026 | Strong Soul Fitness CIC | FP28 | 450.00 | 450.00 | | 501 | | | 418-Additional Boxing Sessions |
| 24/07/2026 | English School of Falconry | FP29 | 420.00 | 420.00 | | 501 | | | 419-European Eagle Owl HRIB |
| 24/07/2026 | The Safer Luton Partnership | FP30 | 100.00 | 100.00 | | 501 | | | 420-First Aid Heritage Day |
| 24/07/2026 | Three Star (Luton) Ltd | FP31 | 1,040.00 | 1,040.00 | | 501 | | | 422-Coach for Southend |
| 24/07/2026 | PlantGrow Ltd | FP32 | 1,000.00 | 1,000.00 | | 501 | | | 424-All Purpose Liquid Plant F |
| 24/07/2026 | Techies Limited | FP33 | 55.62 | 55.62 | | 501 | | | 425-New User Microsoft 365 |
| 24/07/2026 | The Outliars | FP34 | 350.00 | 350.00 | | 501 | | | 426-Band at HRocks |
| 24/07/2026 | Jewels Art Craft & Coffee | FP35 | 100.00 | 100.00 | | 501 | | | 427-Donation Arts & Cultural E |
| 24/07/2026 | Trade UK Account | FP36 | 411.17 | 411.17 | | 501 | | | 429-Bark Trees at HHP |
| 24/07/2026 | PlantGrow Ltd | FP32 | -1,000.00 | -1,000.00 | | 501 | | | 430-Reverse All Purpose Liquid |
| 24/07/2026 | PlantGrow | POS | 1,000.00 | | 166.67 | 4039 | 263 | 833.33 | All Purpose Organic Liquid Fee |
| 24/07/2026 | Morrisons | POS | 31.10 | | | 4226 | 302 | 31.10 | Youth Council snacks |
| 27/07/2026 | Biffa Waste Services Ltd | DD6 | 76.02 | 76.02 | | 501 | | | 324-Skip Waste 23/05-26/06/26 |
| 27/07/2026 | Biffa Waste Services Ltd | DD7 | 3,629.04 | 3,629.04 | | 501 | | | 325-Skip Waste Charges |
| 27/07/2026 | Castle Water | DD1 | 85.90 | 85.90 | | 501 | | | 433-Water Charges |
| 27/07/2026 | Wickes | POS | 15.00 | | 2.50 | 4227 | 302 | 12.50 | 20 KG Playing Sand |

**Continued on Page 9**

**Payments for Month 4** | **Nominal Ledger Analysis**

| Date | Payee Name | Reference | £ Total Amnt | £ Creditors | £ VAT | A/c | Centre | £ Amount | Transaction Detail |
|---|---|---|---|---|---|---|---|---|---|
| 27/07/2026 | Salaries - July 2026 | POS | 57,623.57 | | | 520 | | 57,623.57 | Salaries - July 2026 |
| 27/07/2026 | B&Q Marketplace | POS | 199.20 | | 33.20 | 4101 | 307 | 166.00 | Natural Bamboo Garden Screenin |
| 28/07/2026 | Diocese of St Albans | SO | 60.00 | | | 4235 | 305 | 60.00 | Diocese of St Albans |
| 28/07/2026 | Dunstable Foodbank | SO | 120.00 | | | 4235 | 305 | 120.00 | Dunstable Foodbank |
| 28/07/2026 | Central Bedfordshire Council | SO | 60.00 | | | 4235 | 305 | 60.00 | Central Bedfordshire Council |
| 28/07/2026 | Thornhill Primary School | SO | 60.00 | | | 4235 | 305 | 60.00 | Thornhill Primary School |
| 28/07/2026 | Houghton Regis Helpers | SO | 60.00 | | | 4235 | 305 | 60.00 | Houghton Regis Helpers |
| 28/07/2026 | Houghton Regis Baptist Church | SO | 60.00 | | | 4235 | 305 | 60.00 | Houghton Regis Baptist Church |
| 28/07/2026 | Jewels | SO | 60.00 | | | 4235 | 305 | 60.00 | Jewels |
| 28/07/2026 | Kite Packaging Limited | POS | 95.34 | | 15.89 | 4222 | 304 | 79.45 | Attached Lid Container |
| 28/07/2026 | Morrisons | POS | 18.50 | | | 4226 | 302 | 18.50 | Youth Council snacks |
| 29/07/2026 | Scottish Power | DD2 | 164.84 | 164.84 | | 501 | | | 434-Electric Charges |
| 29/07/2026 | Scottish Power | DD3 | 44.50 | 44.50 | | 501 | | | 435-Electric Charges |
| 29/07/2026 | Scottish Power | DD4 | 60.77 | 60.77 | | 501 | | | 436-Electric Charges |
| 29/07/2026 | Scottish Power | DD5 | 41.69 | 41.69 | | 501 | | | 437-Electric Charges |
| 29/07/2026 | Scottish Power | DD6 | 24.33 | 24.33 | | 501 | | | 438-Electric Charges |
| 29/07/2026 | Asda | POS | 2.23 | | 0.37 | 4222 | 263 | 1.86 | Water for the Open-Air Cinema |
| 29/07/2026 | Cartridge Ink.co.uk | POS | 29.16 | | 4.86 | 4020 | 263 | 24.30 | HP Compatible HP Black Toner |
| 30/07/2026 | Scottish Power | DD7 | 68.95 | 68.95 | | 501 | | | 439-Electric Charges |
| 30/07/2026 | Scottish Power | DD8 | 189.51 | 189.51 | | 501 | | | 440-Electric Charges |
| 30/07/2026 | Scottish Power | DD1 | 211.79 | 211.79 | | 501 | | | 445-Electric Charges |
| 30/07/2026 | Amazon | POS | 14.99 | | 2.50 | 4042 | 263 | 12.49 | Hook combination key cabinet |
| 31/07/2026 | Payroll Options | DD8 | 248.88 | 248.88 | | 501 | | | 326-Paydate 26/06/26 Employees |
| 31/07/2026 | Amazon | POS | 47.44 | | 7.91 | 4042 | 190 | 39.53 | Chrome Pedestal Fan |
| 31/07/2026 | Totebox Ltd | POS | 57.60 | | 9.60 | 4222 | 304 | 48.00 | 80L Gator Tote x 2 |
| 31/07/2026 | TTS | POS | 639.56 | | 106.60 | 4101 | 307 | 532.96 | Children's Centre equipment |
| 31/07/2026 | Plusnet (VAT inc) | POS | 47.45 | | 7.91 | 4042 | 190 | 39.54 | Chrome Pedestal Fan |
| | **Total Payments for Month** | | 2,196,007.46 | 108,991.95 | 744.16 | | | 2,086,271.35 | |
| | **Balance Carried Fwd** | | 55,725.23 | | | | | | |
| | **Cashbook Totals** | | 2,251,732.69 | 108,991.95 | 744.16 | | | 2,141,996.58 | |

**CORPORATE SERVICES COMMITTEE** **Agenda Item 9**

| | |
|---|---|
| **Date:** | **7th September 2026** |
| **Title:** | **Investment Report** |
| **Purpose of the Report:** | **To provide to members a report on investments to date.** |
| **Contact Officer:** | **Debbie Marsh, Head of Corporate Services** |

## 1. BACKGROUND

This report is provided in accordance with the approved Committee Functions, Financial Regulation 12, Treasury Management Strategy and Banking Arrangements.

The Council currently has funds deposited in NatWest, the Churches, Charities and Local Authorities Investment Management Company (CCLA) Public Sector Deposit Fund and the Governments Debt Management Account Deposit Facility (DMADF).

## 2. CCLA DEPOSIT FUND

Commencement of the short-term investment (Public Sector Deposit Fund) was during Financial Year 2014 - 2015.

In accordance with Minutes AC1113 and AC1121, two officers administrate both these accounts for supervision and audit trail purposes.

Funds can be transferred into and out of the Deposit account without notice and only into the Council's designated bank account.

This is a pooled, qualified money market fund created by and for the public sector which has a low level of risk. Shares are bought and the dividend is paid at the end of each month (in accordance with IAS 18 – Revenue) less management fees but without deduction of tax. Members will find attached, Appendix A, information on the 'AAAmmf' affirmation from Fitch Ratings on the CCLA Public Sector Deposit Fund. Members can find more details on this fund by following this link The Public Sector Deposit Fund | CCLA In addition at Appendix B, Members will find attached The Public Sector Deposit Fund Fact Sheet – 30th June 2026.

As with all Money Market Funds (MMF's) Accessibility of funds are almost immediate (within 24 hours) making these highly liquid Current Asset investments. Activity is a fluctuation of withdrawals when required to meet the council's expenditure costs for the period and deposits of investing surplus funds (predominantly Precept) in accordance with the Trustee Investment Act 1961 S.11 and recommendations.

Further detail is provided in the Chronological Report attached at Appendix C. Members will find, for additional information, in the other details column, figures showing interest achieved and the average monthly yield percentage.

## 3. DEBT MANAGEMENT ACCOUNT DEPOSIT FUND (DMADF)

Following the adoption of the councils Treasury Management Strategy a meeting was held between officers and representatives from Arlingclose. At this meeting Arlingclose provided an overview of the current economic outlook, interest rate expectations and treasury investment opportunities available to the Council. Arlingclose advised that the Council's immediate priority should be to ensure compliance with the counterparty limits contained within the Treasury Management Strategy by reducing the level of funds held within a single Money Market Fund (MMF) and increasing diversification across multiple approved investment providers.

Therefore, following this advice and as the Council already had a DMADF account, a sum of £2,000,000 was deposited, for a period of 3 months. Withdrawal from the CCLA Deposit Fund as can be shown on the CCLA Chronological statement for July with the attached DMADF Deal Notice (Appendix D), dated 23rd July 2026 showing the deposit. Further information on this investment is under agenda item 10.

## 4. INVESTMENT OPPORTUNITIES

Members will find an update report on investment opportunities under agenda item 10.

## 5. HRTC CORPORATE PLAN

**Aspirations Management and Operations: To improve the efficiency and effectiveness of the Town Council as the key local service provider**
4.5 Enhance the role of the council.

## 6. IMPLICATIONS

**Corporate Implications**

- Risk Management Strategy
- Treasury Management Strategy

**Legal Implications**

- Compliance with the guidance issued by the Secretary of State under Section 15(1) (a) of the Local Government Act 2003

**Crime and Disorder Implications**
There are no crime and disorder implications arising from the recommendation

**Financial Implications**

- There are no financial implications of this report.

**Risk Implications**

- As with any type of investment there is always an element of risk. Officers' supervision of the accounts and monitoring their environments as well as the UK's economy climate, helps to regulate and assess any potential risks.
- Reputation should monies be lost from poor investment decisions.
- The Town Council currently has an investment risk appetite comparable to A-rating or higher (Minute number 13599)
- Although there is a national Financial Services Compensation Scheme which provides compensation should a bank or investment company fail. An individual is covered up to an investment level of £120k. For councils, this compensation is only available if your income is under £500k per year. Therefore, Houghton Regis Town Council is not eligible to compensation under this scheme.

**Equalities Implications**

Houghton Regis Town Council has a duty to promote equality of opportunity, eliminate unlawful discrimination, harassment and victimisation and foster good relations in respect of nine protected characteristics: age; disability; gender reassignment; marriage and civil partnership; pregnancy and maternity; race; religion or belief; sex and sexual orientation.

This report does not discriminate.

**Climate Change Implications**

There are no climate change implications arising from the recommendations

**Press Contact**

- There are no press implications.

## 7. CONCLUSION AND NEXT STEPS

This report and appendices are provided for information.

## 8. APPENDICES

**Appendix A – Fitch Ratings affirmation on the CCLA Deposit Fund**
**Appendix B - The Public Sector Deposit Fund Fact Sheet – 30th June 2026**
**Appendix C - Chronological Report**
**Appendix D – DMADF Deal Notice**

FitchRatings

07 MAY 2026

# Fitch Affirms 2 CCLA Money Market Funds at 'AAAmmf'

Fitch Ratings - London - 07 May 2026: Fitch Ratings has affirmed the following money market funds (MMFs) managed by CCLA, at 'AAAmmf':

CCLA COIF Charities Deposit Fund (COIF)

CCLA Public Sector Investment Fund - The Public Sector Deposit Fund (PSDF)

## KEY RATING DRIVERS

The affirmation of the MMF ratings is driven by the funds' high credit quality and diversification, high levels of daily and weekly liquid assets and low exposure to interest-rate and spread risks. The ratings also reflect the capabilities and resources of CCLA as investment manager.

CREDIT RISK

The funds' Portfolio Credit Factor, which is a risk-weighted measure that considers the credit quality and maturity profile of the portfolio securities, met Fitch's 'AAAmmf' rating criterion of 1.5 or less throughout the review period.

LIQUIDITY RISK

The funds had at least 10% of total assets in securities offering daily liquidity and at least 30% of total assets in securities providing weekly liquidity, consistent with the 'AAAmmf' rating range, throughout the review period.

MARKET RISK

The funds' weighted average maturity and weighted average life were below 60 days and 120 days (the 'AAAmmf' rating range), respectively, throughout the review period.

FUND PROFILE

Fitch considers the legal and regulatory framework of the funds satisfactory.

COIF is a common deposit fund, governed by the Charities Act 2011 and authorised by the Charity Commission. The fund follows the rules and valuation process of a short-term low volatility net asset value money-market fund in line with the UK Money Market Funds Regulation and is authorised by the Financial Conduct Authority. It is managed as a UK alternative investment fund in line with the UK

Money Market Funds Regulation and Alternative Investment Fund Managers Directive, as defined in the scheme particulars.

PSDF is a sub-fund of the umbrella fund, CCLA Public Sector Investment Fund, which is an open-ended investment company that falls under the UCITS directive. The fund is approved and supervised in the UK by the Financial Conduct Authority as a low volatility net asset value MMF as defined in UK Money Market Fund Regulation.

The funds' investment objectives are to preserve capital and provide liquidity while aiming to deliver a return in line with prevailing short-term money market rates.

## INVESTMENT MANAGER

The funds are managed by CCLA Investment Management Limited, which was acquired by Jupiter Fund Management PLC in February 2026. Jupiter Fund Management PLC had GBP54 billion assets under management at December 2025.

The parent company is not rated, but Fitch considers Jupiter Fund Management PLC suitably qualified, competent and capable of managing the rated funds given the manager's financial position, and established investment and operational processes. Fitch does not expect the acquisition to have a material impact on the funds.

## RATING SENSITIVITIES

### Factors that Could, Individually or Collectively, Lead to Negative Rating Action/ Downgrade

Fitch's stress testing shows that the ratings are robust. The ratings may be sensitive to material adverse changes in the credit quality, market risk or liquidity profile of the funds. A material adverse and sustained deviation from Fitch guidelines for any key rating drivers could cause the ratings to be downgraded.

### Factors that Could, Individually or Collectively, Lead to Positive Rating Action/Upgrade

The ratings are at the highest level on Fitch's scale and therefore cannot be upgraded.

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## Media Contacts

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## Rating Actions

| ENTITY/DEBT | RATING | | | RECOVERY | PRIOR |
|---|---|---|---|---|---|
| CCLA - COIF Charities Deposit Fund | MMF | AAAmmf | Affirmed | | AAAmmf |
| CCLA Public Sector Investment Fund - The Public Sector Deposit Fund | MMF | AAAmmf | Affirmed | | AAAmmf |

| RATINGS KEY | OUTLOOK | WATCH |
|---|---|---|
| POSITIVE | | |
| NEGATIVE | | |
| EVOLVING | | |
| STABLE | | |

## Applicable Criteria

[Money Market Fund Rating Criteria (pub.26 Jul 2024)]

## Additional Disclosures

Solicitation Status

Endorsement Status

## DISCLAIMER & DISCLOSURES

All Fitch Ratings (Fitch) credit ratings are subject to certain limitations and disclaimers. Please read these limitations and disclaimers by following this link: https://www.fitchratings.com/understandingcreditratings. In addition, the following https://www.fitchratings.com/rating-definitions-document details Fitch's rating definitions for each rating scale and rating categories, including definitions relating to default. ESMA and the FCA are required to publish historical default rates in a central repository in accordance with Articles 11(2) of Regulation (EC) No 1060/2009 of the European Parliament and of the Council of 16 September 2009 and The Credit Rating Agencies (Amendment etc.) (EU Exit) Regulations 2019 respectively.

Published ratings, criteria, and methodologies are available from this site at all times. Fitch's code of conduct, confidentiality, conflicts of interest, affiliate firewall, compliance, and other relevant policies and procedures are also available from the Code of Conduct section of this site. Directors and shareholders' relevant interests are available at https://www.fitchratings.com/site/regulatory. Fitch may have provided another permissible or ancillary service to the rated entity or its related third parties. Details of permissible or ancillary service(s) for which the lead analyst is based in an ESMA- or FCA-registered Fitch Ratings company (or branch of such a company) can be found on the entity summary page for this issuer on the Fitch Ratings website.

In issuing and maintaining its ratings and in making other reports (including forecast information), Fitch relies on factual information it receives from issuers and underwriters and from other sources Fitch believes to be credible. Fitch conducts a reasonable investigation of the factual information relied upon by it in accordance with its ratings methodology, and obtains reasonable verification of that information from independent sources, to the extent such sources are available for a given security or in a given jurisdiction. The manner of Fitch's factual investigation and the scope of the third-party verification it obtains will vary depending on the nature of the rated security and its issuer, the requirements and practices in the jurisdiction in which the rated security is offered and sold and/or the issuer is located, the availability and nature of relevant public information, access to the management of the issuer and its advisers, the availability of pre-existing third-party verifications such as audit reports, agreed-upon procedures letters, appraisals, actuarial reports, engineering reports, legal opinions and other reports provided by third parties, the availability of independent and competent third- party verification sources with respect to the particular security or in the particular jurisdiction of the issuer, and a variety of other factors. Users of Fitch's ratings and reports should understand that neither an enhanced factual investigation nor any third-party verification can ensure that all of the information Fitch relies on in connection with a rating or a report will be accurate and complete. Ultimately, the issuer and its advisers are responsible for the accuracy of the information they provide to Fitch and to the market in offering documents and other reports. In issuing its ratings and its reports, Fitch must rely on the work of experts, including independent auditors with respect to financial statements and attorneys with respect to legal and tax matters. Further, ratings and forecasts of financial and other information are inherently forward-looking and embody assumptions and predictions about future events that by their nature cannot be verified as facts. As a result, despite any verification of current facts, ratings and forecasts can be affected by future events or conditions that were not anticipated at the time a rating or forecast was issued or affirmed. Fitch Ratings makes routine, commonly-accepted adjustments to reported financial data in accordance with the relevant criteria and/or industry standards to provide financial metric consistency for entities in the same sector or asset class.

The complete span of best- and worst-case scenario credit ratings for all rating categories ranges from 'AAA' to 'D'. Fitch also provides information on best-case rating upgrade scenarios and worst-case rating downgrade scenarios (defined as the 99th percentile of rating transitions, measured in each direction) for international credit ratings, based on historical performance. A simple average across asset classes presents best-case upgrades of 4 notches and worst-case downgrades of 8 notches at the 99th percentile. For more details on sector-specific best- and worst-case scenario credit ratings, please see Best- and Worst-Case Measures under the Rating Performance page on Fitch's website.

The information in this report is provided "as is" without any representation or warranty of any kind, and Fitch does not represent or warrant that the report or any of its contents will meet any of the requirements of a recipient of the report. A Fitch rating is an opinion as to the creditworthiness of a security. This opinion and reports made by Fitch are based on established criteria and methodologies that Fitch is continuously evaluating and updating. Therefore, ratings and reports are the collective work product of Fitch and no individual, or group of individuals, is solely responsible for a rating or a report. The rating does not address the risk of loss due to risks other than credit risk, unless such risk is specifically mentioned. Fitch is not engaged in the offer or sale of any security. All Fitch reports have shared authorship. Individuals identified in a Fitch report were involved in, but are not solely responsible for, the opinions stated therein. The individuals are named for contact purposes only. A report providing a Fitch rating is neither a prospectus nor a substitute for the information assembled, verified and presented to investors by the issuer and its agents in connection with the sale of the securities. Ratings may be changed or withdrawn at any time for any reason in the sole discretion of Fitch. Fitch does not provide investment advice of any sort. Ratings are not a recommendation to buy, sell, or hold any security. Ratings do not comment on the adequacy of market price, the suitability of any security for a particular investor, or the tax-exempt nature or taxability of payments made in respect to any security. Fitch receives fees from issuers, insurers, guarantors, other obligors, and underwriters for rating securities. Such fees generally vary from US$1,000 to US$750,000 (or the applicable currency equivalent) per issue. In certain cases, Fitch will rate all or a number of issues issued by a particular issuer, or insured or guaranteed by a particular insurer or guarantor, for a single annual fee. Such fees are expected to vary from US$10,000 to US$1,500,000 (or the applicable currency equivalent). The assignment, publication, or dissemination of a rating by Fitch shall not constitute a consent by Fitch to use its name as an expert in connection with any registration statement filed under the United States securities laws, the Financial Services and Markets Act of 2000 of the United

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## Endorsement policy

Fitch’s international credit ratings produced outside the EU or the UK, as the case may be, are endorsed for use by regulated entities within the EU or the UK, respectively, for regulatory purposes, pursuant to the terms of the EU CRA Regulation or the UK Credit Rating Agencies (Amendment etc.) (EU Exit) Regulations 2019, as the case may be. Fitch’s approach to endorsement in the EU and the UK can be found on Fitch’s Regulatory Affairs page on Fitch’s website. The endorsement status of international credit ratings is provided within the entity summary page for each rated entity and in the transaction detail pages for structured finance transactions on the Fitch website. These disclosures are updated on a daily basis.

CCLA
GOOD INVESTMENT

# Public Sector Deposit Fund

## Investment objective

The fund aims to maximise current income consistent with the preservation of principal and liquidity.

The fund is a diversified portfolio of high-quality, sterling-denominated money market deposits and other instruments. All investments at the time of purchase will have the highest short-term credit rating or an equivalent, strong long-term rating. The fund is actively managed, which means the authorised corporate director, as investment manager, uses their discretion to pick investments, in pursuit of the investment objective.

The weighted average maturity of the investments will not exceed 60 days. The fund will not invest in derivatives or other collective investment schemes.

## Sustainability approach

We believe that the primary role of sustainable investment is to drive positive change and this is best achieved by pushing companies to do more to address the major challenges facing us today. The fund is managed in line with our sustainability approach for cash funds.

The FCA has introduced sustainable investment labels to help investors find products that have a specific sustainability goal. This product does not have a UK sustainable investment label because it does not have a sustainability goal.

Read our summary of SDR, the investment labels and our overall approach. Fund-level information can be found here.

## AEY[1] as at 30 June 2026:

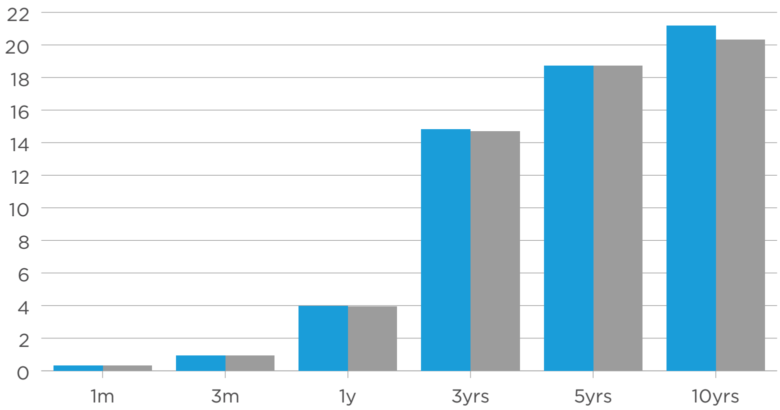
**3.85%**

Average yield over the month:
**3.83% (3.90% AEY)**

Yield at the month end shown:
**3.85% (3.92% AEY)**

## Performance

### Cumulative performance (%)




### Cumulative performance (%)

| | 1m | 3m | 1yr | 3yrs | 5yrs | 10yrs |
|---|---|---|---|---|---|---|
| **Fund** | **0.32** | **0.95** | **3.99** | **14.83** | **18.74** | **21.19** |
| Comparator benchmark | 0.33 | 0.93 | 3.94 | 14.71 | 18.73 | 20.33 |

### 12 month performance to 30 June (%)

| | 2022 | 2023 | 2024 | 2025 | 2026 |
|---|---|---|---|---|---|
| **Fund** | **0.30** | **3.10** | **5.34** | **4.83** | **3.99** |
| Comparator benchmark | 0.35 | 3.14 | 5.29 | 4.82 | 3.94 |

Performance shown after management fees and other expenses with income reinvested. **Past performance is not a reliable indicator of future results.**

1 AEY is the annual equivalent yield and illustrates what the return would be if the income on a given date was paid and compounded on an annual basis. These are shown net of management fees.
2 From 1 January 2021, the comparator benchmark is Sterling Overnight Index Average. Before 1 January 2021, the comparator benchmark was the 7-Day Sterling London Interbank Bid Rate.

**Please refer to www.ccla.co.uk/glossary for explanations of terms used in this communication. If you would like the information in an alternative format or have any queries, please call us on 0800 022 3505 or email us at clientservices@ccla.co.uk.**

**Your capital is at risk. The yield on the fund will fluctuate. The value of your investment and any income from it may go down as well as up and you may not get back the amount you invested.**

# Fund breakdown

### Top 10 counterparty exposures (%)

| | |
|---|---|
| HM Treasury | 9.1 |
| Australia and New Zealand Banking Group Limited | 8.1 |
| Landesbank Baden-Wuerttemberg | 8.1 |
| National Bank of Canada | 8.1 |
| Yorkshire Building Society | 8.1 |
| Citibank N.A. | 3.9 |
| Credit Agricole Corporate and Investment Bank | 3.9 |
| MUFG Bank | 3.5 |
| Credit Industriel et Commercial | 3.2 |
| BNP Paribas | 3.2 |

### Top 10 country exposures (%)

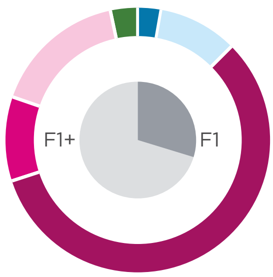
| | |
|---|---|
| UK | 27.7 |
| Canada | 14.4 |
| France | 12.4 |
| Japan | 11.6 |
| Australia | 8.8 |
| Germany | 8.8 |
| Singapore | 4.9 |
| United States | 3.9 |
| Sweden | 2.8 |
| Netherlands | 1.8 |

### Maturity breakdown (%)[3]

| | |
|---|---|
| Overnight | 42.8 |
| 2–7 days | 2.1 |
| 8–30 days | 7.3 |
| 31–90 days | 16.6 |
| 91–180 days | 17.2 |
| >180 days | 14.0 |

### Credit breakdown (%)[3]

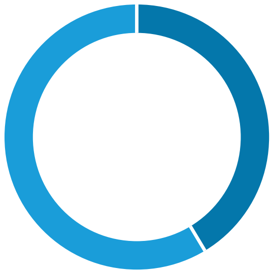
- AAA **0.0**
- AA+ **2.8**
- AA **9.8**
- AA– **57.5**
- A+ **10.2**
- A **16.5**
- A– **3.2**
- F1 **29.8**
- F1+ **70.2**




The inner chart shows the split of the short-term credit quality of the fund's portfolio. The outer chart shows the long-term credit quality. Source: Fitch Ratings.

### Instrument breakdown (%)[3]

- Call account **0.0**
- Term deposit **41.4**
- Certificate of deposit **58.6**



# Fund information

| | |
|---|---|
| Company | **CCLA Public Sector Investment Fund** |
| Authorised corporate director | **CCLA Investment Management Limited** |
| Domicile | **UK** |
| Legal structure | **ICVC** |
| Regulatory structure | **UK UCITS** |
| Fund launch date | **May 2011** |
| Share class launch date | **May 2011** |
| Fund size | **£1,426 million** |
| Fitch money market rating[4] | **AAAmmf** |
| Comparator benchmark | **Sterling Overnight Index Average (SONIA)** |
| Minimum investment[5] | **£1,000,000** |
| Ongoing charges figure[6] | **0.11%** |
| Annual management charge[7] | **0.10%** |
| ISIN | **GB00B3LDFH01** |
| SEDOL | **B3LDFH0** |
| Number of issuers | **38** |
| Weighted average maturity (max. 60 days)[8] | **48.52 days** |
| Weighted average life (max. 120 days)[9] | **48.52 days** |
| Income payment frequency | **Monthly** |

# Dealing information

| | |
|---|---|
| Dealing frequency | **Each business day** |
| Dealing deadline | **11:30am London time on the dealing day** |
| Settlement | **T+0** |

3 Totals may not sum due to rounding.
4 While the ACD seeks to maintain this rating, there can be no assurance that the rating will be maintained and is therefore subject to change.
5 The ACD may waive this minimum level at its discretion.
6 The ongoing charges figure (OCF) includes the annual management charge (AMC) and other costs and expenses of operating and administering the fund such as depositary, custody, audit and regulatory fees. The OCF does not include portfolio transaction costs. Further information on costs and expenses is available on our website.
7 The AMC is deducted from income.
8 Weighted average maturity or 'WAM' means the average length of time to legal maturity or, if shorter, to the next interest rate reset to a money market rate, of all of the underlying assets in the fund reflecting the relative holdings in each asset.
9 Weighted average life or 'WAL' means the average length of time to legal maturity of all of the underlying assets in the fund reflecting the relative holdings in each asset.

## Market update

The Monetary Policy Committee (MPC) met on 18 June and voted to maintain the Official Bank Rate (OBR) at 3.75% in a 7–2 vote. Although, compared to the previous vote, a second member has now dissented with a hawkish vote, the outcome was expected with Governor Bailey expressing the opinion that temporarily above target inflation could be tolerated as part of the return to the 2% target inflation rate.

Inflation figures for May beat expectations with headline inflation remaining at 2.8% leading to suggestions that any inflations shock from the Iran conflict is spreading slower than feared. Services inflation rose to 3.7% driven by higher air fares, however this increase is expected to be short lived. The UK labour market continues to gradually weaken leading credence to the belief that a continued hold may be the best path for the MPC.

The MPC next meet on 30 July and despite two members voting for a hike and a third hinting they may do the same, further holds are expected over the summer and autumn provided that the ceasefire deal remains intact. Adding to the uncertainty is the political situation in the UK with Andy Brunham seen as most likely to replace Keir Starmer as Prime Minister. His choice of Chancellor, alongside their policy decisions leading towards the budget in autumn, will further influence whether the MPC need to react over the coming months.

## How do I assess the performance of the fund?

Investors can assess the fund's performance against the fund's comparator benchmark. This index has been selected as it is an appropriate measure of the returns available from cash and is widely used in the banking and investment industries and meets accepted international standards of best practice.

## Important information

Source for data is CCLA unless otherwise stated.



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1302.2107/PSDF-Public-Sector-Deposit-Fund-2606-SC4v2

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BECAUSE GOOD IS BETTER

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**clientservices@ccla.co.uk**
**www.ccla.co.uk**

**Short Term Investment - The Public Sector Deposit Fund**

| *Date* | *Opening Balance (£)* | *Details* | *Amount (£)* | *Closing Balance (£)* | *Interest earned & average yield* |
|---|---|---|---|---|---|
| 30/06/25 | 1,319,500 | Deposit | 6 x 500,000 | 4,319,500 | £14,241.30 *Average yield fund for this period was 4.27%* |
| 31/07/25 | 4,319,500 | | | 4,319,500 | £15,509,08 *Average yield fund for this period was 4.23%* |
| 31/08/25 | 4,319,500 | | | 4,319,500 | £15,049.27 *Average yield fund for this period was 4.11%* |
| 30/09/25 | 4,319,500 | Deposit | 700,000 | 5,019,500 | £15,558.19 *Average yield fund for this period was 4.03%* |
| 31/10/25 | 5,019,500 | Withdrawal | 350,000 | 4,669,500 | £16,784.32 *Average yield fund for this period was 4.01%* |
| 30/11/25 | 4,669,500 | Withdrawal Withdrawal | 100,000 100,000 | 4,469,500 | £15,027.97 *Average yield fund for this period was 3.98%* |
| 31/12/25 | 4,469,500 | Withdrawal Withdrawal | 100,000 50,000 | 4,319,500 | £14,457.73 *Average yield fund for this period was 3.91%* |
| 31/01/26 | 4,319,500 | Withdrawal | 50,000 | 4,269,500 | £13,816.96 *Average yield fund for this period was 3.80%* |
| 28/02/26 | 4,263,500 | Withdrawal Withdrawal | 100,000 100,000 | 4,069,500 | £12,028.42 *Average yield fund for this period was 3.76%* |
| 31/03/26 | 4,069,500 | Withdrawal Withdrawal | 150,000 50,000 | 3,869,500 | £12,713.95 *Average yield fund for this period was 3.74%* |
| 30/04/26 | 3,869,500 | Withdrawal Deposit Deposit | 50,000 500,000 300,000 | 4,619,500 | £13,012.21 *Average yield fund for this period was 3.76%* |
| 31/05/26 | 4,619,500 | Deposit Withdrawal Withdrawal | 250,000 50,000 50,000 | 4,769,500 | £13,012.21 *Average yield fund for this period was 3.76%* |
| 30/06/26 | 4,769,500 | Withdrawal | 50,000 | 4,719,500 | £15,644.53 *Average yield fund for this period was 3.83%* |
| 31/07/26 | 4,719,500 | Withdrawal Withdrawal Withdrawal | 50,000 2,000,00 100,000 | 2,569,500 | 13,024.44 *Average yield fund for this period was 3.83%* |
| | | | | | |

OFFICIAL

Appendix D

United Kingdom
Debt Management
Office

T 020 7862 6698
E dmadf@dmo.gov.uk
www.dmo.gov.uk

| | |
|---|---|
| **TO:** | HOUGHTON REGIS TOWN COUNCIL (BEDS) |
| **FROM:** | DMADF |
| **DATE:** | 23 July 2026 |
| **SUBJECT:** | DMADF New Fixed Deposit Confirmation |

---

**We confirm the details of the following transaction:**

| | |
|---|---|
| Deposit Reference: | Deal No: DMADF-014837 |
| Your Dealer: | Andrew Gaudion |
| Deposit Amount: | GBP 2,000,000.00 |
| Formula Timing: | YIELD ROLLING |
| Deal Date: | 23-Jul-26 |
| Settlement Date: | 23-Jul-26 |
| Maturity Date: | 23-Oct-26 |
| Term: | 92 Day(s) |
| Interest Rate: | 3.830% |
| Interest Amount: | GBP 19,307.40 |

| | | |
|---|---|---|
| Deposits should be paid to our account: | Sort Code: | 101829 |
| | Account Number: | 22573569 |
| | Account Name: | DMADF Cash Account |
| On maturity the total proceeds will be paid to your account: | Sort Code: | 600708 |
| | Account Number: | 45790698 |
| | Account Name: | HOUGHTON REGIS TOWN COUNCIL (BEDS) |

Cash Flow Schedule:

| Date | Ccy | Amount | | Comments |
|---|---|---|---|---|
| 23-Jul-2026 | GBP | 2,000,000.00 | We Receive | PRINCIPAL |
| 23-Oct-2026 | GBP | 19,307.40 | We Pay | INTEREST |
| 23-Oct-2026 | GBP | 2,000,000.00 | We Pay | REPAY PRINCIPAL |

**This confirmation is being sent in accordance with, and subject to, the terms of the DMADF Operational Notice in effect at the deal date.**

**CORPORATE SERVICES COMMITTEE** **Agenda Item 10**

| | |
|---|---|
| **Date:** | **7th September 2026** |
| **Title:** | **Investment Working Group** |
| **Purpose of the Report:** | **To provide to members a report on the work undertaken by the Investment Working Group.** |
| **Contact Officer:** | **Debbie Marsh, Head of Corporate Services** |

## 1. RECOMMENDATIONS

1) **To note the minutes of the Investment Working Group from the meeting held on the 6th August 2026.**
2) **To support Minute IWG39 namely:**
   - **To retrospectively support the transfer of £2,000,000 from the Town Councils CCLA Public Sector Deposit Fund to the Town Councils Debt Management Deposit Fund account for a period of three months.**
   - **To support the opening of the approved Money Market Fund (MMF) accounts, with an initial investment of £1,000,000 in each fund.**
   - **To support that, if additional time is required to open the MMF accounts, the £2,000,000 invested in the DMADF be reinvested for a further one-month period.**
   - **To recommend to Town Council the adoption of the Town Council's Banking Arrangements Policy**

## 2. BACKGROUND

At the Investment Working Group meeting held on the 6th August 2026 members focused on progressing the Town Council's treasury and investment arrangements following the adoption of its Treasury Management Strategy

## 3. TREASURY MANAGEMENT STRATEGY

Following the Council's adoption of its Treasury Management Strategy in June 2026, members considered suitable investment vehicles for Council funds. Discussions focused on Money Market Funds (MMFs), their compliance with the strategy, and alignment with the Council's ethical investment principles.

Members reviewed several MMFs and agreed that:

- Insight Investment
- Invesco
- Aberdeen Investments

were appropriate options for investment. BlackRock was considered but rejected because members felt it did not align sufficiently with the Council's ethical investment principles.

Members also discussed and supported, retrospectively, the transfer of funds from the CCLA Public Sector Deposit Fund to the Debt Management Deposit Fund Account (DMADF) to ensure compliance with the newly adopted Treasury Management Strategy.

Members agreed that, should there be insufficient time for officers to establish the approved MMF accounts, the funds should be reinvested in the DMADF for a further one-month period pending completion of the account-opening process.

## 4. BANKING ARRANGEMENTS POLICY

Members were advised that the current Banking Arrangements, Investment Strategy & Investment Arrangements document was originally approved in 2004 and had since this time been subject to a number of reviews and updates. The existing document combined three distinct areas of financial management within a single policy, namely banking arrangements, investment strategy and investment arrangements.

Following a review of the Council's governance framework and Financial Regulations, it has been identified that the current document benefited from a complete rewrite rather than further amendment.

The principal reason for this was to provide a clear distinction between the Council's operational banking arrangements and its treasury and investment activities. The proposed Banking Arrangements Policy focused solely on the management and control of the Council's bank accounts and associated banking processes, whilst investment and treasury management matters were governed through the Council's Treasury Management Strategy. This approach removed duplication between documents and reduced the risk of conflicting provisions.

Members recommended the newly drafted Banking Arrangements Policy be presented to Corporate with a recommendation for adoption by Town Council.

## 5. HRTC CORPORATE PLAN

**Aspirations Management and Operations: To improve the efficiency and effectiveness of the Town Council as the key local service provider**

4.5 Enhance the role of the council.

## 6. IMPLICATIONS

**Corporate Implications**

- Amendments to the Town Council's current Banking Arrangements, Investment Strategy & Investment Arrangements Policy

**Legal Implications**

- Compliance with the guidance issued by the Secretary of State under Section 15(1) (a) of the Local Government Act 2003

**Crime and Disorder Implications**

- There are no crime and disorder implications arising from the recommendations

**Financial Implications**

- There are no financial implications arising from the recommendations.

**Risk Implications**

- As with any type of investment there is always an element of risk. Officers' supervision of the accounts and monitoring their environments as well as the UK's economy climate, helps to regulate and assess any potential risks.
- Reputation should monies be lost from poor investment decisions.
- The Town Council currently has an investment risk appetite comparable to at least an AA-rating or higher (minute number 12731)
- Although there is a national Financial Services Compensation Scheme which provides compensation should a bank or investment company fail. An individual is covered up to an investment level of £120k. For councils, this compensation is only available if your income is under £500k per year. Therefore, Houghton Regis Town Council is not eligible to compensation under this scheme.

**Equalities Implications**

Houghton Regis Town Council has a duty to promote equality of opportunity, eliminate unlawful discrimination, harassment and victimisation and foster good relations in respect of nine protected characteristics: age; disability; gender reassignment; marriage and civil partnership; pregnancy and maternity; race; religion or belief; sex and sexual orientation.

This report does not discriminate.

**Climate Change Implications**

There are no climate change implications arising from the recommendations

**Press Contact**

- There are no press implications.

## 7. CONCLUSION AND NEXT STEPS

The Investment Working Group has identified and made recommendations to ensure compliance with the Treasury Management Strategy while supporting the Council's ethical investment principles.

Members are requested to consider these recommendations set out within this report and, if approved, authorise officers to implement the agreed investment arrangements.

## 8. APPENDICES

**Appendix A – Draft minutes of the Investment Working Group meeting held on the 6th August 2026**
**Appendix B – Banking Arrangements Policy**

# Houghton Regis Town Council
**Investment Working Group**
**Minutes of the meeting held on**
**Thursday 6th August 2026 at 11am**

| | | | |
|---|---|---|---|
| Present: | Councillors: | M Herber | (Chair) |
| | | D Jones | |
| | | T McMahon | |
| | | D Taylor | |
| | Officers: | Debbie Marsh | Head of Corporate Services |
| Apologies: | Councillors: | J Carroll | |

**IWG33 APOLOGIES & SUBSTITUTIONS**

Apologies were received from Councillor Carroll.

**IWG34 ELECTION OF THE CHAIR**

Members were invited to elect a Chair for the Investment Working Group for 2026/2027.

| | | | |
|---|---|---|---|
| Nominee: | M Herber | Proposed by: | T McMahon |
| | | Seconded by: | M Herber |

There were no other nominations.

On being put to the vote, Cllr Herber became the Chair of the Investment Working Group for the municipal year of 2026/2027.

**IWG35 ELECTION OF THE VICE-CHAIR**

Members were invited to elect a Vice-Chair for the Investment Working Group for 2026-2027

| | | | |
|---|---|---|---|
| Nominee: | T McMahon | Proposed by: | M Herber |
| | | Seconded by: | T McMahon |

There were no other nominations.

On being put to the vote, Cllr McMahon became the Vice-Chair of the Investment Working Group IWGfor the municipal year of 2026/2027.

**IWG36 SPECIFIC DECLARATIONS OF INTEREST & REQUESTS FOR DISPENSATIONS**

None.

**IWG37 COMMITTEE FUNCTIONS & TERMS OF REFERENCE**

For information members received a copy of the Invesment Working Groups Committee Functions and Terms of Reference as agreed at the Town Council meeting held on the 20th May 2026.

**IWG38 MINUTES**

To approve the Minutes of the meeting held on the 18th May 2026.

**Resolved:** **To approve the Minutes of the meeting held on 18th May 2026 and for these to be signed by the Chair.**

**IWG39 INVESTMENT REPORT**

At the Town Council meeting held on the 15th June 2026 members agreed (minute number 13599) to adopt the Town Council’s Treasury Management Strategy (TMS).

Following the adoption of the Treasury Management Strategy, members of the Working Group were asked to consider the opening of additional investment accounts that comply with the Strategy and to make recommendations to the Corporate Services Committee.

Members discussed suitable Money Market Funds (MMFs) in detail, including the appropriate level of investment. It was agreed that the following MMFs should be opened, with an initial investment of £1 million in each fund:

- Insight Investment
- Invesco
- Aberdeen Investments

One fund, BlackRock, was considered; however, members agreed that its approach did not align with the Town Council's ethical investment principles and therefore it was not recommended.

Members also considered certain Sterling MMFs. It was noted that, although some of the recommended funds were domiciled outside the UK, the Sterling MMFs invest exclusively in GBP-denominated assets regardless of where the fund itself is domiciled.

In addition, members were asked to retrospectively support the transfer of £2,000,000 from the Town Council's CCLA Public Sector Deposit Fund to the Town Council's Debt Management Deposit Fund account for a period of three months. This transfer was undertaken to ensure compliance with the Town Council's newly adopted Treasury Management Strategy. Members agreed that, should there be insufficient time for officers to establish the approved MMF accounts, the funds should be reinvested in the DMADF for a further one-month period pending completion of the account-opening process.

**Resolved:**
1) **To recommend the Corporate Services Committee retrospectively support the transfer of £2,000,000 from the Town Councils CCLA Public Sector Deposit Fund to the Town Councils Debt Management Deposit Fund account for a period of three months.**
2) **To recommend to the Corporate Services Committee the opening of the approved Money Market Fund (MMF) accounts, with an initial investment of £1,000,000 in each fund.**
3) **To recommend to the Corporate Services Committee that, if additional time is required to open the MMF accounts, the £2,000,000 invested in the DMADF be reinvested for a further one-month period.**

## IWG40 BANKING ARRANGEMENTS POLICY

Members were advised that the current Banking Arrangements, Investment Strategy & Investment Arrangements document was originally approved in 2004 and had since this time been subject to a number of reviews and updates. The existing document combined three distinct areas of financial management within a single policy, namely banking arrangements, investment strategy and investment arrangements.

Following a review of the Council's governance framework and Financial Regulations, it has been identified that the current document would benefit from a complete rewrite rather than further amendment.

The principal reason for this was to provide a clear distinction between the Council's operational banking arrangements and its treasury and investment activities. The proposed Banking Arrangements Policy focused solely on the management and control of the Council's bank accounts and associated banking processes, whilst investment and treasury management matters were governed through the Council's Treasury Management Strategy. This approach removes duplication between documents and reduced the risk of conflicting provisions.

**Resolved:** **To recommend to Town Council the adoption of the Town Council's Banking Arrangements Policy**

## IWG41 DATE OF NEXT MEETING

Members agreed to continue to meet on an ad hoc basis until the Working Groups remaining responsibilities had been completed. Once these responsibilities had been fulfilled, oversight is expected to return to the Corporate Services Committee.

**Resolved:** **To agree to call a meeting of the Investment Working Group as required.**

**The Chairman closed the meeting at 11.35am**

**Dated this xxxxxxx 2026**

**Chairman**

# HOUGHTON REGIS TOWN COUNCIL

## Banking Arrangements Policy

| | |
|---|---|
| Date of Approval: | TBC |
| Dates of Review: | 9th September 2026 |
| Re-Approval: | |

**Contents**

## 1. Purpose

This policy sets out the Council's banking arrangements and related controls in accordance with the Council's Financial Regulations and applicable legislation. It provides a framework to ensure that Council funds are managed securely, efficiently and transparently.

This policy should be read alongside:

Financial Regulations
Treasury Management Strategy
Risk Management Policy
Scheme of Delegation
Standing Orders

## 2. Policy Statement

The Council will maintain banking arrangements that:

- safeguard public funds;
- minimise the risk of fraud, error and loss;
- support effective treasury and cashflow management;
- comply with statutory requirements and proper practices;
- provide suitable levels of security, control and accountability.

## 3. Responsibilities

### 3.1 Full Council

The Council shall:

- determine and regularly review the bank mandate;
- approve Council's banking arrangements;
- approve any changes to the Council principle banking provider;
- review banking arrangements annually for security and efficiency.

### 3.2 Responsible Finance Officer

The RFO shall:

- administer the Council's banking arrangements;
- maintain all bank accounts in the Council's name;
- ensure compliance with Financial Regulations;
- maintain appropriate accounting records;
- monitor balances and cashflow requirements;
- report banking matters to Council and committees as required.

## 4. Bank Accounts

### 4.1 Accounts

All bank accounts shall be held in the name of Houghton Regis Town Council.

The Council may operate:

- current accounts;
- deposit accounts;
- savings accounts;
- money market or treasury management accounts as approved within the Treasury Management Strategy;

### 4.2 Bank Mandate

The bank mandate shall:

- identify authorised signatories;
- be approved by Full Council;
- be reviewed following elections and whenever staffing or councillor changes require amendment;
- be reviewed annually as part of the Council's governance arrangements.

## 5. Banking Controls

### 5.1 Segregation of Duties

- no single person shall control an entire transaction from initiation to payment;
- two people authorise payments;

### 5.2 Online Banking

The Council shall maintain:

- dual authorisation arrangements;
- audit trails;
- retain evidence showing who approved payments.

No person shall approve a payment made to themselves.

### 5.3 Security

The RFO shall ensure:

- banking credentials remain secure;
- passwords and PINs are not shared;
- banking systems are protected by appropriate cyber security measures;
- access rights are reviewed following staff changes.

## 6. Income

All income received on behalf of the Council shall:

- be recorded promptly and accurately;
- be deposited into the Council's bank account;
- remain separate from petty cash arrangements;
- be banked promptly following receipt.

## 7. Transfers Between Accounts

The RFO may transfer funds between Council bank accounts to support operational and treasury management requirements in accordance with delegated authority contained within the Financial Regulations.

All transfers shall:

- be recorded within the accounting system;
- be reported to the appropriate committee or Council as required;
- support the approved Treasury Management Strategy and cashflow requirements.

## 8. Operational Banking Balances

The Council shall maintain sufficient funds within operational accounts to meet:

- payroll obligations;
- supplier payments;
- tax and pension commitments;
- direct debits and standing orders;
- other approved expenditure commitments.

Surplus funds may be transferred to approved investment accounts in accordance with the Treasury Management Strategy approved annually by Council.

## 9. Reconciliation and Monitoring

The RFO shall:

- complete bank reconciliations regularly;
- ensure reconciliations agree with accounting records;
- investigate discrepancies promptly.

At least once in each quarter, and at the financial year end, a member appointed by Council shall verify all bank reconciliations and record evidence of that review.

## 10. Fraud Prevention

The Council recognises banking activity as a significant fraud risk area and shall maintain controls including:

- dual authorisation of payments;
- supplier verification procedures;

- verification of changes to bank account details;
- segregation of duties;
- periodic review of banking permissions and mandates;
- monitoring of unusual transactions.

Any suspected fraud or banking irregularity shall be reported immediately to the RFO and Clerk and dealt with in accordance with the Council's Anti-Fraud and Corruption arrangements.

## 11. Relationship with Treasury Management

This policy governs the Council's operational banking arrangements only.

All investment activity, treasury management practices, counterparty limits, liquidity management, credit risk management and investment objectives shall be governed by the Council's approved Treasury Management Strategy and associated treasury management practices.

## 12. Review

This policy shall be reviewed annually at the first practicable meeting of the Corporate Services Committee following the Annual Meeting of the Council, with any amendments submitted to Full Council for approval.

This policy shall also be reviewed following:

- significant changes in legislation;
- changes to banking arrangements;
- recommendations from internal or external audit;
- changes to the Financial Regulations.

This policy deliberately removes detailed investment provisions so that all treasury and investment matters are controlled through the annual Treasury Management Strategy, avoiding duplication and conflicting requirements.

HOUGHTON REGIS TOWN COUNCIL
Peel Street, Houghton Regis, Bedfordshire, LU5 5EY

Town Mayor: **Councillor D Jones** Tel: 01582 708540
Town Clerk: **Clare Evans**

# Miscellaneous Fees - Offices
# 2026 - 2027

Hire of the Council Chamber £7.50 per hour

Photocopying*

| | A4 | | A3 | |
|---|---|---|---|---|
| | Black & White | Colour | Black & White | Colour |
| Councillors | 2p | 5p | 4p | 10p |
| Members of the Public | 13p | 16p | 15p | 21p |

** VAT will be charged at standard variable rate*

**Notes:**

1. Free use of a Council room is permitted where there is no operational cost incurred, or income lost for the following:

   - Any meeting at which an Officer of the Town Council is present;
   - Any Residents meeting organised and attended by Town Councillors;
   - Town Council political group meetings where that political group is elected to the council and where topics for discussion relate to town council business

2. Free use of a Council room can be applied for by local voluntary or charitable organisations which will be determined by the Head of Corporate Services

3. A charge will be made for political branch meetings or political campaigning meetings

4. The booking form must be used for all meetings.

| *Membership* | *Period* | *Annual subscription fee 2026/27* | *Proposed subscription fee 2027/28* |
|---|---|---|---|
| | | | |
| Society of Local Council Clerks (Town Clerk) | Annual | £595 | £600 |
| Society of Local Council Clerks (Head of Environmental and Community Services) | Annual | £522 | £500 |
| Bedfordshire Association of Town & Parish Councils (NALC) | Annual | £2,404 | £2,500 |
| Institute of Cemetery & Crematorium Management (ICCM) | Annual | £105 | £110 |
| Information Commissioners Office (ICO) | Annual | £73 | £75 |
| National Allotment Society | Annual | £70 | £75 |
| Campaign to Protect Rural England (CPRE) | Annual | £60 | £63 |
| Local Government Associate Membership (fee paid via NALC) | Annual | £580 | £600 |
| Association of Democratic Services | Annual | £55 | £58 |

**CORPORATE SERVICES COMMITTEE** **Agenda Item 13**

| | |
|---|---|
| **Date:** | **7th September 2026** |
| **Title:** | **Draft 2027/2028 Budget** |
| **Purpose of the Report:** | **To provide to members a report on the draft 2027/2028 budget for the Corporate Services Committee.** |
| **Contact Officer:** | **Debbie Marsh, Head of Corporate Services** |

## 1. RECOMMENDATION

**To consider and comment on the draft Corporate Services budget for financial year 2027-2028.**

## 2. BUDGET SETTING PROCESS AND TAX BASE GROWTH

<u>Budget Setting Process</u>
At the Town Council meeting held on the 14th April 2026 Members were advised that officers had reviewed the timetable for the budget setting process.

Several members had highlighted that the current timetable placed a significant concentration of work in early January, often immediately before the Town Council meeting. This often made it difficult for councillors to engage fully with the detail and thereby lead to feelings of pressure or frustration.

A proposed timetable was presented which aimed to address those concerns and support more effective scrutiny and decision-making.

The proposed timetable was as follows:

- Officers would prepare a draft budget, based on the Financial Forecast, by 30 September.
- This draft would be included on Standing Committee agendas throughout October and early November.
- A revised officer draft, reflecting committee feedback, would be circulated in early November.
- The tax base was usually received around 10 November; officers would assess its implications and, if required, issue a further updated draft.
- The final budget would then be presented to Town Council at the scheduled meeting in early December.

A scheduled town council meeting in January would allow for the draft budget to be presented if necessary.

Members were generally in favour of the proposed budget setting timetable but some councillors felt that decision making on the precept should not be made earlier than necessary.

Tax Base Growth
When setting the 2026/27 budget, Council noted that growth in the tax base resulting from new development generated a significant amount of additional income without having an impact on the Band D charge.

The council has benefited from tax base increases over the last few years resulting from new housing development coming forward. It is anticipated that the council will continue to benefit from tax base increases over the next few years as new housing continues to come forward.

This provides the council with greater flexibility when considering its future priorities and how best to respond to the needs of a growing community.

Development can bring both challenges and opportunities. An increasing population may create demand for enhanced facilities, open spaces, community services, infrastructure and environmental improvements. The additional income generated through growth may therefore offer opportunities to support projects and initiatives that benefit both existing and future residents.

When considering how this income is used, councillors may wish to balance the potential short-term benefit of maintaining or reducing the Band D charge against the longer-term benefits that investment in community assets and services could provide. Strategic investment has the potential to deliver lasting value, strengthen local infrastructure and help address future demands arising from growth.

Ultimately, the additional income associated with development can provide options for the council to consider, enabling it to determine the most appropriate balance between maintaining affordability for taxpayers and investing in the town's future.

## 3. DRAFT BUDGET CONSIDERATIONS

Draft budget 2027-2028

- 101-1096 Interest/dividends received is based on interest received from the councils investment portfolio, rates can vary.
- 102-4008 Training – members. A higher figure has been included to allow for the increase in Councillor numbers following the election.
- 102-4131 Elections costs – Draft budget may need revising following the outcome of members decision under agenda item 6 Income and Expenditure report.
- 190-4025 Insurance – Long Term agreement ends 31st May 2027, renewal costs cannot be ascertained at present.
- 192-4001 Staff Salaries – Includes a cost for the increase in hours of the Finance Manager as agreed at the Corporate Services meeting held on the 1st June 2026,

yet to be considered at the Staffing Committee meeting to be held on the 20th October 2026.

- 199-4805 Corporate Services Capital – A figure of £17,000 for members and staff has been suggested here for new IT equipment.

Members are advised that revenue costs have been increased by 4%, year on year, where they relate to normal revenue items.

## 4. HRTC CORPORATE PLAN

**Aspirations Management and Operations: To improve the efficiency and effectiveness of the Town Council as the key local service provider**

4.1 Develop a 5-year financial & staffing plan.
4.5 Enhance the role of the council.
4.6 To actively consider and weight the impact of new and existing initiatives and services.

## 5. IMPLICATIONS

**Corporate Implications**

- There are no corporate implications arising from the report.

**Legal Implications**

- Under the following legislation, Local Government Finance Act 1992, s.41, local councils have a statutory power to precept (tax) their local electors in their areas to finance the activities that flow from the exercise of their discretionary powers and subsequent legal obligations.

**Financial Implications**

- Sufficient budget provision to enable the exercise of the councils discretionary powers and legal obligations.

**Risk Implications**

- Service delivery
- Reputation

**Equalities Implications**

Houghton Regis Town Council has a duty to promote equality of opportunity, eliminate unlawful discrimination, harassment and victimisation and foster good relations in respect of nine protected characteristics; age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex and sexual orientation.

This report does not discriminate.

**Climate Change Implications**

There are no climate change implications arising from the report

**Press Contact**

There are no press implications.

## 6. CONCLUSION AND NEXT STEPS

The draft 2027/28 budget provides a framework for delivering council priorities while planning for future growth and financial sustainability.

Members are invited to consider the proposals and provide feedback.

## 7. APPENDICES

**Appendix A – Draft budget financial year 2027/2028**

| Committee | Cost Centre | Code description | Code | Cost centre description | Budget 2026/27 | Actual Year to 31st July 26 | Predicted spend 2026/27 | Variance Budget & Actual | Justification for 2026/27 Budget | V1 Officer Draft 2027/28 Budget | Justification for 2027/28 Budget | Possible Savings / Use of Reserves | Implications |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Corporate Services Committee | | | | | | | | | | | | | |
| | 101 | Corporate Management | | | | | | | | | | | |
| | | | 1076 | Precept | -£ 1,819,350 | | -£1,819,350 | £0 | 2026/27 Tax Based: 7760<br>% increase: 7.3%<br><br>2026/27 Band D: £229.54 | -£1,189,350 | Increase of 4% on 26/27 figure | | |
| | | | 1096 | Interest / dividends received | -£ 181,200 | | -£150,000 | -£31,200 | Bank interest £100/month - £1,200<br>CCLA Deposit Fund variable £2,000-£4,000 per month | -£150,000 | Includes Bank Interest, CCLA Deposit fund interest and other investment interest | | |
| | | | 4051 | Bank & loan charges | £ 800 | £ 220 | £1,000 | | Bankline total charges average £50/month<br>SumUp fees £20/month | £1,000 | Bankline charges average £55 per month<br>Sun Up Fees £20 average per month | | |
| | | | 4056 | Audit fees | £ 3,200 | £ - | £3,200 | £0 | Budget used for internal audit (interim and year end, total £1100) and external year end audit (£2100).<br>SAAA secured external audit arrangements for a 5 year period from 2022/23 to 2026/27. | £3,940 | External Audit £2940<br>SAAA set fees. HRTC may move into the next income/expenditure bracket 27/28<br>2 x internal audit @ £500 =£1000 - 3 year IA agreement ends with the Annual Report 2027 | £420 | Possible saving if HRTC remains in current bracket |
| | | | 4057 | Accountancy & Software | £ 11,000 | £ 5,210 | £10,625 | £375 | Yearend close down and financial statements £1050<br>Rialtas module for bookings - yr 1 £2300, yr 2 onwards £800<br>HR software -yr 1 £1550, yr 2 onwards £1200<br>VAT Partial Exemption calculation by DCK £225<br>Omega software licence & support (includes Cashbook, Sales Ledger, Purchase Ledger & Purchase Order processing = £1332<br>Cemetery & Memorial software licence & support £460<br>Allotment software licence & support £280<br>Making Tax Digital for VAT £125 annual arrangement<br>Rialtas Cloud £2000<br>Design Software £105<br>Playground inspection app £1250<br>Smartlog £550<br>**~~SOS device costs £375 Ian's budget 263 4021~~**<br><br>£1000 saving offered relates to signing up to Bookings software part way through the financial year to accord with the opening of Project H. | £11,150 | Y/E close down and financial statements £1125<br>Rialtas module for bookings - yr 1 £2300, yr 2 onwards £800<br>HR software - £1200<br>VAT Partial Exemption calculation by BC&A £225<br>Omega software licence & support (includes Cashbook, Sales Ledger, Purchase Ledger & Purchase Order processing = £1400<br>Cemetery & Memorial software licence & support £460<br>Allotment software licence & support £280<br>Making Tax Digital for VAT £125 annual arrangement<br>Rialtas Cloud £2000<br>Design Software £105<br>Playground inspection app £1250<br>Smartlog £550<br>SOS device costs ~~£375~~ 130 Corp Ser Min No: 13329 contract yet to be entered into. | | |
| | | | 4061 | Financial Management Fees | £ 11,000 | | £11,000 | £0 | Fees for the services of an independent treasury advisor, could reduce to £11k if a 3 year contract signed | £11,500 | Fees (1st Jan 27-31st Dec 27) for the services of an independent treasury advisor. | | |

| Committee | Cost Centre | Code description | Code | Cost centre description | Budget 2026/27 | Actual Year to 31st July 26 | Predicted spend 2026/27 | Variance Budget & Actual | Justification for 2026/27 Budget | V1 Officer Draft 2027/28 Budget | Justification for 2027/28 Budget | Possible Savings / Use of Reserves | Implications |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 102 | Democratic Representation & Management | | | | | | | | | | | |
| | | | 4008 | Training – members | £ 1,000 | £ - | £1,000 | £0 | Allows for £80 per member for training for the year.<br>Training would include<br>BATPC<br>• New Cllr induction<br>• Cllr refresher<br>• Finance<br>• Chairmanship 1, 2, 3<br>• General power of competence<br>• Staff appraisal<br><br>Other<br>• Code of Conduct<br>• Being a good employer<br>• Officer members relationships<br>• Safeguarding | £1,530 | Allows for £90 per member (17) for training for the year.<br>Training would include<br>**BATPC**<br>• New Cllr induction<br>• Cllr refresher<br>• Finance<br>• Chairmanship 1, 2, 3<br>• General power of competence<br>• Staff appraisal<br><br>**Other**<br>• Code of Conduct<br>• Being a good employer<br>• Officer members relationships<br>• Safeguarding | | |
| | | | 4009 | Travel | £ 400 | | £228 | £0 | Covers member travel to training and conferences and mayoral travel for civic duties. | £400 | Covers member travel to training and conferences and mayoral travel for civic duties. | | |
| | | | 4020 | Misc. establishment costs | £ 400 | £ 184 | £400 | £0 | Budget covers minor unexpected expenditure £400. | £400 | Budget covers minor unexpected expenditure | | |
| | | | 4024 | Subscriptions | £ 4,000 | £ 4,032 | £4,032 | -£32 | Subscriptions covers the council's membership as follows (based on 25/26 prices) with an increase in budget allowing for an inflationary increase:<br><br>Society of Local Council Membership for Clerk (SLCC) £600 and HofE&CommServ £500<br>Bedfordshire Association of Town & Parish Councils (NALC) £2,390<br>Institute of Cemetery and Crematorium Management £110<br>Information Commissioners Officer (ICO) £55<br>National Allotment Association £75<br>Campaign to Protect Rural England (CPRE) £63<br>Local Government Association £600<br>Association of Democratic Services £57 | £4,583 | Subscriptions covers the council's membership as follows (based on 26/27 prices) with an increase in budget allowing for an inflationary increase:<br><br>Society of Local Council Membership for Clerk (SLCC) £600 and HofE&CommServ £500<br>Bedfordshire Association of Town & Parish Councils & (NALC) £2,500<br>Institute of Cemetery and Crematorium Management £110<br>Information Commissioners Officer (ICO) £75<br>National Allotment Association £75<br>Campaign to Protect Rural England (CPRE) £63<br>Local Government Association £600 TBC<br>Association of Democratic Services £60 | | |
| | | | 4059 | Other Professional fees | £ - | £ - | £0 | £0 | Allows for printing of the Corporate Plan for circulation at key locations. | £1,500 | To tie in with publication of next Corporate Plan | | |
| | | | 4101 | Mayors allowance | £ 4,500 | £ 330 | £4,500 | £0 | Used by the mayor to offset mayoral / civic expenses | £4,500 | Used by the mayor to offset mayoral / civic expenses | | |
| | | | 4104 | Hospitality | £ 300 | £ 83 | £300 | £0 | Covers council hospitality i.e. refreshments at significant mtgs, seasonal civic events etc. | £300 | Covers council hospitality i.e. refreshments at significant mtgs, seasonal civic events, ASV for AGM etc. | | |

| Committee | Cost Centre | Code description | Code | Cost centre description | Budget 2026/27 | Actual Year to 31st July 26 | Predicted spend 2026/27 | Variance Budget & Actual | Justification for 2026/27 Budget | V1 Officer Draft 2027/28 Budget | Justification for 2027/28 Budget | Possible Savings / Use of Reserves | Implications |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 4106 | Mayors Civic events | £ 4,000 | £ 1,530 | £4,000 | £0 | Used for inaugural reception, civic service, Remembrance Services, carol service<br>Additional funds towards Remembrance Sunday (outsourcing of refreshments and costs for road closures) | £4,000 | Used for inaugural reception, civic service, Remembrance Services, carol service<br>Additional funds towards Remembrance Sunday (outsourcing of refreshments and costs for road closures) | | |
| | | | 4121 | Civic regalia | £ 800 | £ 7 | £800 | £0 | Justification: Dry cleaning of Robes, Photo frames for the Mayor's Picture, Chain engraving and Photo<br>Repair work to chain and £800 for past Mayors badges | £800 | Justification: Dry cleaning of Robes, Photo frames for the Mayor's Picture, Chain engraving and Photo<br>Repair work to chain | | |
| | | | 4122 | Civic fund expenses | £ 200 | £ 116 | £200 | £0 | £200 Misc. civic expenses inc Remembrance wreaths. | £200 | £200 Misc. civic expenses inc Remembrance wreaths. | | |
| | | | 4131 | Election costs | £ 6,400 | £11,859 | £11,859 | -£5,459 | Town Council election May 2027 Build up to funds to finance the next full council election or by-election. As of 1st May 2025 Town Council parish had three parish wards with the following electorates<br><br>Houghton Hall Ward: 7,487 electors<br>Parkside Ward: 4,072 electors<br>Tithe Farm Ward: 4,885 electors<br><br>Parkside standalone election costs July 2026- £12k | £7,000 | Town Council election May 2027 Build up to funds to finance the next full council election or by-election. As of 1st May 2025 Town Council parish had three parish wards with the following electorates<br><br>Houghton Hall Ward: 7,487 electors<br>Parkside Ward: 4,072 electors<br>Tithe Farm Ward: 4,885 electors<br><br>Predicted standalone costs 27/28 £20k<br>Currently there is £13,697 in EMR332 | | |
| | | | 4203 | Mayors Christmas appeal fund | £ 5,720 | £ - | £5,720 | £0 | Used to fund the senior citizens mayoral Christmas card and gift voucher and postage. Additional amount agreed owing to new care facility Thorn Springs (66 bed unit).<br><br>£1500 – Christmas Card List Vouchers (planned increase in value)<br>£350 Cost of Cards and envelopes<br>£1000 -Gifts for Rosalyn House, Lady Spencer House, Thorn Springs, The Poplars and Sharnbrook Lodge etc<br>£300 Postage estimate<br>£350 agreed to allow for additional card applicants in 24/25 | £5,950 | Used to fund the senior citizens mayoral Christmas card and gift voucher and postage. Additional amount agreed owing to new care facility Thorn Springs (66 bed unit).<br><br>Christmas Card List Vouchers (planned increase in value)<br>Cost of Cards and envelopes<br>Gifts for Rosalyn House, Lady Spencer House, Thorn Springs, The Poplars and Sharnbrook Lodge etc<br>Postage estimate<br>£350 agreed to allow for additional card applicants | | |
| | 103 | Project H | | | | | | | | | | | |
| | | | 4011 | Rates | £10,000 | | 5000 | | | £10,000 | | | |
| | | | 4012 | Water Rates | £3,000 | | 1500 | | | £3,000 | Predicited overal costs for utilites (£10,000) divided over three utiltiy cost centres | | |
| | | | 4013 | Rent | £28,375 | | 0 | | | £28,375 | Lease & service charge, will increase to budget requirement of £41500 in 27/28 (rent free period) | | |
| | | | 4014 | Electricity | £3,500 | | 1750 | | | £3,500 | | | |
| | | | 4015 | Gas | £3,500 | | 1750 | | | £3,500 | | | |
| | | | 4020 | Misc. Establishment Costs | £1,000 | | 500 | | | £1,000 | £1000 miscelaneous costs | | |
| | | | 4036 | Maintenance | £11,000 | | 0 | | | £11,000 | Maintenance plus £10,000 Cleaning - may transfer to salaries should HRTC decide to employ a cleaner direct | | |

| Committee | Cost Centre | Code description | Code | Cost centre description | Budget 2026/27 | Actual Year to 31st July 26 | Predicted spend 2026/27 | Variance Budget & Actual | Justification for 2026/27 Budget | V1 Officer Draft 2027/28 Budget | Justification for 2027/28 Budget | Possible Savings / Use of Reserves | Implications |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 4038 | Maintenance Contracts | £2,000 | | 0 | | | £2,000 | Maintenance Contracts (alarm, ventilation, etc) | | |
| | | | | Capital Costs Legal Fees | | | | | | | | | |
| | 190 | Central Services | | | | | | | | | | | |
| | | | 1091 | Income Misc. | £0 | -£24 | | -£24 | Ad hoc income including Chamber lettings | £0 | | | |
| | | | 4007 | Conference costs | £ 1,200 | £ 763 | £1,200 | £0 | The clerks / senior officer attendance at sector specific conferences supports ongoing training and mentoring support and helps to ensure the clerk / senior officers are up to date with current legislation and good practice.<br><br>The agreed budget allows for the attendance of 1 Senior officer at SLCC National Conference (£600) and the SLCC Practitioners conference (£600) | £1,800 | The clerks / senior officer attendance at sector specific conferences supports ongoing training and mentoring support and helps to ensure the clerk / senior officers are up to date with current legislation and good practice.<br><br>The agreed budget allows for the attendance of 1 Senior officer at SLCC National Conference (£600), SLCC Practitioners conference (£600) and SLCC Power in Place Conference (this is a new conference, introduced in 26/27 for larger councils only). | | |
| | | | 4008 | Training – officers | £ 4,000 | £ 695 | £4,000 | £0 | Budget may cover:<br><br>CiLCA training £500<br>First aid training £1000<br>Safeguarding training £1400<br>Health & Safety £1000<br>Management / leadership training £1000 | £5,000 | Increase budget to cover increase in staff numbers<br>Budget may cover:<br><br>CiLCA training £500<br>First aid training £1000<br>Safeguarding training £1400<br>Health & Safety £1000<br>Management / leadership training £1000 | | |
| | | | 4009 | Travel | £ 100 | £ - | £0 | £100 | Car and train travel. | £0 | This cost has been taken from salaries budgets for a couple of years, therefore this budget line is reduced to zero. | | |
| | | | 4011 | Rates | £ 10,500 | £ 8,840 | £8,840 | £1,660 | | £9,500 | | | |
| | | | 4012 | Water Rates | £ 1,000 | £ 174 | £1,000 | £0 | | £1,040 | | | |
| | | | 4014 | Electricity | £ 2,300 | £ 716 | £2,300 | £0 | To cover a 5% increase in energy prices | £2,415 | To cover a 5% increase in energy prices | | |
| | | | 4015 | Gas | £ 1,000 | £ 272 | £1,000 | £0 | | £1,050 | To cover a 5% increase in energy prices | | |
| | | | 4017 | Health & Safety | £ 500 | £ 285 | £500 | £0 | Used for ad hoc health and safety matters. | £550 | Increase proposed to cover additional staff | | |
| | | | 4020 | Misc. Establishment Costs | £ 700 | £ 129 | £700 | £0 | Increase in supply costs of paper towels and toilet rolls | £730 | | | |

| Committee | Cost Centre | Code description | Code | Cost centre description | Budget 2026/27 | Actual Year to 31st July 26 | Predicted spend 2026/27 | Variance Budget & Actual | Justification for 2026/27 Budget | V1 Officer Draft 2027/28 Budget | Justification for 2027/28 Budget | Possible Savings / Use of Reserves | Implications |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 4021 | Communications | £ 10,000 | £ 2,323 | £10,500 | -£500 | Mobiles, land line users and yearly costs<br><br>Mobiles<br>Mobile Contract & charges approx. £5000/annum<br><br>Landline charges re alarms £2400/annum<br><br>Broadband at Green Pavilion to support Youth Café £200/year<br>Broadband at Workshop £200/year<br>Broadband Line Rental at Peel Street £3420/year<br>Internet Charges at Peel Street £2070<br><br>Increase suggested to cover additional staff members<br><br>~~Landline:~~<br>~~3CX Support £270~~<br>~~3CX License £300~~<br>~~3CX Sip lines £550~~<br>~~3CX Cloud £270~~<br>~~3CX One off installation for Cloud set up £195~~<br>~~3CX Cloud handset £70~~ See 4026 | £10,950 | Mobiles, land line users and yearly costs<br><br>Mobiles<br>Mobile Contract & charges approx. £5000/annum<br><br>BT Broadband Line Rental at Peel Street, VG, Workshop £3420/year<br>Internet Charges as above £2070 | | |
| | | | 4022 | Postage | £ 2,500 | £ 132 | £2,500 | £0 | Franking Machine lease £300 per annum<br>On average, comparing to 23/24 and 24/25, £1,100 postage gets downloaded. Christmas cards have an impact. Also, price increase during 24/25.<br>postage £700 / annum | £2,500 | Franking Machine lease £300 per annum<br><br>On average £1,100 postage gets downloaded.<br><br>Christmas cards and postage cost price increased 1st April 2026 has an impact | | |
| | | | 4023 | Stationery | £ 400 | £ 151 | £400 | £0 | General stationery costs | £420 | General stationery costs | | |
| | | | 4025 | Insurance | £ 19,000 | £ 19,253 | £19,253 | -£253 | Current long term contract expires 30th May 2027. | £21,000 | Current long term contract expires 30th May 2027. | | |
| | | | 4026 | Computer Costs | £ 8,500 | £ 1,124 | £8,500 | £0 | IT support charges 25/26:<br>Managed Service Support Contract – £ 1,920p.a.<br>Office 365 Licenses £942 (Cllrs x 14) + £2,350 (staff)<br><br>Cove Cloud (previously known as SolarWinds) Offsite Backup - £660p.a.<br>Domain renewal and hosting £60<br><br>Gov.uk domain name £70<br>Trellix Anti-Virus £662<br><br>Landline:<br>3CX Support £250<br>3CX License £320<br>3CX Sip lines £550<br>3CX Cloud £270<br>3CX Cloud handset £70 | £8,500 | IT support charges 27/28<br>Managed Service Support Contract – £2,000p.a.confirmed<br>Office 365 Licenses £1120 (Cllrs x 17) + £1,854 (staff)<br><br>Cove Cloud (previously known as SolarWinds) Offsite Backup - £675p.a.<br><br>Gov.uk domain name renewal and hosting £75<br>Trellix Anti-Virus £662<br><br>Poster My Wall subscription £80 p.a.<br><br>Landline:<br>3CX Support £255<br>3CX License £325<br>3CX Sip lines £550<br>3CX Cloud £270<br>3CX Cloud handset £70 | | |

| Committee | Cost Centre | Code description | Code | Cost centre description | Budget 2026/27 | Actual Year to 31st July 26 | Predicted spend 2026/27 | Variance Budget & Actual | Justification for 2026/27 Budget | V1 Officer Draft 2027/28 Budget | Justification for 2027/28 Budget | Possible Savings / Use of Reserves | Implications |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 4027 | Photocopier Charges | £ 1,800 | £ 508 | £1,800 | £0 | | £1,800 | Lease £512 p.a.<br><br>Printing £1288p.a. | | |
| | | | 4031 | Advertising | £ 500 | £ 210 | £500 | £0 | Employment vacancy advertising<br>Mediums used are: website, social media & Indeed which are all free platforms for advertising, good responses have been received using the aforementioned cost free means of advertising, however a figure remains to allow for paid advertising if a poor response is received. | £500 | Employment vacancy advertising<br>Mediums used are: website, social media & Indeed which are all free platforms for advertising, good responses have been received using the aforementioned cost free means of advertising, however a figure remains to allow for paid advertising if a poor response is received. | | |
| | | | 4036 | Property maintenance | £ 1,000 | £ 21 | £1,000 | £0 | Upkeep of council offices | £1,000 | | | |
| | | | 4038 | Maintenance contracts | £ 700 | £ 136 | £700 | £0 | PAT testing £150, alarm monitoring £150, Emergency light testing £200. Fire extinguisher testing £100 | £700 | PAT testing £150, alarm monitoring £150, Emergency light testing £200. Fire extinguisher testing £100 | | |
| | | | 4042 | Equipment repairs and maintenance | £ 500 | £ 205 | £500 | £0 | Budget required to cover ad hoc repairs and maintenance. | £525 | Budget required to cover ad hoc repairs and maintenance. | | |
| | | | 4059 | Other professional fees | £ 5,000 | £ 8,998 | £8,998 | -£3,998 | £5000 Unauthorised encampments (approx. 2 encampments)<br>£8000 professional services to support projects such asset transfers and / or development of community hall projects<br>£250 Silver accreditation Local Council award scheme | £5,000 | £5000 Unauthorised encampments (approx. 2 encampments) | | |
| | | | 4992 | Trns from EMR 330 | | £ - | £0 | £0 | | £0 | | | |
| | 192 | Personnel / Staff Costs | | | | | | | | | | | |
| | | | 4001 | Staff salaries | £ 252,400 | £ 83,381 | £265,300 | -£12,900 | Predicted costs in 2025/26 (including predicted pay award in 25/26 similar to that of 24/25). Staff in the Corporate Services Team inc:<br>Clerk,<br>Head of Corporate Services & RFO<br>Head of Democratic Services,<br>Finance Manager, (21hrs)<br>Finance Support Officer,<br><br>Cleaner salary split across the 3 committees | £284,500 | Predicted costs in 2027/28.<br>Staff in the Corporate Services Team inc:<br>Clerk,<br>Head of Corporate Services & RFO (28hrs)<br>Head of Democratic Services, F/T<br>Finance Manager, (28hrs)<br>Finance Support Officer (20hrs)<br>Corporate Services Officer (15hrs)<br>Support Officer Leadership (15hrs)<br>Adminstration Officer (20hrs)<br><br>Cleaner salary split across the 3 committees | £12,828 | Removal of Support Offier (Corporate) |
| | | | 4002 | Employers NI | £ 31,600 | £ 10,487 | £31,600 | £0 | | £36,500 | | £1,212 | Removal of Support Offier (Corporate) |
| | | | 4003 | Employers Superannuation | £ 55,100 | £ 17,596 | £55,100 | £0 | Superannuation was 26.8% of salaries. Fund valuation to take effect from April 2026 is 17.8% + a fixed cost of £29.3k. The £29.3k is pro rata'd across the budget | £58,545 | Fund valuation from April 2027 is 17.8% + a fixed cost of £30.4k The £30.4k is pro rata'd across the service areas. Corporate Services contribution is 26% of this figure. | £2,325 | Removal of Support Offier (Corporate) |

| Committee | Cost Centre | Code description | Code | Cost centre description | Budget 2026/27 | Actual Year to 31st July 26 | Predicted spend 2026/27 | Variance Budget & Actual | Justification for 2026/27 Budget | V1 Officer Draft 2027/28 Budget | Justification for 2027/28 Budget | Possible Savings / Use of Reserves | Implications |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 4005 | Staff Overtime | £ 2,750 | £ 604 | £2,750 | £0 | Staff are entitled to be paid overtime, for clerking council meetings, it is up to the employee if they choose to take TOIL or be paid. Therefore, there should be enough budget to cover this expenditure. | £2,750 | Staff are entitled to be paid overtime, for clerking council meetings, it is up to the employee if they choose to take TOIL or be paid. Therefore, there should be enough budget to cover this expenditure. | | |
| | | | 4059 | Other professional fees | £ 7,625 | £ 1,885 | £7,625 | £0 | £2,000 Annual Payroll<br>£1,000 Staff support costs<br>£2,800 HR support<br>£300 HR presence at Clerks appraisal<br>£1,000 miscellaneous<br>£500 Employee Assistance Programme | £10,150 | £3,050 HR support<br>£300 HR presence at Clerks appraisal<br>£1,000 miscellaneous<br>£600 Employee Assistance Programme<br>£3200 Annual payroll costs<br>£1,000 miscellaneous<br>£1,000 staff support costs | | |
| | 199 | | | | | | | | | | | | |
| | | | 1078 | Grants & Donations Received | £ - | -£ 20,000 | -£20,000 | £0 | National Lottery Grant | | | | |
| | | | 4805 | CAP - New Equipment inc IT | £ 3,000 | £ - | £3,000 | £0 | | £17,000 | Laptops/tablets for Councillors/Staff | | |
| | | | 4883 | CAP - Project H | £0.00 | £22,517.00 | -£22,517.00 | | Consultant fees re tender specification, legal fees | | | | |
| | | | 4991 | Trf to EMR Project H | £80,000 | | £80,000 | | | | | | |
| | | | 4992 | Trf from EMR355 | | | | | | | | | |
| | | | XXX | Loan payment - Project H | | | | | | £62,000 | Based on an annuity loan over 10 years for £500,000 | | |

**CORPORATE SERVICES COMMITTEE** **Agenda Item 14**

| | |
|---|---|
| **Date:** | **7th September 2026** |
| **Title:** | **Appointment and Independence of Internal Auditor Report** |
| **Purpose of the Report:** | **To provide to members a report on the appointment and independence of the Council's Internal Auditor** |
| **Contact Officer:** | **Debbie Marsh, Head of Corporate Services** |

## 1. RECOMMENDATIONS

1) **To recommend Council formally consider and confirm the independence of the Town Council's appointed Internal Auditor for audit work in relation to the 2026-2027 Annual Return.**
2) **To confirm the appointment of IAC Audit & Consultancy Ltd as the Town Council independent Internal Auditor for audit work in relation to the 2026-2027 Annual Return.**

## 2. BACKGROUND

Members are requested to confirm the appointment of IAC Audit & Consultancy Ltd as the Town Council independent Internal Auditor for work relating to the 2027 Annual Return as per the existing contract.

Members are advised that there is no requirement to rotate auditors however the independence of the appointed person or firm should be reviewed every year with regard to: personal independence, financial independence, and professional independence.

## 3. INFORMATION

The following recommendation, from the Corporate Services Committee, was presented and subsequently agreed at Town Council (minute number 12887):
*To recommend to Town Council, at the meeting to be held on the 17th June 2024, that IAC Audit & Consultancy Ltd be appointed as the Town Councils internal audit provider, for a period of 3 years (financial years 2024/25, 2025/26 and 2026/7), at a cost of £800 plus VAT per annum.*

Members will find a letter of engagement for the 2026/2027 audit attached for compliance.

At the Corporate Services Committee meeting held on the 2nd March 2026, it was agreed that Letters of Engagement would be provided annually to this Committee for confirmation against the approved contract, together with a recommendation that Council formally acknowledge the Internal Auditor's independence.

It was anticipated letters of engagement would be provided to the Corporate Services committee, annually at meetings to be held in December, for confirmation against the approved contract, together with a recommendation that Council formally acknowledge the Internal Auditor's independence. However, the letter of engagement for the 2026/2027 audit has been received earlier than anticipated and can therefore be considered sooner than originally proposed.

## 4. HRTC CORPORATE PLAN

**Aspirations Management and Operations: To improve the efficiency and effectiveness of the Town Council as the key local service provider**

4.5 Enhance the role of the council.

## 5. IMPLICATIONS

**Corporate Implications**

- Town Council to formally acknowledge independence of the appointed Internal Auditor

**Legal Implications**

- Compliance with approved contract.
- Compliance with the Practitioners' Guide
- Compliance with the Accounts and Audit Regulations (2015) as amended

**Crime and Disorder Implications**

- There are no crime and disorder implications arising from the recommendation.

**Financial Implications**

- There are no financial implications of this report.

**Risk Implications**

- Reputation

**Equalities Implications**

Houghton Regis Town Council has a duty to promote equality of opportunity, eliminate unlawful discrimination, harassment and victimisation and foster good relations in respect of nine protected characteristics: age; disability; gender reassignment; marriage and civil partnership; pregnancy and maternity; race; religion or belief; sex and sexual orientation.

This report does not discriminate.

**Climate Change Implications**

- There are no climate change implications arising from the recommendations

**Press Contact**

- There are no press implications.

## 6. CONCLUSION AND NEXT STEPS

In order for the council to meet its statutory obligations and maintain good governance practice, the Corporate Services Committee is requested to confirm the appointment of IAC Audit & Consultancy Ltd as the Town Council's independent Internal Auditor for the 2027 Annual Return.

Following confirmation of appointment members are requested to recommend Council formally note and acknowledge the Internal Auditor's independence.

## 7. APPENDICES

**Appendix A – 2026-2027 IA Engagement Letter**

The Clerk
Houghton Regis Town Council
Council Offices
Peel Street
Houghton Regis
Bedfordshire
LU5 5EY

26 August 2026

**Internal Audit Engagement Letter**

**Roles and responsibilities**

IAC Audit & Consultancy Limited will conduct internal audit work for your Council in relation to the 2027 Annual Return, and any subsequent Annual Returns as required by the Council.

The work will specifically support the completion of the Annual Internal Audit Report and assist the Council in fulfilling its obligations under Section 1 of the Annual Return.

In conducting this work, we will comply with the following:

- The Practitioners' Guide (England)
- The Accounts and Audit (England) Regulations 2015 (as amended)
- Any other applicable guidance and best practice prevailing at the time.

Additional internal audit work, beyond the scope of the Annual Return, may be undertaken by separate agreement.

**Audit planning**

We will plan our audit with due care to ensure that an appropriate level of resources is allocated to conduct the work efficiently, enabling the Council to meet its statutory reporting obligations..

**Reporting**

We will prepare a summary report on areas of non-compliance where such issues are limited in nature and do not warrant a qualification of the Internal Audit Report.

Where it is necessary to qualify the Internal Audit Report, we will prepare a detailed report outlining the areas of non-compliance that led to the qualification.

We may attend Council meetings, or meet with officers or councillors to discuss our findings and reports. We reserve the right to charge an additional fee for such attendance, which will be agreed in advance.

IAC Audit & Consultancy Ltd.
Registered in England No 09753929 - VAT Reg No 220 6715 38
23 Westbury Road, Yarnbrook, Wiltshire BA14 6AG
Email: admin@audit-iac.com Tel: 01225 775511

**Independence and competence**

We will ensure that all audit staff are appropriately trained and qualified for the work undertaken.

We will maintain independence from the Council’s day-to-day operations and will not provide additional consultancy or advisory services that could compromise our audit independence.

**Access to information, members and officers**

In order to complete our audit, we will require access to relevant information, subject to reasonable notice. If we are unable to obtain necessary information, we will notify the Council in writing of the items outstanding.

The records provided must be sufficiently well-organised to allow for a timely and effective audit.

We will also require access to officers or members, as appropriate, to support the completion of our work.

**GDPR and Data Protection**

IAC Audit and Consultancy Limited (IAC) is registered with the Information Commissioners Office, registration number ZA221128. All personal data that may be provided to IAC will only be used in accordance with our contractual role as the Council's Internal Auditor and will not be used for any other purpose or disclosed to any third party without the Council's specific prior approval.

**Remuneration**

Our fee will be in accordance with the quotation previously provided. The fee includes all travel and out-of-pocket expenses. Any additional audit time required will be discussed and invoiced in accordance with our proposal letter.

PLEASE RETAIN A COPY OF THIS LETTER FOR YOUR RECORDS

Yours sincerely,

Kevin Rose ACMA
Director

**CORPORATE SERVICES COMMITTEE** **Agenda Item 15**

| | |
|---|---|
| **Date:** | **7th September 2026** |
| **Title:** | **Co-option Policy and Procedure Report** |
| **Purpose of the Report:** | **To provide to members a report on the updated Co-option Policy and Procedure.** |
| **Contact Officer:** | **Debbie Marsh, Head of Corporate Services** |

## 1. RECOMMENDATION

**To recommend to Town Council the adoption of the Town Councils Co-option Policy and Procedure document.**

## 2. BACKGROUND

Members are advised that the Town Councils Co-option Policy & Procedure was last reviewed on the 17th June 2019 and whilst it still contained the key principles of co-option, it no longer fully reflected current legislation, best practice guidance or the latest advice issued by the National Association of Local Councils (NALC).

## 3. ISSUES FOR CONSIDERATION

Members will find the policy has been completely rewritten to:

- Ensure compliance with current legislation relation to casual vacancies and co-option.
- Incorporate the latest NALC guidance on vacancies and co-option (NALC website: Vacancies and co-option ).
- Improve clarity and consistency of the co-option process for applicants, councillors and officers.
- Strengthen transparency and openness in decision-making reflecting the public interest in co-option appointments.

## 4. HRTC CORPORATE PLAN

**Aspirations Management and Operations: To improve the efficiency and effectiveness of the Town Council as the key local service provider**

4.5 Enhance the role of the council.

## 5. IMPLICATIONS

**Corporate Implications**

- Supports effective governance within the Town Council's decision making process.

**Legal Implications**

- Reflects current legislation and guidance.

**Financial Implications**

There are no financial implications arising from the recommendation.

**Risk Implications**

- The revised policy ensures a fair, transparent and consistent approach to co-option appointments.

**Equalities Implications**

Houghton Regis Town Council has a duty to promote equality of opportunity, eliminate unlawful discrimination, harassment and victimisation and foster good relations in respect of nine protected characteristics; age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex and sexual orientation.

This report does not discriminate.

**Climate Change Implications**

There are no climate change implications arising from the recommendation.

**Press Contact**

There are no press implications arising from the recommendation.

## 6. CONCLUSION AND NEXT STEPS

The revised policy does not change the Council's power to co-opt councillors. Instead, it provides a more comprehensive, transparent and robust framework that reflects current best practice and supports consistency in future co-option exercises.

Should members be minded to approve the policy members are requested to propose a recommendation to Town Council for adoption.

## 7. APPENDICES

**Appendix A – Co-option Policy & Procedure – current**
**Appendix B – Co-option Policy & Procedure – revised**

# HOUGHTON REGIS TOWN COUNCIL

## Co-option Policy & Procedure

| | |
|---|---|
| Date of Approval: | 17th June 2019 |
| Reviewed: | |
| Date of Re approval: | TBC |

**Based on NALC briefing note L15-08**

**Contents**

## 1. INTRODUCTION

1.1 The Co-option of a Parish Councillor occurs when a casual vacancy has arisen on the Council and no poll (by- election) has been called.

1.2 The Council should fill the vacancy by co-option as soon as practicable. It must do this, if the period of vacancy has six month or more to run. It may, but is not bound to do so, if less.

## 2. NOTICE OF VACANCIES

2.1 To ensure that a fair and transparent process is undertaken the following procedure will be followed.

2.2 Following written confirmation, from the Electoral Services Officer, Central Bedfordshire Council, that the casual vacancy can be filled by means of co-option, the Town Clerk will:

a) Advertise the vacancy for 4 weeks on the Town Council's notice boards website and social media accounts;
b) Advise all Councillors, via email, that the co-option policy has been implemented.

2.3 NALC recommends that the public notice given by a council invites applications from candidates who satisfy (i) the eligibility criteria for being a councillor and (ii) the competencies listed in a person specification, agreed by the council.

## 3. ELIGIBILITY

3.1 To ensure that councils consider for co-option only those candidates who are eligible to be councillors, NALC recommends that councils require candidate(s) for co-option to declare or certify in writing that they:

- meet the criteria for eligibility, set out in s. 79 of the 1972 Act, to be a member of the council

And

- are not disqualified, pursuant to s.80 of the 1972 Act, to be a member of the council.

3.2 A council may need to investigate or obtain evidence about a candidate's eligibility to be a councillor if this is challenged.

## 4. PERSON SPECIFICATION

4.1 After receipt of a candidate's written self-certification which confirms he meets the statutory requirements to be a member of a local council, the council will need to fairly consider if candidates are suitable for co-option. Candidates may be assessed by whether or not they meet the criteria in a person specification, agreed by the council. An *example* of a person specification is attached as appendix A.

4.2 Copies of the applicant's application will be circulated to all Councillors by the Clerk at least seven days prior to the meeting of the Council, when the Co-option will be considered. All such documents will be treated by the Clerk and all Councillors as Strictly Private and Confidential.

## 5. DECISION MAKING

5.1 The decisions made by a local council about who to co-opt when casual vacancies arise should be transparent. In NALC's view, it would be difficult for a local council to argue that there as special reasons which justify excluding the public during a council meeting, when it is making decisions about a matter of public interest such as co-option.

## 6. REVIEW

6.1 Houghton Regis Town Council is committed to reviewing its policies and making improvements where possible. This policy will be reviewed every 4 years or as required by the Corporate Services Committee/Town Council?

# HOUGHTON REGIS TOWN COUNCIL

## Co-option Policy & Procedure

| | |
|---|---|
| Date of Approval: | |
| Reviewed: | 7th September 2026 |
| Date of Re approval: | TBC |

**Contents**

## 1. INTRODUCTION

1.1 Houghton Regis Town Council has adopted this Co-option Policy in accordance with current legislation and guidance issued by the National Association of Local Councils (NALC).

1.2 Where a casual vacancy arises and no by-election is requested by the required number of local electors within the statutory period, the Town Council must fill the vacancy by co-option as soon as reasonably practicable.

1.3 Where a vacancy occurs within six months of the next ordinary election, the Council may choose whether or not to fill the vacancy by co-option. Public notice of the vacancy will still be given.

1.4 The Council is committed to ensuring that all co-options are conducted in a fair, open, transparent and democratic manner.

## 2. CASUAL VACANCIES

2.1 According to s.86 of the Local Government Act 1972 a casual vacancy occurs when a Councillor:

- Resigns;
- Dies;
- Fails to sign their Declaration of Acceptance of Office within the required timescale;
- Becomes disqualified from holding office (The Local Government (Disqualification) Act 2022);
- Fails to attend any qualifying meeting for a period of six consecutive months, without approved absence;
- Otherwise vacates office in accordance with the relevant legislation.
- Ceases to be qualified to hold office for a reason not mentioned above;

2.2 Upon notification of a casual vacancy, the Town Clerk will arrange for the statutory notice of vacancy to be published in accordance with the requirements of the Local Government Act 1972 and advice provided by Central Bedfordshire Councils Monitoring Officer.

2.3 The Council will not begin the co-option process until Central Bedfordshire Councils Monitoring Officer has confirmed that:

- No election has been requested within the statutory timescale; or
- The vacancy can legally be filled by co-option.

## 3. NOTICE OF VACANCY AND APPLICATIONS

3.1 To ensure a fair and transparent process, the Council will publicise opportunities for co-option.

3.2 Following confirmation from the Returning Officer that the vacancy may be filled by co-option, the Town Clerk will:

- Advertise the vacancy for a minimum of four weeks;
- Publish details on the Council's website, noticeboards and social media channels;
- Provide information on how applications can be submitted
- Include the closing date for applications;
- Provide contact details for further information; and
- Make available information regarding the role of a Town Councillor.

3.3 The Council encourages applications from all eligible residents and individuals who have a connection with the parish.

3.4 Councillors and residents may encourage suitable individuals to consider applying, provided that no applicant receives preferential treatment.

## 4. ELIGIBILITY

4.1 To be eligible for co-option, a person must be:

- Be at least 18 years old;
- Be a British citizen, an eligible Commonwealth citizen, or a citizen of the Republic of Ireland; and
- Meet at least one of the following qualifications:
  - Be registered as a local government elector for the parish;
  - Have occupied as owner or tenant any land or premises in the parish during the previous 12 months;
  - Have had their principal or only place of work in the parish during the previous 12 months; or
  - Have lived within three miles of the parish boundary during the previous 12 months.

4.2 A person cannot be co-opted if they are disqualified pursuant to s.80 of the 1972 Act, from holding office, including where they:

- Hold a paid office or employment with the Town Council;
- Are subject to a bankruptcy restrictions order or interim order;
- Have been sentenced to a term of imprisonment of three months or more (including a suspended sentence) during the five years before co-option;
- Are disqualified due to corrupt or illegal electoral practices;
- Are subject to any statutory disqualification from being elected or holding office as a Councillor.

4.3 Applicants will be required to complete and sign a declaration confirming that they are eligible and not disqualified from serving as a Councillor.

4.4 The Town Clerk will verify applicants' eligibility before applications are considered by the Council.

## 5. ASSESSMENT OF CANDIDATES

5.1 The Council will consider all eligible applicants fairly and objectively.

5.2 Applicants may be assessed against the following:

- Commitment to serving the community;
- Ability to represent local residents fairly;
- Communication and teamwork skills;
- Availability to attend meetings and undertake Council business;
- Relevant knowledge, skills or experience.

5.3 The Council may identify particular skills or areas of expertise that would benefit the Council. However, all eligible applicants will be considered equally regardless of professional background or experience.

5.4 Application forms will be circulated to Councillors at least seven days before the meeting at which the co-option is to be considered.

5.5 Application documents will be treated as confidential and processed in accordance with data protection legislation.

## 6. CO-OPTION MEETING AND DECISION MAKING

6.1 Eligible applicants will be invited to attend the meeting at which the vacancy will be considered.

6.2 Applicants may be given the opportunity to introduce themselves and explain why they wish to serve on the Council.

6.3 If an applicant is unable to attend, the meeting will not normally be rearranged, although their written application will still be considered.

6.4 The Council's decision-making process will be transparent and conducted in public.

## 7. VOTING PROCEDURE

7.1 Where there is one vacancy

- Councillors will consider all eligible applications.
- Candidates may be invited to introduce themselves and answer questions.
- Following any presentations, Councillors will debate the applications.
- Voting will take place in accordance with the Council's Standing Orders.

- The candidate receiving an absolute majority of votes cast shall be appointed.
- If no candidate receives an absolute majority in the first round, the candidate with the lowest number of votes shall be excluded and a further vote taken.
- This process shall continue until a candidate receives an absolute majority.

7.2 Where there are multiple vacancies

- Councillors shall vote separately for each vacancy.
- Candidates with the highest number of votes shall be appointed until all vacancies are filled.
- No Councillor may cast more votes than there are vacancies.
- Where a tie occurs which affects the outcome, a further vote shall be taken between the tied candidates.
- If the result remains tied, the Chair may exercise a casting vote in accordance with Standing Orders.

7.3 The successful applicant will be declared elected by co-option and will take office upon signing the Declaration of Acceptance of Office.

## 8. AFTER CO-OPTION

8.1 Newly co-opted Councillors must complete the Declaration of Acceptance of Office before acting as a Councillor.

8.2 Within 28 days of taking office, Councillors must complete and submit their Register of Interests in accordance with the Council's Code of Conduct and statutory requirements.

8.3 The Town Clerk will provide an induction and relevant training information to newly appointed Councillors.

## 9. REVIEW

9.1 This policy will be reviewed every four years, or sooner should legislation, or guidance change.

**CORPORATE SERVICES COMMITTEE** **Agenda Item 16**

| | |
|---|---|
| **Date:** | **7th September 2026** |
| **Title:** | **Fraud & Ethics Policy Report** |
| **Purpose of the Report:** | **To provide to members a report on the updated Fraud & Ethics Policy.** |
| **Contact Officer:** | **Debbie Marsh, Head of Corporate Services** |

## 1. RECOMMENDATION

**To recommend to Town Council the adoption of the Town Councils Fraud & Ethics Policy.**

## 2. BACKGROUND

A review of the Council's Fraud & Ethics Policy has been undertaken as part of the continuing review of the Council's governance framework. The review concluded that the policy would benefit from updating to reflect changes made through the Internal Control Policy (2025) and Banking Arrangements Policy (2026).

## 3. ISSUES FOR CONSIDERATION

Members are advised the revised Fraud & Ethics Policy has been updated to:

- Align with the Council's Internal Control Policy (2025) and Banking Arrangements Policy (2026).
- Address emerging risks including phishing attacks, business email compromise, supplier payment diversion fraud, online banking fraud and other forms of cyber-enabled crime.
- Enhance controls relating to banking activities, payment authorisation and the verification of supplier bank account details.
- Update references to current legislation, policies and governance arrangements.

## 4. HRTC CORPORATE PLAN

**Aspirations Management and Operations: To improve the efficiency and effectiveness of the Town Council as the key local service provider**

4.5 Enhance the role of the council.

## 5. IMPLICATIONS

**Corporate Implications**

- The revised policy strengthens the Councils internal control arrangements

**Legal Implications**

- The revised policy supports compliance with the Fraud Act 2006, Bribery Act 2010, Localism Act 2011. Data Protection Act 2018 and UK GDPR

**Financial Implications**

There are no financial implications arising from the recommendation.

**Risk Implications**

- Strengthens controls relating to banking arrangements, cyber security and financial transactions.

**Equalities Implications**

Houghton Regis Town Council has a duty to promote equality of opportunity, eliminate unlawful discrimination, harassment and victimisation and foster good relations in respect of nine protected characteristics; age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex and sexual orientation.

This report does not discriminate.

**Climate Change Implications**

There are no climate change implications arising from the recommendation.

**Press Contact**

There are no press implications arising from the recommendation.

## 6. CONCLUSION AND NEXT STEPS

The revised Fraud & Ethics Policy provides an updated framework for preventing, detecting and investigating fraud, corruption and unethical conduct within the Council.

The revisions strengthen existing controls, reflect emerging risks such as cyber and banking fraud, and align the policy with current legislation and related Council policies.

The policy supports the Council's commitment to maintaining the highest standards of governance, transparency and accountability while safeguarding public funds and assets.

Should members be minded to approve the policy members are requested to propose a recommendation to Town Council for adoption.

## 7. APPENDICES

**Appendix A – Fraud & Ethics Policy**

# HOUGHTON REGIS TOWN COUNCIL

## Fraud and Ethics Policy

| | |
|---|---|
| Date of Approval: | 23rd October 2006 |
| Reviewed: | 20th January 2014; 12th June 2017; 1st June 2021; 7th September 2026 |
| Date of Re approval: | 9th October 2017; 4th October 2021; TBC |

**Contents**

## 1.0 INTRODUCTION

1.1 This policy has been developed in response to the acknowledged need to formalise procedures regarding corporate governance.

1.2 Houghton Regis Town Council, its councillors and employees, are committed to the highest standards of personal and corporate ethics and compliance with laws and regulations. Integrity and effort are valued, not just in financial performance, but in all dealings with staff, customers and suppliers. The objective is to be open and honest in all dealings, internal and external.

1.3 This policy applies at every level regardless of seniority. Non-compliance is considered to be a disciplinary offence and would be dealt with accordingly.

1.4 The Council has adopted the Model Code of Conduct and is committed to sound corporate governance. It supports the Nolan Committee's "Seven principles of Public Life" for the conduct of Council Members and employees, namely:

- Selflessness;
- Integrity;
- Objectivity;
- Accountability:
- Openness:
- Honesty; and
- Leadership.

1.5 This Fraud and Ethics Policy is designed to encompass all of these areas as well as protect the Town Council against fraud and corruption both from within the Town Council and from outside. The Town Council is committed to an effective Fraud and Ethics Policy designed to:

- Encourage prevention;
- Promote detection; and
- Identify a clear pathway for investigation.

1.6 The Town Council expects councillors and all employees to lead by example in ensuring adherence to legal requirements, rules, procedures and practices.

1.7 The Town Council also expects that individuals and organisations (e.g. suppliers, contractors and service providers) that it comes into contact with, will act with integrity and without thought or actions involving fraud or corruption.

1.8 This Fraud and Ethics Policy is based upon a series of procedures designed to frustrate any attempted fraudulent or corrupt act. These cover:

- Culture;
- Prevention;
- Detection and investigation; and
- Training

## 2.0 CULTURE

2.1 The Town Council is determined that the culture and tone of the organisation is one of honesty and integrity and opposition to fraud and corruption.

2.2 There is an expectation and requirement that all individuals and organisations associated in what ever way with the Town Council will act with integrity, and that Town Council employees at all times will lead by example in these matters.

2.3 The Town Council employees are an important element in its stance on fraud and corruption, and they are positively encouraged to raise any concerns that they may have on these issues where associated with the Town Council's activity.

2.4 They can do this in the knowledge that such concerns will be treated in confidence and will be properly investigated. Reporting should be through the Town Clerk and/or the Responsible Finance Officer. Any suspected banking irregularity, cyber-related fraud or financial misconduct should be reported immediately.

Members of the public/third parties are also encouraged to report concerns.

2.5 The Town Clerk will be responsible for following up any allegation of fraud or corruption received and will do so through clearly defined procedures (See Detection and Investigation section, 4)

2.6 The Town Clerk is expected to deal swiftly and firmly with those who defraud or are corrupt. The Town Council, including councillors, will be robust in dealing with financial malpractice.

2.7 There is, of course, a need to ensure that any investigation process is not misused and, therefore, any abuse (such as raising unfounded malicious allegations) may be dealt with as a disciplinary matter.

2.8 The Town Council has introduced a formal "Whistleblowing Policy" which will improve the system in terms of procedures relating to the reporting of such concerns. This is designed to reassure individuals that they will not suffer repercussions and indeed will be encouraged to voice their legitimate concerns. Where a report is made in good faith, the employee making the report is protected in law by the Public Interest Disclosure Act 1998.

## 3.0 PREVENTION

3.1 Prevention will be achieved via:

- Staffing policies
- Making councillors aware of their responsibilities
- Internal control systems
- Working in partnership

**Staff**

3.2 As an employer, the Town Council is entitled to expect, and obliged to maintain, high standards of conduct among its employees to ensure that public confidence in their integrity and impartiality is not undermined. The public is entitled to demand conduct of the highest standard and that employees work honestly and without bias in order to achieve the Town Council's objectives. Employees are expected to maintain the duty of confidentiality. Information obtained in the course of their duties should not be disclosed to a third party and should not be used for the employee's own benefit or that of others.

3.3 The Town Council recognises that a key preventative measure in the fight against fraud and corruption is to take effective steps at the recruitment stage to establish, as far as possible, the propriety and integrity of potential employees. In this regard temporary and contract employees are treated in the same manner as permanent employees.

3.4 The Town Clerk should ensure that recruitment procedures are followed and, in particular, written references must be obtained regarding the known honesty and integrity of potential employees before employment commences. Where the post so demands, appropriate Disclosure and Barring Service (DBS) clearance must be obtained.

**Members**

3.5 Councillors are expected to operate honestly and without bias. Their conduct is governed by:

- National Code of Local Government Conduct
- Sections 94-96 of the Local Government Act, 1972
- Localism Act 2011
- Houghton Regis Town Council's Standing Orders
- Houghton Regis Town Council's Financial Regulations

3.6 These matters and other guidance are specifically brought to the attention of Councillors. Councillors are specifically required under the Model Code of Conduct to be alert to and have regard for the need to register potential areas of conflict between Town Councillors' duties and responsibilities, and any other areas of their personal, or professional lives.

3.7 These codes and regulations are the subject of review. Councillors will be closely involved in the process and will be fully advised as to their responsibilities.

**Internal Control System**

3.8 The internal control system comprises the whole network of financial, operational and managerial systems established with the Town Council to ensure that its objectives are achieved in the most economic and efficient manner. The Financial Regulations of the Town Council provide the framework for financial control. Under Financial Regulations, the Town Clerk is required to ensure that arrangements, guidelines and procedures for the proper administration of financial affairs are operated in accordance with Financial Regulations.

3.9 The Town Council has developed, and is committed to continuing with, systems and procedures, which incorporate efficient and effective internal controls. The existence, appropriateness and effectiveness of these internal controls are independently monitored by the Town Council's independent Internal Auditor.

3.10 The Council maintains and annually reviews a sound system of internal control. The Corporate Services Committee monitors financial systems and procedures, whilst Internal Audit, External Audit and Full Council contribute towards reviewing the effectiveness of the Council's internal control environment.

3.11 Banking activity is recognised as a significant fraud risk area. The Council maintains appropriate banking controls including dual authorisation of payments, segregation of duties, supplier bank account verification procedures, secure management of online banking credentials, monitoring of unusual transactions and regular reviews of banking permissions and mandates.

3.12 No individual shall authorise a payment to themselves or exercise sole control over a financial transaction from initiation to payment.

**Working in Partnership**

3.13 Houghton Regis Town Council encourages the exchange of information between the Town Council and other agencies on national and local fraud corruption activity.

3.14 With the rapid increase in recent years of frauds perpetrated against a variety of local authorities and benefit agencies, usually involving fraudsters having multiple identities and addresses, the necessity to liaise between organisations has become paramount. The Town Council has existing liaison arrangements with:

- Police
- Internal Auditor
- External Auditor
- Bank
- Insurance provider

## 4.0 DETECTION AND INVESTIGATION

4.1 The Town Council recognises that fraud risks continue to evolve and may include:

- Phishing attacks;
- Business email compromise;
- Supplier detail diversion fraud;
- Online banking fraud;
- Cyber-enabled fraud;

- Unauthorised access to financial systems;
- Identity theft;
- Misuse of confidential information.

Councillors and employees must remain vigilant to these risks and comply with all Council financial controls and cyber security arrangements.

4.2 When fraud and corruption occur, systems should assist in revealing the occurrences, and people should be encouraged to do likewise. They must then be investigated in a fair and impartial manner.

4.3 A Fraud and Corruption Response Plan is incorporated (section 7). This gives detailed guidance on the processes for employees who wish to notify suspicions and how the Council's officers should respond.

**Detection**

4.4 The array of preventative systems, particularly internal control systems and Audit, within the Town Council generally should be sufficient in themselves to deter fraud, but they have also been designed to provide indications of any fraudulent activity.

4.4 It is often the alertness of employees and the public to such indicators that enables detection to occur and the appropriate action to take place when there is evidence that fraud or corruption may be in process.

4.5 Despite the best efforts of managers and auditors, many frauds are discovered by chance or "tip off", and the Town Council has developed a "whistle-blowing" policy to formalise such arrangements to enable such information to be properly dealt with.

**Investigation**

4.6 Depending on the nature and the anticipated extent of the allegations, the Internal Auditor will normally work closely with the Town Clerk, the Responsible Finance Officer and other agencies, such as the Police, to ensure that all the allegations are properly investigated and reported and where appropriate, maximum recoveries are made for the Town Council. The follow up of any allegation of fraud and corruption received will be through agreed procedures, which ensure that:

- Matters are dealt with promptly;
- All evidence is reported;
- Evidence is sound and adequately supported;
- All evidence is securely held;
- Where appropriate, the Police and the Town Council's Insurers are informed;
- The Town Council's Disciplinary Procedures are implemented
- The rules of natural justice are incorporated.

4.7 The procedures and reporting lines are an integral part of the Town Council's Fraud Policy which ensures:

- Consistent treatment of information about fraud and corruption;
- Proper investigation;
- Restitution or compensation;
- The optimum protection of the Town Council's interests.

4.8 Where financial impropriety is discovered, referral to the Police is a matter for the Town Clerk. In deciding whether to recommend referral, the following factors are taken into account:

- The amount of loss and duration of the offence;
- The suspect's physical and mental condition;
- Voluntary disclosure and arrangement for restitution;
- How strong the evidence is.

4.9 The Town Council's Disciplinary Procedure will be used as appropriate irrespective of Police involvement or not.

## 5.0 TRAINING

5.1 The Town Council recognises that the continuing success of its Fraud and Ethics Policy and its general creditability, will depend largely upon the effectiveness of its training programmes and the responsiveness of employees throughout the organisation.

5.2 To facilitate this, the Town Council supports the concept of induction training and continuous development appraisal (particularly for employees involved in internal control systems) to ensure that their responsibilities and duties are regularly highlighted and reinforced.

5.3 The Town Council has in place a Disciplinary Procedure for all categories of its employees who are fully aware of the consequences of disregarding it.

## 6.0 CONTINUOUS REVIEW OF STRATEGY

6.1 The Town Council has in place a clear network of systems and procedures to assist it in the fight against fraud and corruption. It is determined that these arrangements will keep pace with any future developments in both preventative and deduction techniques regarding fraudulent or corporate activity that may affect its operation.

6.2 The Council will maintain a continuous review of such arrangements through the Town Clerk, Full Council meetings and Internal and External Auditors, and will update the arrangements as required.

## 7.0 FRAUD AND CORRUPTION RESPONSE PLAN

### Introduction

7.1 The Authority is committed to the values of probity and accountability, but the determined perpetrator will always find a way round systems and procedures. It is therefore necessary for the Town Clerk to be aware of what is required in the event of being notified of a suspected fraud. This document sets out the process for persons who wish to notify any suspicions and also how the Town Clerk should respond.

**Actions Constituting Fraud**

7.2 Fraud constitutes many types of unacceptable behaviour. There is no strict legal definition in the UK for fraud, however it is generally thought of as involving deception to obtain advantage. It may be perpetrated by those outside the organisation ("third parties"), by employees, or through collusion of employees and third parties. Examples include:

- Theft of Council property
- Forgery or deliberate alteration of any document e.g. cheque, journal entry
- Destruction or removal of records to cover tracks
- Falsifying of expense claims
- Disclosing confidential information to outside parties, without authority, for personal gain
- Computer misuse
- Misuse of intellectual property
- Phishing and cyber-enabled fraud
- Unauthorised access to online banking systems
- Supplier payment diversion fraud
- Fraudulent amendment of bank account details
- Electronic payment fraud

**Notifying Suspected Fraud**

7.3 Suspected fraud can be discovered in a number of ways but in all cases, it is important that employees feel able to report their concerns and are also aware of the means by which they are able to do so.

The Town Council has several means available to employees:

*Town Clerk (and or the Responsible Financial Officer)*

7.4 If an employee discovers a suspected fraud, then it must be reported to the Town Clerk and/or the Responsible Finance Officer as a matter of urgency. Concerns may also be raised through the Town Council's Whistleblowing Policy or directly with the Internal Auditor where appropriate.

7.5 The Town Clerk is ultimately responsible for all operations and as such, should be able to be contacted by an employee regarding suspicions they may have.

*Internal Auditor*

7.6 The primary role of the Internal Auditor is to report on the adequacy of systems and procedures (the "internal control" environment). However, they are also charged with the responsibility for being the usual means of investigating suspected fraud. Concerns raised by employees, members or the general public can be discussed with the Internal Auditor.

*External Audit*

7.7 ~~The Council's external auditors have responsibilities to review, in accordance with the Local Audit and Accountability Act 2014 the arrangements made by management to prevent and detect fraud. External Audit also reviews the adequacy of measures taken by the Authority to limit the possibility of corrupt practices. As such External Audit will investigate any concerns that are brought to their attention.~~ The Council's external auditor undertakes its duties in accordance with the Local Audit and Accountability Act 2014 and the Code of Audit Practice. The external auditor may consider matters brought to their attention and exercise their statutory powers where appropriate, but investigations into suspected fraud will normally be undertaken by the Council, Internal Auditor, Police or other appropriate authorities.

**Initial Steps**

7.8 Once fraud is suspected it is crucial that any investigation is conducted in a professional manner aimed at ensuring that the current and future interests of both the Council and the suspected individual(s) are protected. The latter is equally important, as a suspicion should not be seen as guilt to be proved. To this end the Council's disciplinary procedure will be invoked where necessary.

7.9 It is also crucial that the notifying employee does not feel threatened. As far as possible the Council undertakes to protect the identity of such employees and not to release the source of notification at any time during the investigation. This is formalised within the Town Councils Whistleblowing Policy.

7.10 For each notified suspicion the Town Clerk will appoint an "Investigating Officer", to be in charge of the investigation on a day-to-day basis. This will usually be the Internal Auditor, but each case will be judged on merit.

**Subsequent Steps**

7.11 The Investigating Officer and Town Clerk must:

- Initially assess whether there is a need for any employee to be suspended. The decision should be kept under review at all stages of the investigation.
- Identify an action plan. (What, who, when, how, where)
- Identify the reporting process (who by, to whom, when and how) to ensure that strict confidentiality is continuously maintained.

7.12 The Investigating Officer will:

- Open a file to record chronologically;

    - Telephone conversations
    - Face to face discussions
    - Record/documents viewed
    - Tests undertaken and results

  The file should be indexed, and all details recorded no matter how insignificant they initially appear.

- Ensure the correct form of evidence is obtained and appropriately retained, witnessed and corroborated:

    - Prime documents
    - Certified copies
    - Physical items
    - Secondary evidence
    - Circumstantial
    - Hearsay

- Ensure interviews are conducted in the right manner. In particular, that the requirements of the Police and Criminal Evidence Act 1984 (as amended) are complied with when interviewing suspects.

**Liaison with External Audit and the Police**

*External Audit*

7.13 The Town Council has a duty to report all suspected frauds to its external auditors. This will be done by the Town Clerk and or the Responsible Financial Officer at the earliest opportunity.

*Police*

7.14 The experts at investigating fraud are the Police, they will also advise on the likely outcome of any intended prosecution. Initial contact with the Police should only be undertaken following discussion with the Town Clerk. It is the policy of the Police to welcome early notification of suspected fraud.

7.15 If the Police decide a formal investigation is necessary, all employees should co-operate fully with any subsequent requests or recommendations. All contact with the Police following their initial involvement will usually be via the Investigating Officer.

7.16 Where the Police decide to formally investigate this will not prejudice any internal disciplinary procedures; these should continue as normal. However, the internal investigation and the Police's should be coordinated to make maximum use of resources and information.

**Interim Report**

7.17 A soon as the initial "detection" stage of investigation has been completed an interim confidential report, which may be verbal, but is more likely to be written, should be made by the Investigating Officer to the Town Clerk and any other Officer decided upon at the preliminary stage.

The interim report should set out:

- The findings to date
- The interim conclusions drawn from those findings; and
- Should seek approval to continue the investigation if this is appropriate.

If it is decided to continue the investigation, then future reporting arrangements and any changes to the planned action should be confirmed.

**Final Report**

7.18 This report will supersede all other reports and be the definitive document on which management (in a disciplinary situation) and possibly the Police (in a criminal situation) will base their initial decisions.

7.19 The format of the final report will not always be the same as each case is unique, but will frequently set out:

- How the investigation arose
- Who the suspects are
- Their position in the Council
- How the investigation was undertaken
- The facts and evidence that were identified
- Summary of findings and recommendations, both regarding the fraud itself and any additional work required on the system weaknesses identified during the investigation.

7.20 Defamation

All reports must be sustained by the strongest evidence and avoid contents that could be considered to be defamatory in the event of the report being made public.

Defamation in law is defined as:

"The publication (i.e. communication) of a statement which tends to lower a person in the estimation of right-thinking members of society in general or which tends to make them shun or avoid that person".

## 8. RELEVANT LEGISLATION

The Council's anti-fraud arrangements shall have regard to:

- Fraud Act 2006
- Bribery Act 2010
- Accounts and Audit Regulations 2015
- Localism Act 2011
- Public Interest Disclosure Act 1998
- Data Protection Act 2018
- UK GDPR
- Computer Misuse Act 1990

## 9. POLICY REVIEW

This policy will be reviewed ~~every 4 years or as required~~ annually by the Corporate Services Committee. This policy shall also be reviewed following significant fraud incidents, changes in legislation, recommendations arising from Internal or External Audit, or changes to the Council's Internal Control Policy or Banking Arrangements Policy

## 10. RELATED POLICES AND DOCUMENTS

- Whistleblowing policy
- Data protection policy
- Disciplinary policy
- Equal opportunity policy
- Grievance policy
- Health and safety policy
- Bullying & harassment policy
- Internal Control Policy
- Banking Arrangements Policy
- Financial Regulations
- Risk Management Policy
- Treasury Management Strategy
- Scheme of Delegation
- Member Code of Conduct

The above list is not exhaustive.

## 11. FURTHER INFORMATION

Any queries or comments about this policy should be addressed to the Head of Corporate Services.

**CORPORATE SERVICES COMMITTEE** **Agenda Item 17**

| | |
|---|---|
| **Date:** | **7th September 2026** |
| **Title:** | **Health & Safety at Work Policy Report** |
| **Purpose of the Report:** | **To provide to members a report on the updated Health & Safety at Work Policy.** |
| **Contact Officer:** | **Debbie Marsh, Head of Corporate Services** |

## 1. RECOMMENDATION

**To recommend to Town Council the adoption of the Town Councils Health & Safety at Work Policy.**

## 2. BACKGROUND

Members are advised that this policy has been revised to ensure it remains compliant with current health and safety legislation and reflects the latest guidance issued by the Health and Safety Executive (HSE).

The revised document still adopts the HSE-recommended structure of:

- Statement of Intent,
- Responsibilities
- Arrangements.

## 3. ISSUES FOR CONSIDERATION

The revision also modernises the Council's approach to health and safety by strengthening arrangements for risk management, accident reporting, training, homeworking, display screen equipment (DSE), lone working, and employee wellbeing. These changes support the Council's commitment to maintaining a safe and healthy working environment and promoting continuous improvement in health and safety performance.

## 4. HRTC CORPORATE PLAN

**Aspirations Management and Operations: To improve the efficiency and effectiveness of the Town Council as the key local service provider**

4.5 Enhance the role of the council.

## 5. IMPLICATIONS

**Corporate Implications**

- The revised policy provides an up to date framework for managing health and safety across the Council.

**Legal Implications**

- Compliance with the Health and Safety at Work Act 1974.

**Financial Implications**

There are no financial implications arising from the recommendation.

**Risk Implications**

- Reputational

**Equalities Implications**

Houghton Regis Town Council has a duty to promote equality of opportunity, eliminate unlawful discrimination, harassment and victimisation and foster good relations in respect of nine protected characteristics; age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex and sexual orientation.

This report does not discriminate.

**Climate Change Implications**

There are no climate change implications arising from the recommendation.

**Press Contact**

There are no press implications arising from the recommendation.

## 6. CONCLUSION AND NEXT STEPS

The revised Health & Safety at Work Policy provides an up to date HSE-aligned framework for managing health and safety within Houghton Regis Town Council.

Members are being requested to recommend adoption of this policy to Town Council.

Following approval the policy will be communicated to all staff and published on the Town Councils website.

## 7. APPENDICES

**Appendix A – HSAW Policy – current**
**Appendix B – HSAW Policy – revised**

# Houghton Regis Town Council

## Health & Safety at Work Policy

| | |
|---|---|
| Date of Approval: | Town Council 22nd June 2015 |
| Date of Review: | 18th May 2016; 5th March 2018; 4th March 2019; 8th June 2020; 28th November 2022; 9th September 2024; 1st December 2025 |
| Date of Re-approval: | 18th May 2016; 18th June 2018; 17th June 2019; 5th October 2020; 20th March 2023; 16th December 2024; 16th March 2026 |

**Contents**



To be issued to all employees.
In accordance with the Health & Safety at Work etc Act 1974

This is the Health & Safety Policy Statement of
**Houghton Regis Town Council**

## 1.0 POLICY STATEMENT

Houghton Regis Town Council:

1. Recognises and accepts its responsibilities as an employer for providing an adequate control of the health and safety risks arising from the Council's work activities.

2. Will consult with employees on matters affecting their health & safety.

3. Is keen to encourage employees to participate in providing a safe and healthy working environment.

4. In particular employees should:
   a) Carry out their duties without endangering the health and safety of themselves, their colleagues and the general public.
   b) Comply with all instructions relating to safety, all statutory provisions and approved codes of practice.
   c) Endeavour to facilitate the implementation of the safety policies of the Council.

5. Will seek to maintain safe and healthy working conditions.

6. Will provide and maintain plant and equipment.

7. Will ensure the safe use, handling, storage and transport of substances.

8. Will provide sufficient information, training and supervision to enable all employees to avoid hazards and contribute positively to their own safety and health at work.

9. Will, as far as is reasonably practicable, seek to prevent accidents and cases of work-related ill health.

10. The Town Council has ultimate responsibility for Health and Safety matters. However, this responsibility in relation to the day-to-day operation of the Council's activities is delegated to the Town Clerk as the proper officer. A meeting will be held between the Town Mayor and the Town Clerk to discus health and safety issues as required.

11. The Health and Safety Policy will be reviewed annually, or if there is a change in circumstances.

Signed: ………………………….. …………………………..
Cllr E Cooper, Town Mayor Mrs C Evans, Town Clerk

## 2.0 RESPONSIBILITIES FOR HEALTH AND SAFETY

The Council's Responsibilities:

2.1 Overall and final responsibility for health and safety is that of the Town Council.

2.2 Day-to-day responsibility for ensuring this policy is put into practice is delegated to the Town Clerk.

2.3 Under the Health & Safety at Work Act the Council has responsibility for the safety, health and welfare of employees and any other person in so far as they are affected by the activities of the work of the Council. To meet these responsibilities the Council will:

(a) Ensure that there is an up-to-date overall policy for the safety, health and welfare of employees and that there are appropriate department policies and procedures, all of which are brought to the attention of employees.

(b) Periodically appraise the effectiveness of the policies and procedures and ensure that any necessary changes are made.

(c) Ensure that its activities do not detrimentally affect the safety, health and welfare of the general public. Where this cannot be avoided altogether it will, through its officers, ensure the general public is made aware of any situations that arise affecting its safety, health and welfare, and take any necessary precautions to eliminate such situations.

Line Manager's Responsibilities:

2.4 Under the Health & Safety at Work Act Line Managers have responsibility in the following areas:

Town Clerk (Clare Evans) Day to day management responsibilities & Council Offices
In the absence of the Town Clerk, Debbie Marsh (Head of Corporate Services) assumes these responsibilities.
Grounds Manager (Robert Kempson) Day to day management responsibilities for outside areas
In the absence of the Grounds Manager, Ian Haynes (Head of Environmental and Community Services) assumes these responsibilities.

2.5 These Officers are responsible for:

(i) Implementing the Council's overall safety, health and welfare policy in the work area under their control.

(ii) Ensuring that all subordinate staff fulfill their responsibilities in respect of safety, health and welfare.

(iii) In so far as it is within their power ensure there is adequate staff, funds and materials to meet the safety, health and welfare programme and that appropriate safe working arrangements are made before work begins.

(iv) Taking a direct interest in the Council's safety, health and welfare policy / programme and supporting other persons in carrying it out.

(v) Ensuring that first aid facilities are available to all employees.

(vi) Evaluating all risks relating to accidents and health at work, loss or damage to the Council's property and to the public and putting in place appropriate safe working procedures.

(vii) Ensuring that all liability is covered by Insurance.

(viii) Taking part in an annual review of the performance of the Council in the field of safety, health and welfare and developing an annual safety, health and welfare programme (risk assessments).

ix) Ensuring that appropriate records are kept, including Accident Reporting (via Online: www.hse.gov.uk/riddor or alternatively by phoning 0345 300 9923 (during normal working hours), for fatal accidents or accidents resulting in specified injuries to workers only. and Assessments (COSHH and Manual Handling.)

Employees' Responsibilities:

2.6 Under the Act the employees of this Council have responsibilities as follows:

(i) To carry out their duties without endangering the health and safety of themselves, their colleagues and the general public.

(ii) To comply with all instructions appertaining to safety, all statutory provisions and local codes of practice.

(iii) Not to interfere with anything provided to safeguard their health and safety;

(iv) To endeavour to facilitate the implementation of the safety policies of their Council, Department and Section.

(v) Bring to the attention of management any health and safety matters requiring attention.

## 3.0 ARRANGEMENTS

3.1 Health & Safety Risks Arising from Work Activities

- Risk assessments will be undertaken by the Town Clerk and the Grounds Manager.
- Confirmation of the completion of the risk assessments and actions required will be reported to Town Council on an annual basis.
- Action required to remove / control risks will be approved by Town Clerk or Town Council.

- The Town Clerk / Grounds Manager will be responsible for ensuring the action required is implemented and that the action has removed / reduced the risks.

- Risk assessments will be reviewed annually or when circumstances change, whichever is the soonest.

3.2 Consultation with employees

- Employee representatives are:
  Office staff: Debbie Marsh (Head of Corporate Services)
  Grounds Staff: Ian Haynes (Head of Environmental & Community Services)

- Consultation with employees is provided through the bi-monthly staff meeting or when required

3.3 Safe plant and equipment

- The Grounds Manager will be responsible for identifying all equipment/plant needing maintenance

- The Grounds Manager and in the absence of the Grounds Manager the Head of Environmental & Community Services will be responsible for ensuring that all identified maintenance is implemented.

- Any problems found with plant/equipment should be reported to the Grounds Manager or in the absence of the Grounds Manager, the Head of Environmental & Community Services

- The Grounds Manager and Head of Environmental & Community Services will check that new plant and equipment meets health and safety standards before it is purchased.

3.4 Safe handling and use of substances

- The Grounds Manager and the Head of Environmental & Community Services will be responsible for identifying all substances that need a COSHH assessment.

- The Grounds Manager and the Head of Environmental & Community Services will be responsible for undertaking COSHH assessments.

- The Grounds Manager and the Head of Environmental & Community Services will be responsible for ensuring that all actions identified in the assessments are implemented.

- The Grounds Manager and the Head of Environmental & Community Services will be responsible for ensuring that all relevant employees are informed about COSHH assessments.

- Grounds Manager and the Head of Environmental & Community Services will ensure that new substances can be used safely before they are purchased.

- Assessments will be reviewed annually or when the work activity changes, whichever is the soonest.

3.5 Information, Instruction and Supervision

- The Health and Safety law poster is displayed in all Council properties
- Health and safety advice is available from Central Bedfordshire Council
- Supervision of young workers / trainees will be arranged / undertaken / monitored by Town Clerk
- The Town Clerk is responsible for ensuring that employees working at locations under the control of other employers are given relevant health and safety information.
- The Town Clerk is responsible for ensuring that employees working from home have been provided with the relevant health and safety information and advice.

3.6 Competency for Tasks and Training

- The Town Clerk will ensure the provision of induction training for all employees
- Job specific training will be provided by Grounds Manager or Town Clerk/Head of Service.
- Training records will be kept by the Town Clerk at the Council Offices
- Training will be identified, arranged and monitored by the Town Clerk through the bi-annual appraisal system.

3.7 Accidents, First Aid and Work-Related Ill Health

- First aid boxes are kept in the Council offices, the Council workshop and in each of the Council vehicles.
- The appointed persons / first aiders are: Clare Evans, Chantel England, Tara Earnshaw, Ben McGarrigle, Josh McGarrigle, and Mark Titterington .
- All accidents and cases of work-related ill health are to be recorded in one of the 2 accident books. The books are kept in the Council Offices and the Council Workshop.
- The Town Clerk is responsible for reporting accidents, diseases and dangerous occurrences to the enforcing authority.
- Health & safety checks including the checking of the 1st Aid boxes are completed on a 6-month basis and a record of the inspection is kept.

3.8 Monitoring

To check working conditions and to ensure that safe working practices are being followed, the Council will:

- Discuss health and safety issues at the bi-monthly staff meetings

- Discuss on an individual basis health and safety issues with employees at their bi-annual appraisal meeting

- Carry out periodic inspections of work practices

- Investigate accidents (responsibility of the Town Clerk)

- Investigate work related causes of sickness absences (responsibility of the Town Clerk)

- Act on investigation findings to prevent a recurrence (responsibility of the Town Clerk).

3.9 Emergency Procedures – Fire and Evacuation

- The Town Clerk is responsible for ensuring the fire risk assessment is undertaken and implemented.

- Escape routes are checked by the Town Clerk and the Grounds Manager every month

- Fire extinguishers and emergency lighting are maintained and checked annually by a competent firm

- Smoke alarms are tested monthly by the Head of Grounds & Environmental Services (office) and the Grounds Manager (pavilions)

- Emergency evacuation will be tested every six months.

## 4.0 CODE OF PRACTICE

4.1 This information and guidance has been prepared for the benefit of all employees to ensure the safety of yourself, your colleagues and members of the public.

I. If you are unsure on any aspect of safety in respect of any task seek guidance from your Manager.

II. If you discover a fault on any item of equipment, or notice anything you consider to be unsafe, report it to your Manager.

III. Keep your workplace clean and tidy.

IV. Keep your working area, including floor space, free from all obstructions.

V. Good standards of hygiene must be maintained at all times.

VI. Clothing/footwear must be appropriate for the job. Protective clothing should be worn when supplied.

VII. Do not attempt to use any item of machinery or equipment if you have not had adequate instruction.

VIII. Council vehicles should only be driven by Council employees. The driver must ensure the vehicle is not overloaded. Vehicles must be regularly cleaned (inside and out) and regular checks made on oil, water, tyres and lights.

IX. No attempt should be made to lift heavy or awkward items unassisted. If assistance is not available, do not lift.

X. All fuels, chemicals, cleaning materials, etc., must be stored in safety zones and used in accordance with the supplier's instructions or local safe working procedures as appropriate.

XI. Be aware of the health risk from exposure to hypodermic needles/blood and use protective clothing when handling such items.

XII. Equipment must not be stacked unless so designed.

XIII. Step ladders must be in good condition and used by a competent person.

XIV. Ladders must be in good condition and must not be used by one person alone. There must always be another person at the foot of the ladder unless the ladder is securely fixed by some other means.

XV. Appropriate fire notices are displayed throughout the Council's premises. Be aware of procedure in case of fire and ensure it is strictly adhered to. On hearing the alarm vacate the premises immediately. Life is more important than property.

XVI. All accidents must be reported and entered in one of the Accident Books. These are kept at the Council Offices, Peel Street and at the workshop.

XVII. Smoking and vaping is not permitted in any of the council premises or in any Council vehicle.

# Houghton Regis Town Council

## Health & Safety at Work Policy

| | |
|---|---|
| Date of Approval: | Town Council 22nd June 2015 |
| Date of Review: | 18th May 2016; 5th March 2018; 4th March 2019; 8th June 2020; 28th November 2022; 9th September 2024; 1st December 2025, 7th September 2026 |
| Date of Re-approval: | 18th May 2016; 18th June 2018; 17th June 2019; 5th October 2020; 20th March 2023; 16th December 2024; 16th March 2026; TBC |

**<u>Contents</u>**



To be issued to all employees.
In accordance with the Health & Safety at Work etc Act 1974

This is the Health & Safety Policy Statement of
**Houghton Regis Town Council**

## 1.0 POLICY STATEMENT

Houghton Regis Town Council:

Houghton Regis Town Council is committed to ensuring, so far as is reasonably practicable, the health, safety and welfare of its employees, councillors, volunteers, contractors, visitors and members of the public who may be affected by its activities.

The Council recognises its duties under the Health and Safety at Work etc. Act 1974 and associated health and safety legislation and will:

- Provide and maintain safe systems of work.
- Provide and maintain safe workplaces, equipment, machinery and vehicles.
- Assess and control risks arising from work activities.
- Consult with employees on matters affecting their health, safety and welfare.
- Provide sufficient information, instruction, training and supervision.
- Prevent work-related injury, ill health and incidents where reasonably practicable.
- Ensure the safe use, handling, storage and transportation of substances and materials.
- Promote a positive health and safety culture throughout the organisation.
- Monitor health and safety performance and continuously improve arrangements.
- Allocate adequate resources to implement this policy.

All employees are expected to contribute to achieving these objectives by working safely, following procedures and reporting hazards, incidents and concerns promptly.

This policy will be reviewed at least annually and whenever there are significant changes in legislation, organisational structure, premises or working practices.

Signed: ………………………….. …………………………..
Cllr D Jones, Town Mayor Mrs C Evans, Town Clerk

## 2.0 RESPONSIBILITIES FOR HEALTH AND SAFETY

The Council's Responsibilities:

2.1 The Town Council has overall responsibility for health and safety and will:

- Ensure suitable health and safety arrangements are in place.
- Review health and safety performance regularly.
- Ensure adequate resources are available.
- Support the Town Clerk in implementing this policy.
- Consider health and safety implications in Council decisions.

Town Clerk Responsibilities

2.2 The Town Clerk is the Council's Responsible Officer for health and safety and will:

- Implement and monitor this policy.
- Ensure risk assessments are completed, reviewed and acted upon.
- Arrange competent health and safety advice where required.
- Ensure accidents and incidents are investigated.
- Ensure statutory reports are submitted under RIDDOR where necessary.
- Arrange training, supervision and information for employees.
- Ensure emergency procedures are maintained and tested.
- Report significant health and safety matters to the Council.

In the absence of the Town Clerk, delegated responsibilities will be undertaken by the Head of Corporate Services.

Line Managers and Supervisors Responsibilities

2.3 Managers and Supervisors will:

- Ensure safe systems of work are followed.
- Undertake and review risk assessments within their areas of responsibility.
- Monitor workplace conditions and employee performance.
- Report hazards, defects and incidents promptly.
- Ensure employees receive appropriate instruction and training.
- Enforce health and safety procedures consistently.

Employees Responsibilities

2.4 All employees have a legal duty to:

- Take reasonable care of their own health and safety and that of others.
- Co-operate with management on health and safety matters.
- Follow safe working procedures and training provided.
- Use equipment, vehicles and PPE correctly.
- Report hazards, accidents, incidents and near misses.
- Not misuse or interfere with anything provided for health and safety.
- Failure to comply with health and safety requirements may result in disciplinary action.

Contractors

2.5 The Council expects contractors to:

- Work in accordance with relevant health and safety legislation
- Provide suitable risk assessments and method statements where required.
- Co-operate with Council officers.
- Ensure employees and subcontractors are competent and adequately supervised.

## 3.0 ARRANGEMENTS

Risk Assessment

3.1 Health & Safety Risks Arising from Work Activities

- Risk assessments will be undertaken by the Town Clerk, the Head of Democratic Services, the Events Manager, the Youth and Community Manager and the Grounds Manager.
- Confirmation of the completion of the risk assessments and actions required will be reported to Town Council on an annual basis.
- Action required to remove / control risks will be approved by Town Clerk or Town Council.
- The Town Clerk, the Head of Democratic Services, the Events Manager, the Youth and Community Manager Grounds Manager will be responsible for ensuring the action required is implemented and that the action has removed / reduced the risks.
- Risk assessments will be reviewed annually or when circumstances change, whichever is the soonest.

3.2 Consultation with employees

- Employee representatives are:
  Office staff: Debbie Marsh (Head of Corporate Services)
  Ground Staff: Ian Haynes (Head of Environmental & Community Services)
- Consultation with employees is provided through the bi-monthly staff meeting or when required.

3.3 Training and Competence

The Council will ensure:

- Health and Safety induction training for all new employees.
- Appropriate job-specific training.
- Refresher training where necessary.
- Records of training are maintained.

3.4 Safe plant and equipment

- The Grounds Manager will be responsible for identifying all equipment/plant needing maintenance
- The Grounds Manager and in the absence of the Grounds Manager, the Head of Environmental & Community Services will be responsible for ensuring that all identified maintenance is implemented.
- Any problems found with plant/equipment should be reported to the Grounds Manager or in the absence of the Grounds Manager, the Head of Environmental & Community Services
- The Grounds Manager and Head of Environmental & Community Services will check that new plant and equipment meets health and safety standards before it is purchased.
- The Grounds Manager will be responsible for ensuring only authorised and trained person use specialist equipment.

3.5 Safe handling and use of substances – Hazardous Substances (COSHH)

- The Head of Democratic Services (office) Grounds Manager and the Head of Environmental & Community Services (outside services) will be responsible for identifying all substances that need a COSHH assessment.
- The Head of Democratic Services (office) Grounds Manager and the Head of Environmental & Community Services (outside services) will be responsible for undertaking COSHH assessments.
- The Head of Democratic Services (office) Grounds Manager and the Head of Environmental & Community Services (outside services) will be responsible for ensuring that all actions identified in the assessments are implemented.
- The Head of Democratic Services (office) Grounds Manager and the Head of Environmental & Community Services (outside services) will be responsible for ensuring that all relevant employees are informed about COSHH assessments.
- The Head of Democratic Services (office) Grounds Manager and the Head of Environmental & Community Services (outside services) Grounds Manager and the Head of Environmental & Community Services will ensure that new substances can be used safely before they are purchased.
- Assessments will be reviewed annually or when the work activity changes, whichever is the soonest.

3.6 Manual Handling

The Council will:

- Avoid hazardous manual handling where possible.
- Assess significant manual handling tasks.
- Provide training and equipment where required.
- Encourage employees to report concerns relating to lifting activities.

3.7 Display Screen Equipment (DSE)

The Council will:

- Assess workstation users.
- Provide guidance on ergonomic working.
- Encourage regular breaks from screen work.
- Consider reasonable adjustments where required.

3.8 Working from Home

Whilst the Council is not obliged to provide equipment to enable employees to work remotely, the Council will ensure those employees working remotely:

- Complete workstation assessments
- Have appropriate equipment and support.
- Understand reporting and emergency arrangements.

3.9 Accidents, First Aid and Work-Related Ill Health

- First aid boxes are kept in the Council offices, the Council workshop and in each of the Council vehicles.
- The appointed persons / first aiders are: Clare Evans, Louise Senior, Amanda Samuels, Saffron Cooper-Hughes, Tara Earnshaw, Ben McGarrigle, Josh McGarrigle, Bianca Nagle, and Ian Haynes.
- All accidents and cases of work-related ill health are to be recorded in one of the 2 accident books. The books are kept in the Council Offices and the Council Workshop.
- The Town Clerk is responsible for reporting accidents, diseases and dangerous occurrences to the enforcing authority.
- Health & safety checks including the checking of the 1st Aid boxes are completed on a 6-month basis and a record of the inspection is kept.

3.10 Monitoring

To check working conditions and to ensure that safe working practices are being followed, the Council will:

- Discuss health and safety issues at the bi-monthly staff meetings
- Discuss on an individual basis health and safety issues with employees at their bi-annual appraisal meeting
- Carry out periodic inspections of work practices
- Investigate accidents (responsibility of the Town Clerk)
- Investigate work related causes of sickness absences (responsibility of the Town Clerk)
- Act on investigation findings to prevent a recurrence (responsibility of the Town Clerk).

3.11 Emergency Procedures – Fire and Evacuation

- The Town Clerk is responsible for ensuring the fire risk assessment is undertaken and implemented.

- Escape routes are checked by the Town Clerk and the Grounds Manager every month
- Fire extinguishers and emergency lighting are maintained and checked annually by a competent firm
- Smoke alarms are tested monthly by the Grounds Manager
- Emergency evacuation will be tested every six months.

3.12 Mental Health and Wellbeing

The Council recognises the importance of mental health and wellbeing and will:

- Promote a supportive working environment
- Monitor workplace stress risks
- Encourage employees to seek support where required.
- Consider wellbeing as part of risk assessment and management processes.
- The Councils Mental Health First Aid appointed person is Louise Senior, Head of Democratic Services.
- The Council is committed to providing an Employee Assistance Programme.

3.13 Lone Working

Where employees work alone, the Council will:

- Assess the risks associated with lone working
- Implement suitable monitoring arrangements.
- Provide communication methods and emergency procedures.
- Review lone-working arrangements regularly.

## 4.0 CODE OF PRACTICE

4.1 This information and guidance has been prepared for the benefit of all employees to ensure the safety of yourself, your colleagues and members of the public.

1. If you are unsure about any aspect of safety in respect of any task, seek guidance from your Manager.
2. If you discover a fault with any item of equipment, or notice anything you consider to be unsafe, report it to your Manager.
3. Keep your workplace clean and tidy.
4. Keep your working area, including floor space, free from all obstructions.
5. Good standards of hygiene must be maintained at all times.
6. Clothing/footwear must be appropriate for the job. Protective clothing should be worn when supplied.
7. Do not attempt to use any item of machinery or equipment if you have not had adequate instruction.
8. Council vehicles should only be driven by Council employees. The driver must ensure the vehicle is not overloaded. Vehicles must be regularly

cleaned (inside and out) and regular checks made on oil, water, tyres and lights.

9. No attempt should be made to lift heavy or awkward items unassisted. If assistance is not available, do not lift.
10. All fuels, chemicals, cleaning materials, etc., must be stored in safely and used in accordance with the supplier's instructions or local safe working procedures as appropriate.
11. Be aware of the health risk from exposure to hypodermic needles/blood and use protective clothing when handling such items.
12. Equipment must not be stacked unless so designed.
13. Step ladders must be in good condition and used by a competent person.
14. Ladders must be in good condition and must not be used by one person alone. There must always be another person at the foot of the ladder unless the ladder is securely fixed by some other means.
15. Appropriate fire notices are displayed throughout the Council's premises. Be aware of procedure in case of fire and ensure it is strictly adhered to. On hearing the alarm, the premises vacate immediately. Life is more important than property.
16. All accidents must be reported and entered in one of the Accident Books. These are kept at the Council Offices, Peel Street and at the workshop.
17. Smoking and vaping is not permitted in any of the council premises or in any Council vehicle.

Ms Clare Evans
Houghton Regis Town Council
Council Offices
Peel Street
Houghton Regis
Bedfordfordshire
LU5 5EY

# Select for Local Councils Policy Schedule

This insurance policy, which meets your demands and needs, has been based on the latest information obtained from you. The Policy, the Policy Schedule, any Certificates of Insurance and Endorsements form one document and should be read together. This Schedule replaces any previous Schedule.

| | |
|---|---|
| Policy Number | YLL-272018-2113 |
| Insured | Houghton Regis Town Council |
| Business | Parish / Town Council |
| Period of Insurance | |
| From | 01st June 2026 |
| To | 31st May 2027 |

and any other period for which cover has been agreed.

| | |
|---|---|
| Renewal Premium | £ 19,253.17 |

Premiums are inclusive of Insurance Premium Tax and/or VAT as appropriate.

| | |
|---|---|
| Schedule Number | 169122520 |
| Long term agreement active until | 01st June 2027 |
| Preparation Date | 08th May 2026 |
| Prepared by | Mr Jonathan Meiseles |
| Policy Form Reference | MLAACH10 |

Policy Cover Declaration:
You, the Insured, are not aware of any known losses or events that could give rise to a claim, or circumstances that would be prejudicial to us, the Insurer, should the basis of cover on the below given insurance product (s) be changed.

This is important information, please read it carefully and check that the facts given about you are correct and that we have included all the covers that you require. We are unable to give you advice so it is your responsibility to check the cover is correct for your organisation.

# Statement of Fact

If you provide services or activities to children, or adults who are in need of care and support and therefore may be unable to protect themselves against abuse or neglect:

- Your organisation has not had any third-party inspections with a grading of Inadequate, Requires Urgent Improvement, Weak or Unsatisfactory
- You have in place a written safeguarding policy and accompanying procedures that clearly set out the actions to take in response to child and vulnerable adult abuse
- You carry out safer recruitment and selection processes that include the seeking of appropriate criminal records checks, alongside a renewal and update process
- All Employees and **volunteers** engaged in regulated activity and/or activity that brings them into contact with children or vulnerable adults receive safeguarding awareness training including refresher training
- You have one or more designated practitioners for safeguarding to support other practitioners in the organisation to recognise and respond to concerns about Abuse
- You retain employment records, safeguarding checks, safeguarding policies and procedures and safeguarding records for at least the prevailing regulatory best practice period.

If you provide services or activities to children, or adults who are in need of care and support and therefore may be unable to protect themselves against abuse or neglect, and you become non-compliant with any of the above statements, you must tell us, as it may affect your ability to claim under this policy.

# Important information

**Taking reasonable care**

We require that you take reasonable care in managing your activities. Where appropriate this requires you to do the following:

- Keep written risk assessments for your key activities
- Keep written records of your staff and volunteer training. For example, manual handling training, or for use of tools and machinery
- Abide by any rules, guidelines or advice that is given to you by any relevant authority, such as a Local Authority, or the Health and Safety Executive

We want you to be confident about your insurance and understand what is required of you. Please contact us if you have any questions relating to the above.

# Lines of Cover applying

**Part A – Material damage**

**Table Headings**

| | |
|---|---|
| Contents (a) | Furniture, fixtures, fittings and tenants improvements |
| Contents (b) | Other contents and consumable stock not specified below including printed books and unused stationery |
| Contents (c) | Computer equipment, other office equipment and sports equipment |
| Contents (d) | Televisions, audio-visual and photographic equipment (excluding videos), beer, wine, spirits, tools and gardening equipment |
| Contents (e) | Tobacco |
| Contents (f) | Camcorders, videos and gaming machines |
| Contents (g) | Civic Regalia |

**Sums Insured**

| Premises Address | Buildings Sum Insured | Loss of Rent | Contents (a) | Contents (b) | Contents (c) | Contents (d) | Contents (e) | Contents (f) | Contents (g) |
|---|---|---|---|---|---|---|---|---|---|
| 1. Moore Crescent Sports Pavilion, Moore Crescent, Houghton Regis, Dunstable, Bedfordshire, LU5 5GZ | £694,575.00 | N/A | £11,652.83 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 |
| 2. Orchard Close Pavilion, Orchard Close, Houghton Regis, Dunstable, Bedfordshire, LU5 5DG | £171,047.36 | N/A | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 |
| 3. Parkside Pavilion, Houghton Regis, Dunstable, Bedfordshire, LU5 5PX | £423,486.79 | N/A | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 |
| 4. Tithe Farm Pavilion Store & Garage, Houghton Regis, Dunstable, Bedfordshire, LU5 5JB | £685,903.84 | N/A | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 |
| 5. Town Council Offices, Peel Street, Houghton Regis, | £811,136.81 | N/A | £191,709.70 | £2,060.93 | £52,225.71 | £0.00 | £0.00 | £0.00 | £0.00 |

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Dunstable, Bedfordshire, LU5 5EY | | | | | | | | | |
| 6. Unit 22/23 Westbury Close, Unit 22-23, Westbury Close, Townsend Industrial Estate, Houghton Regis, Dunstable, Bedfordshire, LU5 5BL | £742,004.55 | N/A | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 |
| 7. Village Green Pavilion, The Green, Houghton Regis, Dunstable, Bedfordshire, LU5 5DX | £654,682.14 | N/A | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 |
| 8. Pavilion, Tithe Farm Recreation Ground, Tithe Farm Road, Houghton Regis, Dunstable, Bedfordshire, LU5 5JD | £1,411,200.00 | N/A | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 |
| 9. Bidwell West Pavilion, Houghton Regis, Dunstable, LU5 6RR | £1,428,000.00 | N/A | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 | £0.00 |

**For Premises:** 1, 2, 3, 4, 5, 6, 7, 8, 9
**Insured Perils applicable to Material Damage : 1-13, 15 & 16**

**Excesses Applicable to Premises 1, 2, 3, 4, 5, 6, 7, 8 & 9**
The following Excesses apply to each and every loss arising in respect of each and every separate premises:

| | |
|---|---|
| Accidental Damage | £100 |
| Theft | £100 |
| Riot civil commotion and Malicious Persons | £250 |
| Storm or Flood | £250 |
| Escape of Water | £250 |
| Falling Trees or Branches | £250 |

**Operative Endorsements:** 1, 2, 3, 5, 6, 7, 8 & 9 (please refer to the Endorsement section of the policy wording)

**Part B – Business interruption**

| Premises Address | Additional Expenditure | Indemnity Period (Months) | Loss of Data | Indemnity Period (Months) | Loss of Gross Revenue | Indemnity Period (Months) |
|---|---|---|---|---|---|---|
| All Premises | £100,000 | 24 | N/A | | N/A | |

**For Premises:** 1, 2, 3, 4, 5, 6, 7, 8, 9
**Insured Perils applicable to Business Interruption : 1-13, 15 & 16**

**Operative Endorsements:**

None

**Part C – All risks**

## Table Headings

| | |
|---|---|
| Contents (a) | Furniture, fixtures, fittings and tenants improvements |
| Contents (b) | Other Contents and consumable stock not specified below including printed books and unused stationery |
| Contents (c) | Computer Equipment, other office equipment and sports equipment |
| Contents (d) | Televisions, audio-visual and photographic equipment (excluding videos), beer, wine, spirits, tools and gardening equipment |
| Contents (e) | Tobacco |
| Contents (f) | Camcorders, videos and gaming machines |
| Contents (g) | Civic Regalia |

**Additional Items:**

Where no premises address is shown, the item is not based at one location and cover is provided anywhere within the **territorial limits**.

| Item Description | Sum Insured | Excess |
|---|---|---|
| Ground maintenance equipment | £346,946.03 | £100 |
| Oil tank and portable generator | £11,692.40 | £100 |
| Street furniture inc seats, bus shelter, noticeboards, redeployable CCTV, camera, bins, dog bins & picnic tables | £118,788.65 | £100 |
| Play equipment inc saftey surface | £67,624.62 | £100 |
| Sports equipment inc skate park | £286,571.81 | £100 |
| Christmas lighting | £62,776.97 | £100 |
| Consumable stock | £2,060.89 | £100 |
| Walls, gates, bollards and fences | £196,236.04 | £100 |
| Signage | £51,518.91 | £100 |
| Office equipment | £6,979.94 | £100 |
| Civic regalia | £9,600.85 | £100 |
| 8 meter high floodlights | £24,772.10 | £100 |
| 2 Pergolas | £6,071.85 | £100 |
| 30 Vaults at Cemetery | £22,769.43 | £100 |
| ROTAVATOR-80CM(32") | £6,152.55 | £100 |
| George Browns - Supply of DW Tomlin 4m Harrows 4851-299 | £7,049.24 | £100 |
| George Browns - Supply of Kubota XL300 Spreader 4851-299 | £3,147.26 | £100 |
| George Browns - Supply of SISIS Intermediate Rake 4851-299 | £1,516.12 | £100 |
| George Browns - Supply of SISIS Combi Rake 4851-299 | £1,006.02 | £100 |
| Bomford Kestral EVO S Side Arm Flail Mower – Serial Number B231298 – Flail Head B231305 | £41,007.71 | £100 |
| Ricoh 4504 Photocopier leased from Grenke Leasing Ltd | £2,205.00 | £100 |
| 3g Sports Pitch | £1,102,500.00 | £100 |
| Wessex RMX 620 GZ - Serial number 242703 | £44,860.73 | £100 |
| Eliet Mega Prof (Shredder) | £27,300.00 | £100 |
| Planierhobel PH130 Mini 74295 | £12,000.00 | £100 |

| | | |
|---|---|---|
| Kerston Weebrush UB6080 NH-ARB 74048 | £8,000.00 | £100 |

The excess stated applies to each and every loss.

**Operative Endorsements:** 1, 2, 3 & 7 (please refer to the Endorsement section of the policy wording)

**Part D – Money**

| | Limit any one loss |
|---|---|
| 1. Loss of Non-Negotiable Money in the situations specified in items 2(a), 2(b), 2(c)(i) and 2(c)(ii): | £250,000 |
| 2. Loss of other Money: | |
| (a) in transit in the custody of any **member** or **employee** or in transit by registered post (limit £250), or in a Bank Night Safe | £10,000 |
| (b) in the private residence of any **member** or **employee** | £500 |
| (c) in the **premises** | |
| (i) in the custody of or under the actual supervision of any **member** or **employee** | £10,000 |
| (ii) in locked safes or strongrooms | £10,000 |
| (iii) in locked receptacles other than safes or strongrooms | £500 |

**Excess:** £50 each and every loss

**Personal Accident Assault Limits:** Stated in Section 3(c) of the policy wording

**Operative Endorsements:**

1.In respect of **Section 1 – Special Definitions**, the definition of Person Insured is extended to include any person between the ages of 16 and 90.

**Part E – Public liability**

**Limit of Indemnity:** £15,000,000

**Operative Endorsements: None**

**Part F – Hirers' liability**

**Limit of Indemnity:** £2,000,000

**Excess:** £100 each and every claim for damage to the premises or contents caused other than by fire or explosion

**Operative Endorsements**

None

**Part G – Employers liability**

**Limit of Indemnity:** £10,000,000

**Operative Endorsements:**

None

**Part H – Libel and slander**

**Sum Insured** £250,000

**Excess:** 10% each and every claim or £1,000 whichever is the lower

**Operative Endorsements**

None

**Part I – Motor vehicles**

| | | |
|---|---|---|
| **Insured Vehicle:** | All as described in | **Cover:** Section 23 |
| **Persons Entitled to Drive:** | the Certificate of | |
| **Limitation as to Use:** | Motor Insurance | A. Comprehensive |

**Excess :** Section 23

| **Amount** | **Description** |
|---|---|
| £ 150 | Accidental Damage , Fire , Windscreen , Theft total loss |
| £ 250 | Theft |
| £ Nil | Third party |

Additional to any other **excess** which applies

**Repair Limit:** £Nil

Section 12

**Damage to Property Limit:**

£5,000,000 Applicable to any Commercial Vehicle, Minibus, Agricultural Vehicle and Special Type

£50,000,000 Applicable to any Private Motor Car

**Personal Effects Limit:** £150

Section 13

**Medical Expenses Limit:** £250

Section 14

**Additional Cover :** Section 25

| | |
|---|---|
| T. Continuing Hire Charges | Not Operative |
| U. Occasional Business Use | Not Operative |
| V. Loss of No Claim Discount/Excess | Not Operative |
| W. Hiring Charges | Not Operative |
| X. Termination Charges | Not Operative |

**Operative Endorsements:**

None

**Part J – Motor legal expenses and uninsured loss recovery**

**Limit of Indemnity:** £100,000 per insured incident

**Operative Endorsements:**

None

**Part N – Fidelity guarantee**

**Persons Guaranteed:**
All **members** and **employees**

**Sum Guaranteed**
£5,000,000

**Excess:** £100 each and every loss

**Operative Endorsements:**

None

**Part O – Personal accident**

| The cover | | |
|---|---|---|
| Category: | Insured Persons: | Operative Time: |
| A | Employees | Engaged in Usual Occupation including Journeys and whilst commuting directly between place of residence and usual place of **business** |
| B | **member** | Engaged in the **business** including undertaking Journeys and whilst commuting directly between place of residence and usual place of **business** |
| C | **volunteer** | Engaged in the **business** including undertaking Journeys and whilst commuting directly between place of residence and usual place of **business** |
| D | key personnel as follows: | 24 hours per day engaged in any activity worldwide not excluded from this cover. |

| Excesses | |
|---|---|
| Excesses: | Not applicable |

| Table of benefits | | | | |
|---|---|---|---|---|
| Benefit: | Category: | | | |
| | A | B | C | D |
| 1. Death | 5.00 times annual earnings | £50,000.00 | £50,000.00 | £Nil |
| 2. Loss of Limb (one or more) and/or Loss of Sight (in one or both eyes) | 5.00 times annual earnings | £50,000.00 | £50,000.00 | £Nil |
| 3A. Total Loss of Hearing (in both ears) and/or Total Loss of Speech | 5.00 times annual earnings | £50,000.00 | £50,000.00 | £Nil |
| 3B. Total Loss of Hearing in one ear | 25% of 3A | 25% of 3A | 25% of 3A | 25% of 3A |
| 4. Permanent Total Disablement | 5.00 times annual earnings | £50,000.00 | £50,000.00 | £Nil |

| | | | | |
|---|---|---|---|---|
| 5. Permanent Partial Disablement | See section 2.16 | See section 2.16 | See section 2.16 | See section 2.16 |
| 6. Paraplegia | £75,000 if 1 is £50,000 or more, otherwise £Nil | £75,000 | £75,000 | £Nil |
| 7. Quadriplegia | £125,000 if 1 is £50,000 or more, otherwise £Nil | £125,000 | £125,000 | £Nil |
| 8. Temporary Total Disablement | 1.00 times weekly earnings | £50.00 per week | £50.00 per week | £Nil |
| 9. Temporary Partial Disablement | 50% of 8 or Nil | 50% of 8 or Nil | 50% of 8 or Nil | 50% of 8 or Nil |
| Benefit Period – temporary disablement | 104 weeks | 104 weeks | 104 weeks | 104 weeks |
| Deferment Period – temporary disablement | 0 days | 0 days | 0 days | 0 days |

| **Operative endorsements** | |
|---|---|
| Endorsement title: | Endorsement wording: |
| 1 | Special Exclusion 2 of Section 3 is inoperative provided always that the **insurer** will not make any payment of any benefit or in respect of any expense or loss arising from any Person Insured who has attained the age of 90 years unless such expense or loss arises during the period of insurance during which the Person Insured attains the age of 90 |

**Part P – Legal expenses**

**Insured Incidents:**

| | |
|---|---|
| 1. Employment Disputes and Compensation Awards | Operative |
| 2. Legal Defence | Operative |
| 3. Statutory Licence Appeal | Operative |
| 4. Contract Disputes | Inoperative |
| 5. Debt Recovery | Inoperative |
| 6. Property Protection and Bodily Injury | Operative |
| 7. Tax Protection | Operative |
| **Limit of Indemnity:** | £200,000 |

**Operative Endorsements: None**

# General Notes

## 1. Fair presentation of the risk

You must make a fair presentation of the risk to us at inception, renewal and variation of your policy. This means that we must be told about all facts and circumstances which may be material to the risks covered by the policy and that you must not make a misrepresentation to us about any material facts. As part of your duty of fair presentation, you must ensure that the information detailed within the schedule is correct and complete. A material fact is one which would influence the acceptance or assessment of the risk. If you have any doubt about facts considered material, it is in your interests to disclose them to us.

Failure to make a fair presentation of the risk could result in the policy either being avoided, written on different terms or a higher premium being charged, depending on the circumstances surrounding the failure to present the risk fairly.

This policy is compliant with the principles of the Insurance Act 2015 law reforms. It also incorporates an 'opt out' which has the aim to promote good customer outcomes. We have opted-out of the 'proportionate reduction of claim remedy' available to insurers under the Insurance Act 2015. This means that in cases of non-disclosure or misrepresentation which are neither deliberate nor reckless, if we would have charged an additional premium had we known the relevant facts, we will charge that premium and pay any claims in full rather than reducing claims payments in proportion to the amount of premium that would have been charged.

We believe that our 'additional premium approach' should, in most situations, be more favourable to our customers when compared to the proportionate reduction of claim remedy. Our additional premium approach does not affect our right to apply the other remedies available under the Act for non-disclosure or misrepresentation.

## 2. Cancellation

All insurance policies run for a fixed period of time. The Insured can terminate an insurance contract verbally or in writing at any time by calling 0800 917 9531 or emailing Customers.team@uk.zurich.com. Zurich may cancel the policy by giving 30 days' notice in writing. In such an event the insured will be entitled to a return of premium in respect of the unexpired portion of the period of insurance.

If you cancel your policy before the start date, you will be entitled to a full refund of premium. If you cancel within 14 days of the start date, you will be entitled to a full refund of premium, providing no claim has been made. After 14 days, if no claim has been made, we may offer a full or partial refund, depending on the time the policy was on risk and the circumstances at the time of the cancellation request. Please note, a cancellation charge of £50 may be applied.

## 3. Bonus and fee structure

Employees and businesses who carry out work for ZIC UK are remunerated in various different ways for selling insurance contracts. Employees receive a basic salary and also receive a bonus based on a number of factors, including the achievement of sales and quality targets. Businesses which work for the insurer on an outsourced basis receive a fee and also additional payments based on a number of factors, including the achievement of sales and quality targets.

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