

**MINUTES OF THE GOVERNANCE & FINANCE COMMITTEE MEETING
HELD AT THE FAKENHAM CONNECT BUILDING, OAK STREET, FAKENHAM**

TUESDAY 10th December 2025 AT 18:00

Attending Committee Councillors: A Glynn (Mayor), V Joslin (Deputy Mayor), P Bucknell & J Rockett

Attending Non-Committee: None
Clerk: L Meanley
RFO & Deputy Clerk: K Lindsay
General Public: None
Press: None

Number	Agenda
106/25GF	To receive Apologies for Absence Apologies received from Councillors M Dutton, D Hunter & L Harrison
107/25GF	To adjourn the Meeting for Electors' questions None received
108/25GF	Declarations of Interest: Members are asked at this stage to declare any Interests, which they may have, in any of the following items on the agenda None declared
109/25GF	To confirm the minutes of the Governance & Finance Committee meeting held on 18th November 2025 On the proposition of Cllr Glynn, seconded by Cllr Joslin, the minutes of the Governance & Finance Committee meeting held on 18 th November 2025 were AGREED by all and signed by the Chair
110/25GF	To discuss any matters arising from the Governance & Finance Committee meeting held on 18th November 2025 The Town Ambition Programme Project is progressing. D&A have provided written confirmation that the Council will retain full copyright ownership of all designs, and all potential sponsors have been contacted to secure formal agreement.
111/25GF	To review and agree policies and risk assessments for update: None
112/25GF	To review finance reports for month ending November 2025 <ul style="list-style-type: none"> • To receive and review November 2025 receipts and payments for Fakenham Town Council and Charter Market Cllrs RESOLVED to approve for presentation and approval by Full Council • To receive and review November 2025 consolidated bank reconciliation reports for Fakenham Town Council and Charter Market bank accounts Cllrs RESOLVED to approve for presentation and approval by Full Council • To note the current Income and Expenditure Budget vs Actuals report Cllrs RESOLVED to approve for presentation and approval by Full Council • To receive and approve the November 2025 schedule of payments over £500 for display on the website Cllrs RESOLVED to approve for presentation and approval by Full Council <p>It was noted that in the absence of councillors available to approve payment run 18 at Barclays, the Clerk completed approvals including December salaries.</p>
113/25GF	To receive the RFO's report

	Councillors received the RFO's report. The Reserves Position and Account Allocation Update was noted, and it was further noted that the successful <i>Love Your Market Town</i> grant application would require funding from reserves prior to reimbursement. The remainder of the RFO's report was noted.
114/25GF	To receive 2026 Insurance renewal quotations Cllrs RESOLVED to recommend to Full Council the approval of the quotation from Clear Councils for Agricultural Vehicle Insurance for 2026, at a total cost of £1,924.91 .
115/25GF	To receive and approve the Barclay card reader charges change as at 1 February 2026 Noted
116/25GF	To discuss Budget setting for 2026/27 Councillors reviewed the draft 2026–27 budget, including consideration of the available options and the rationale for the Reserve – Contingency. Councillors RESOLVED to recommend for presentation and approval at the Full Council meeting on 17th December 2025 a 52.89% (fifty-two point eight nine percent) increase in the precept, totalling £861,862.67 (eight hundred and sixty-one thousand, eight hundred and sixty-two pounds and sixty-seven pence). It was further agreed that a public meeting be advertised to allow residents to ask questions and provide input and feedback prior to approval by Full Council.
117/25GF	To review spending recommendations from other committees and make recommendations to Full Council where appropriate: <ul style="list-style-type: none"> • To consider virement recommendations to enable emergency streetlight replacements (Full Council Minute 228/25) Councillors agreed the following virements to facilitate emergency streetlight replacements £12,475 (Full Council Minutes 228/25), 3no streetlight lamp replacements £1,185 (the Clerk) and partially cover Memorial Safety Works – Queen's Rd Cemetery £2,150 (F&A 177/25) – <i>if approved at Full Council 17th December 2025</i> Reduce 4185 Legal Costs £3,000 4193 Accountancy Fees £1,500 4222 Meeting Expenses £1,500 4335 Repairs – Mach & Equip £3,000 4415 Allotments £3,000 4500 Grants S137 £3,000 TOTAL £15,000 Increase 4270 Streetlight Repairs £13,660 4420 Queen's Rd Cemetery £1,340 TOTAL £15,000
118/25GF	To receive the Internal Controller review None
119/25GF	To discuss the FLASH Project Welfare provision was discussed.
120/25GF	To confirm the date and time of next meeting Governance & Finance: Tuesday 20th January 2026 at 18:00
	There being no further business the meeting closed at 18:29 Confirmed this day of 2025 CHAIR

G&F	Date	Minute	Responsible	PRIORITY	Action	STATUS	Comments
G&F	19/08/2025	49/25	RFO	MEDIUM	ACTION: RFO to confirm Stephenson Smart have no further system access	100%	26/08/2025 Stephenson Smart confirmed they have no further access other than to payroll related portals etc.
G&F	19/08/2025	55/25	RFO	HIGH	ACTION: RFO to request portal access for the Clerk to enable payroll payments to proceed in the absence of the RFO, and to update the Financial Regulations to include this contingency arrangement.	100%	21/08/2025 Financial Regulations have been updated. Portal access for the Clerk has been actioned and confirmed
G&F	16/09/2025	67/25	RFO	MEDIUM	ACTION: RFO to vire the entire Youth Services budget to Section 137 and record a general journal entry to move the payment already made, to the S137 expenditure code	100%	
G&F	21/10/2025	82/25	RFO	MEDIUM	Action: The RFO to calculate the amount to be transferred from the Precept Account to the Business Reserve and/or CCLA Investment Account to achieve the agreed reserve position	100%	11/11/2025 Councillors to be advised of figures and options in RFO Report G&F Meeting 18/11/25
G&F	18/11/2025	97/25	RFO	MEDIUM	Action: The RFO to transfer £761.18 from the Precept account to the Reserves account (Barclays)	100%	
G&F	18/11/2025	97/25	RFO	MEDIUM	Reserves account (Barclays) to the CCLA account	100%	
G&F	18/11/2025	98/25	Clerk	HIGH	Action: The Clerk to obtain written confirmation from D&A that the Council will retain full copyright ownership of all designs produced for the Town Ambition Programme Project, prior to any related procurement or expenditure being undertaken.	100%	
G&F	18/11/2025	98/25	Clerk	HIGH	Action: The Clerk to ensure formal agreements are in place with all Town Ambition Programme Project sponsors, prior to any related procurement or expenditure being undertaken.	75%	



Fakenham Connect
 Oak Street
 Fakenham
 Norfolk
 NR21 9DY
 Tel: 01328 853653

e-mail: info@fakenhamtowncouncil.gov.uk
 website: fakenhamtowncouncil.gov.uk

Fakenham Town Council

EQUALITY AND DIVERSITY POLICY

- 1 - Our commitment
- 2 - The law
- 3 - Types of unlawful discrimination
- 4 - Equal opportunities in employment
- 5 - Dignity at work
- 6 - People not employed by the council
- 7 - Training
- 8 – The Councils Commitment
- 9 - Your responsibilities
- 10 - Grievances
- 11 - Monitoring and review

1 - Our commitment

The council is committed to providing equal opportunities in employment encouraging equality, diversity and inclusion among our workforce and to avoiding eliminating unlawful discrimination.

The Council in providing goods and/or services and /or facilities is also committed against unlawful discrimination of customers or the public.

This policy is intended to assist the council to put this commitment into practice. Compliance with this policy should also ensure that employees do not commit unlawful acts of discrimination.

Striving to ensure that the work environment is free of harassment and bullying and that everyone is treated with dignity and respect is an important aspect of ensuring equal opportunities in employment.

We define diversity as the celebration of differences and the recognition of the unique value of every individual. Each person brings a distinct set of visible and non-visible characteristics, and by embracing these differences, we foster an environment where everyone feels respected and appreciated for their contributions.

2 - The law

It is unlawful to discriminate directly or indirectly in recruitment or employment because of age, disability, sex, gender reassignment, pregnancy, maternity, race (which includes colour, nationality, caste and ethnic or national origins), sexual orientation, religion or belief, or because someone is married or in a civil partnership. These are known as "protected characteristics".

Discrimination after employment may also be unlawful, e.g. refusing to give a reference for a reason related to one of the protected characteristics.

The council will not discriminate against or harass a member of the public in the provision of services or goods. Under the worker Protection (Amendment of Equality Act 2010) Act 2023 which came into

effect on 26th October 2024 all employers must take reasonable steps to prevent sexual harassment of their employees.

It is unlawful to fail to make reasonable adjustments to overcome barriers to using services caused by disability. The duty to make reasonable adjustments includes the removal, adaptation or alteration of physical features, if the physical features make it impossible or unreasonably difficult for disabled people to make use of services. In addition, service providers have an obligation to think ahead and address any barriers that may impede disabled people from accessing a service.

3 -Types of unlawful discrimination

Direct discrimination is where a person is treated less favourably than another because of a protected characteristic.

In limited circumstances, employers can directly discriminate against an individual for a reason related to any of the protected characteristics where there is an occupational requirement. The occupational requirement must be crucial to the post and a proportionate means of achieving a legitimate aim.

Indirect discrimination is where a provision, criterion or practice is applied that is discriminatory in relation to individuals who have a relevant protected characteristic such that it would be to the detriment of people who share that protected characteristic compared with people who do not, and it cannot be shown to be a proportionate means of achieving a legitimate aim.

Harassment is where there is unwanted conduct, related to one of the protected characteristics (other than marriage and civil partnership, and pregnancy and maternity) that has the purpose or effect of violating a person's dignity; or creating an intimidating, hostile, degrading, humiliating or offensive environment. It does not matter whether or not this effect was intended by the person responsible for the conduct.

Sexual Harassment is unwanted behaviour of a sexual nature. The unwanted behaviour must either violate someone's dignity, or create an intimidating, hostile, humiliating or offensive environment whether it was intended or not. Sexual Harassment has many forms of seriousness with sexual assault the most serious.

Associative discrimination is where an individual is directly discriminated against or harassed for association with another individual who has a protected characteristic.

Perceptive discrimination is where an individual is directly discriminated against or harassed based on a perception that he/she has a particular protected characteristic when he/she does not, in fact, have that protected characteristic.

Third-party harassment occurs where an employee is harassed and the harassment is related to a protected characteristic, by third parties.

Victimisation occurs where an employee is subjected to a detriment, such as being denied a training opportunity or a promotion because they made or supported a complaint or raised a grievance under the Equality Act 2010, or because they are suspected of doing so. However, an employee is not protected from victimisation if they acted maliciously or made or supported an untrue complaint.

Failure to make reasonable adjustments is where a physical feature or a provision, criterion or practice puts a disabled person at a substantial disadvantage compared with someone who does not

have that protected characteristic and the employer has failed to make reasonable adjustments to enable the disabled person to overcome the disadvantage.

4 - Equal opportunities in employment

The council will avoid unlawful discrimination in all aspects of employment including recruitment, promotion, opportunities for training, pay and benefits, discipline and selection for redundancy.

Recruitment

Person and job specifications will be limited to those requirements that are necessary for the effective performance of the job. Candidates for employment or promotion will be assessed objectively against the requirements for the job, taking account of any reasonable adjustments that may be required for candidates with a disability. Disability and personal or home commitments will not form the basis of employment decisions except where necessary.

Working practices

The council will consider any possible indirectly discriminatory effect of its standard working practices, including the number of hours to be worked, the times at which these are to be worked and the place at which work is to be done, when considering requests for variations to these standard working practices and will refuse such requests only if the council considers it has good reasons, unrelated to any protected characteristic, for doing so. The council will comply with its obligations in relation to statutory requests for contract variations. The council will also make reasonable adjustments to its standard working practices to overcome barriers caused by disability.

Equal opportunities monitoring

The council will monitor the ethnic, gender and age composition of the existing workforce and of applicants for jobs (including promotion), and the number of people with disabilities within these groups and will consider and take any appropriate action to address any problems that may be identified as a result of the monitoring process.

The council treats personal data collected for reviewing equality and diversity in accordance with the data protection policy. Information about how data is used and the basis for processing is provided in the council's privacy notices.

5 - Dignity at work

The council has a separate dignity at work policy concerning issues of bullying and harassment on any ground, and how complaints of this type will be dealt with.

6 - People not employed by the council

The council will not discriminate unlawfully against those using or seeking to use the services provided by the council.

You should report any bullying or harassment by suppliers, visitors or others to the council who will take appropriate action.

7 - Training

The council is committed to offering training, development and progression opportunities to all staff, councillors and volunteers.

The council will provide training in or raise awareness of equal opportunities to those likely to be involved in recruitment or other decision making where equal opportunities issues are likely to arise.

The council will provide training to or raise awareness of all staff engaged to work at the council to help them understand their rights and responsibilities under the dignity at work policy and what they can do to help create a working environment free of bullying and harassment. The council will provide additional training to managers to enable them to deal more effectively with complaints of bullying and harassment.

8 – The Councils Commitment

The Council is dedicated to fostering an inclusive environment where individual differences are respected, and the contributions of all staff are recognized and valued. We are equally committed to delivering functions and services that are accessible to everyone in our community.

To support this commitment, the Council will provide reasonable adjustments for staff, councillors, and members of the public as needed, proactively identifying and addressing barriers that may hinder participation in community life.

We aim to ensure the equitable allocation of resources by actively listening, responding, and collaborating with diverse groups through meaningful and inclusive consultation and engagement processes.

Our communications and events will reflect and celebrate the diversity of our communities, promoting inclusion and ensuring full accessibility for all.

9 - Your responsibilities

Every employee is required to assist the council to meet its commitment to provide equal opportunities in employment and avoid unlawful discrimination. Employees can be held personally liable as well as, or instead of, the council for any act of unlawful discrimination. Employees who commit serious acts of harassment may be guilty of a criminal offence.

Acts of discrimination, harassment, bullying or victimisation against employees or customers are disciplinary offences and will be dealt with under the council's disciplinary procedure.

Discrimination, harassment, bullying or victimisation may constitute gross misconduct and could lead to dismissal without notice.

The council encourages the reporting of any incidents or situations where employees felt at risk even if nothing happened.

10 - Grievances

If you consider that you may have been unlawfully discriminated against, you should use the council's grievance procedure to make a complaint. If your complaint involves bullying or harassment, the grievance procedure is modified as set out in the dignity at work policy.

The council will take any complaint seriously and will seek to resolve any grievance that it upholds. You will not be penalised for raising a grievance, even if your grievance is not upheld, unless your complaint is both untrue and made in bad faith.

11 - Monitoring and review

This policy will be monitored periodically by the council to judge its effectiveness and will be updated in accordance with changes in the law.

Information provided by job applicants and employees for monitoring purposes will be used only for these purposes and will be dealt with in accordance with relevant data protection legislation.

This is a non-contractual procedure which will be reviewed from time to time.

Reviewed at Governance & Finance 20th January 2026

Ratified at Full Council 28th January 2026

Due for review 2027



Fakenham Town Council

Fakenham Connect
Oak Street
Fakenham
Norfolk
NR21 9DY
Tel: 01328 853653

e-mail: info@fakenhamtowncouncil.gov.uk
website: fakenhamtowncouncil.gov.uk

Finance & Governance Risk Management Policy

1. Introduction
2. Risk Management
3. Objectives
4. Roles & Responsibilities
5. Council Services & Functions
6. Insurance

1. Introduction

Good governance, accountability and transparency are essential to local councils. Those who are responsible for the conduct of public business and for spending public money must ensure that everything is conducted in accordance with the law and proper practices.

The Local Audit and Accountability Act 2014 and Accounts and Audit Regulations 2015 set out how we should act when accounting for public funds. This includes an annual review of the effectiveness of the system of internal control and a formal financial risk assessment. This is part of the Annual Return, as identified in Section 2 part 5 of the Statement of Assurance, which is made to the External Auditor and will be inspected by the independent Internal Auditor.

The Policy is intended as a working document for the Internal Auditor, Councillors and Town Council employees, and will assist elected members in their approval of the Statement of Assurance.

2. Risk Management

Risk Management is the ongoing process of identifying the actual and potential risks that an organisation is facing, assessing the impact of these risks and putting in place actions (controls) intended to lessen (mitigate) the risk to an acceptable level. It should be recognised that risks are unlikely to be fully eliminated but through robust and timely management, can be brought within an acceptable level.

As with all management systems the risk management policy should be monitored and reviewed to ensure that all risks are identified, controls are implemented and that they remain effective. The Model Financial Regulations for Local Councils, updated April 2024 states;

The council must ensure that it has a sound system of internal control, which delivers effective financial, operational and risk management.

Fakenham Town Councils robust approach to risk management includes;

- A risk management policy
- Annual audit of accounts – internal auditor – with a full internal audit report, submitted at the 6 month and 12-month periods.
- Submission of the Annual Governance and Accountability Return
- Financial & Governance risk register
- Annually reviewed Insurance cover.

3. Objectives

The objectives of this policy are:

- To clearly identify roles and responsibilities for managing risk by the Town Council.
- To create a structured framework for the identification, assessment and evaluation of risks.

- To ensure a corporate approach is adopted across the Council which facilitates the prioritisation of risks and avoids duplication of mitigating action.
- To ensure risk management principles are embedded in all systems and processes to help demonstrate openness, integrity and accountability in all the Council's activities.
- To ensure the risk management process contributes to the development of a more robust internal control framework, providing assurance to senior officers and Members that appropriate levels of control exist.
- To provide a framework for ensuring actions are proportionate to identified risks thereby efficiently and effectively utilising resources and maintaining a balance between risks and controls.

4. Roles & Responsibilities

Councillors;

- The Town council has responsibility for overseeing its risk management and the approach to assessing risk will be consistent and include an assessment of likelihood and impact.
- Review (on an annual basis) the risk management policy and risk register. This will include ensuring there is:
 - i. A review of the risk assessment criteria, risk appetite and approaches to managing risk.
 - ii. An identification and updating of the schedule of risks
 - iii. An evaluation of the likelihood and potential impact to the Council of each risk materialising
 - iv. A decision on measures to avoid, reduce or control each risk, as appropriate
 - v. A record made of the decisions reached

The Clerk;

- Ensure that risk assessments are carried out for areas and activities under their control.
- Ensure that such assessments are updated at regular intervals or whenever there is reason to believe that the assessment is no longer valid
- Ensure that risk assessments are adequately recorded and documented
- Ensure that action is taken to adequately control risks to health and safety identified by the assessment
- Ensure that staff members are kept adequately informed of risks to health or safety and of any control measures provided
- Ensure, for areas under their control, that contractors or visitors to the areas who may be exposed to risk are adequately informed of the risk and any required precautions or preventive measures

The RFO;

- Assess and implement the Council's insurance requirements
- Assess the financial implications of strategic policy options, aid and advice on budgetary planning and control.
- Ensure that the Financial Information System allows effective budgetary control
- Inform investment decisions made by the Town Council.

Staff;

- Undertake their job within risk management guidelines ensuring that the skills and knowledge passed to them are used effectively.
- All employees will maintain an awareness of the impact and costs of risks and how to feed data into the process.

- Staff will work to control risks or threats within their jobs, monitor progress and report on job related risks to the Clerk.

5. Council Services & Functions

- Council Offices, Connect Building, Oak Street, Fakenham

The Council is a tenant in this building, which is owned by Norfolk County Council, leased, and managed by NNDC. The Town Council office is open to the public from 10.00am to 2pm Monday to Friday. One of Fakenham Town Council's (FTC) main functions is to organise meetings for its members and the public, and deal with matters arising from those meetings. FTC also has financial, managerial and administrative responsibilities - managing allotments, cemeteries and open space areas, arranging site visits. FTC also reports problems on behalf of the public for services provided by other tiers of government.

- Queen's Road Cemetery and Chapel

A town centre Cemetery, where limited burials can still take place, in the Garden Plot after confirmation with the office. The Cemetery is always open except when necessary to prevent misuse. Installation of memorials must be undertaken by authorised masons on the allocated plot. Memorials are inspected at least every five years or more as required and are recorded. Rules & Regulations are in place, advertised on site as well as online and sent to all exclusive rights of burial holders and funeral directors, these are reviewed annually. Rules and Regulations are in place and reviewed annually. The full version is available on the Fakenham Town Council website, with links advertised on cemetery sites. Copies are provided to funeral directors and stonemasons, and new or transferred Exclusive Right of Burial holders receive a synopsis together with a link to the full Rules and Regulations online.

- St Peter's Churchyard and Memorial Garden

FTC maintains these areas. Interment of ashes still takes place in the restricted memorial garden area managed by the Parish Church, not the Council.

- Creake Road Cemetery

An out-of-town site, with archway entrance, brick storage buildings and wall to either side of the entrance. This is the site currently used for burials after confirmation with the office. The site is always open. FTC arranges matters concerning burial plots and memorials as well as the maintenance of the site. Maintenance of the site is mainly arranged through a contractors. Funeral Directors prepare burial plots and reinstate areas after burial. Installation of memorials must be undertaken by authorised masons on the allocated plot. Memorials are inspected at least every five years or more as required and are recorded. Rules & Regulations are in place, advertised on site as well as online and sent to all exclusive rights of burial holders and funeral directors, these are reviewed annually. Rules and Regulations are in place and reviewed annually. The full version is available on the Fakenham Town Council website, with links advertised on cemetery sites. Copies are provided to funeral directors and stonemasons, and new or transferred Exclusive Right of Burial holders receive a synopsis together with a link to the full Rules and Regulations online.

- Peckover Cemetery

Town Centre Cemetery with wall surrounds and mature evergreen oak trees, adjacent to the Aldiss Superstore. The site is available for future Quaker burials.

- Allotment sites

- (1) Rudham Stile Lane
- (2) Greenway Lane
- (3) Grove Lane

Rents are reviewed annually and rent increases are notified to the tenants 12 months in advance. Rents are due on 11th October annually (After old Michaelmas day)

Office staff and the Estate Team Leader manage the Allotments, and all sites have Tenant Representatives or advertised vacancies. ~~Tenancy agreements are issued annually, and tenants are given a copy of the current Rules.~~ Tenancy Agreements are issued at the commencement of each tenancy, and tenants are provided with the Rules and Conditions of Letting at that time. The current Rules and Conditions of Letting are available on the Fakenham Town Council website, and all tenants receive a link annually with their rent notification, which also serves as tenancy renewal. Council staff carry out regular inspections of the sites.

- Playing Fields

(1) Hayes Lane - Trim Trail, outdoor gym equipment and play equipment on a large area of open space.

(2) Whitelands - Infant swings, Twin Forest Tower, see-saw and a slide with a public path through the site.

(3) Millennium Park - Includes play equipment, a cable rider and outdoor gym equipment, There is a large area of grassland and a landscaped garden area. The park is managed by the Town Council as Trustee of the Fakenham Recreation Ground Charity.

(4) Trap Lane Field (an open sports area with free public access), a Pavilion, Depot and Storage Container.

- Other Open Spaces sites

1 Railway Cutting

2 Trap Lane Field

3 Goggs' Mill Picnic Area

4 Library Corner

5 Cinema Triangle

Goggs' Meadow, Edmondson's Acres and Bacon's Piece are currently leased to the Hawk & Owl Trust.

Inspection of these areas is managed by the groundsmen and Town Clerk. Litter picking on all the Council's land is undertaken by the Council's own grounds staff.

- Street Lights

Street Lights (382) in the town, are owned and maintained by FTC through contracted services. Faulty lights, vandalism and impact damage is reported to Cozens Street Lighting Services. The contractor provides Street Lighting stock amendments to UK Power Networks who have oversight of lights system and records.

FTC annually requests confirmation of any stock changes, and the contractor undertakes an visual annual inspection of each light. ~~FTC request 5 yearly structural and electrical tests of all streetlights.~~ Certification is provided by UKPN and passed to the utilities provider to enable adjustments to billing data for the subsequent year.

Electricity invoices then checked by Finance to verify monthly charges.

- Market Management

~~The Town Clerk~~ Council Staff supervises the market and stallholders' sites. The Market cleaning is managed by the Traders with groundsmen checking for any litter at the end of the day. Rents are paid by bank transfer or standing order to the Market Tolls General account.

- Market Tolls

Local organisations can apply to the Market Tolls for funding for new community projects, social activities, and other events. Grant applications are assessed and considered by Councillors at a **Development and Market Full Council** meeting before grants are awarded.

- Provide and maintain street furniture

The Town Council has benches in various locations in the town. These are inspected and repaired regularly. The Council has been gifted a concrete seat which is on Goggs' Picnic Area. It also maintains the Edward VII Coronation Lamp, the Fakenham Town Sign, the War Memorial, Bus Shelters, Heritage Trail map tables and plaques and the library corner equipment.

- Street Collecting Licences

A delegated task from NNDC for the purpose of managing charity/ community fund raising activities in the town centre.

6. Insurance

The current Insurance Provider is:

Clear Insurance Management Ltd, 7/8 Tolherst Court, Turkey Mill, Ashford Road, Maidstone, Kent ME14 5SF

Tel: 0330 013 0036 / e-mail : councils@thecleargroup.com

The policy renewal date is 1 January. The Insurance Policy is reviewed annually. There is a public liability cover of £10 million. There is also Employer's Liability & Fidelity Guarantee. Employers Liability certificates are displayed.

Local Councils - Policy Number: LCO01802 / Cyber – Policy number: CY-CP-00014610 / Agricultural Vehicles – Policy Number: AGRI/110037/2024 / FRGC - Policy Number: CHW00353

Reviewed at P&R Committee 8th January 2025

Ratified at Full Council 29th January 2025 Due for review 2026

Reviewed at G&F 20th January 2026

Ratified at Full Council 28th January 2026 Due for review 2027

Likelihood of Occurrence	High	L	M	H	H
	Medium	L	M	M	H
	Low	L	L	M	M
		Minor	Moderate	Serious	Major
Financial Impact and/or		up to £1000	Up to £10,000	Up to £50,000	Over £50,000
Reputational Impact and/or		Minimal / Localised	Medium term damage to reputation	Serious damage within area and beyond	National / Long standing damage.
Health & Safety Impact and/or		None	Minor Injury	Serious Injuries	Fatality or Life Changing injuries
Legal/Regulatory Exposure Impact		None	Moderate findings against the council / moderate impact on the public / services/ assets	Serious findings against the council / moderate impact on the public / services/ assets	Major findings against the council / moderate impact on the public / services/ assets

MANAGEMENT & GOVERNANCE					
No.	Subject	Risk Identified	Risk Level	Management / Control	Action / Annual Review Required
MG1	Staff	Loss of Key personnel	M	Deputy Clerk could undertake a wide range of the Clerks role. The Clerk can undertake a wide range of the RFO role or accountant assistance can be sought. If the Clerk or RFO are absent for 10 days or more council to consider locum services. If both Clerk & RFO absent simultaneously HR committee to meet urgently and authorise urgent locum appointments. Business Interruption Insurance in place. HR Subcommittee to regularly consider resilience. Adequate budgets. Fidelity Guarantee insurance value reviewed annually. Controls in place detailed in the Financial regulations. The council is affiliated to the National Association of Local Councils through its membership of the county association Norfolk ALC where advice can be sought. The Clerk is a member of the Society of Local council clerks.	Deputy Clerk to undertake CILCA when FILCA complete.
		Compliment not at capacity	M		HR Subcommittee reviews
		Fraud by staff	L		Reviewed annually
		Health & Safety	L		Existing procedures adequate
		Training	L	All Employees provided with adequate and appropriate directions and safety equipment and training. Employers liability insurance in place. Training for roles regularly reviewed, Training budget in place and training provided when needed.	Reviewed annually
MG2	Business Continuity	Council business not being able to continue due to unexpected circumstances	H	Staff able to work from home on laptops, Cloud storage used. Website and social media able to be kept updated remotely. No current plan in place for the loss of records, full or majority replacement of the Council at an election etc. Insurances in place	Records to be backed up electronically. No mitigation for replacement of councillors.
MG3	Legal Powers	Illegal activity or Payment	M	All activity and payments within the powers of the Town Council to be resolved at Full council meetings unless delegated authority in place.	Clerk to notify Councillors of available training

MG4	Agendas / Minutes / Notices / Statutory Documents	Accurate & Legal	L	Internal controller councillor appointed who is not a bank signatory to complete regular checks which are minuted at council meetings. Fidelity Guarantee insurance in place. Agendas displayed according to legal requirements & Transparency code. Minutes reviewed and approved at following meetings Business conducted managed by the Chair	Existing procedures adequate
MG5	Member Interests	Conflict of Interest	M	Standing Item on all agendas. Declarations of interest to be documented / minuted and any conflict addressed as appropriate. Members take responsibility to update register. Members code of conduct in place.	Existing procedures adequate
MG6	Standing Orders	Breached or ignored	M	Standing orders given to all councillors	Training for Councillors
MG7	Councillor Training	Not sufficiently aware of roles	M	Induction pack given to councillors	Training for Councillors
MG8	Councillor Conduct	Councillors fail to abide by the code of conduct or behave appropriately	M	Code of conduct signed by all. Access to legal advice through Associations of Local council. Complaints procedure to Monitoring officer in place. Libel & Slander Insurance in place.	Existing procedures adequate
MG9	Insurance	Adequacy Cost Compliance Fidelity guarantee	L L L L	Annual reviews of all policies undertaken. Current insurances in place: Employers Liability / Public liability / Property damage / Money / Business interruption / Fidelity / Libel & Slander / Officials / Personal accident / Legal expenses / Cyber / Vehicles.	Existing procedures adequate
MG10	Data Protection	Policy Provision Breaches / Litigation	L H	Data Audit reviewed independently, policies updated in line with General Data Protection Regulation (GDPR) 2016 and Data Protection Act (DPA) 2018 Registered with the Information Commissioners Office. ICO advice followed and Data protection Officer appointed when required. GDPR/Data Protection	Staff & Councillor training recommended.

MG11	Freedom of Information	Vexious requests / complex or substantial requests Lack of Training	M	training for councillors and staff. Mandatory GDPR training for all staff to be refreshed every 2 years Model publication scheme in place Payments over £500 on website – Transparency Code Public & Press can attend meetings FOI policy in place – Requests can take up large amounts of office time. FOI requests refused if time barred. FOI training provided to councillors and staff to ensure correct handling of requests; aligned with GDPR/Data Protection compliance; refresher training every 2 years	Staff & Councillor training recommended.
MG12	Council Records - Paper Electronic	Loss through - theft - fire / water damage Loss through – theft, fire, water damage, corruption of IT	L M L	Records are stored in a secure locked room in the office. Records include historical correspondence, minutes, insurance, bank records. Property damage insurance in place External IT provided used, and data backed up onto the Cloud. Certain documents held online. Cyber insurance in place	Damage from theft is unlikely. Fire & Water may cause significant harm. Move some records to the archives. Existing procedures adequate
MG13	Civic & Other Events	Public Liability Weather Conditions Vendors	L M L	Councils' insurance policy covers its public liability obligations. In adverse weather event will be cancelled. Risk assessments completed for all events	Existing procedures adequate
MG14	Sufficient Councillors	Failure to attract candidates for vacancies or elections Reduced representation of the community Inquire meetings	L L L	Actively publicise Council activities and vacancies.	Existing procedures adequate
MG15	Quorate meetings	Business not transacted Decisions not made	L L	Annual meeting calendar issued to all councillors. Meeting agendas issued promptly. Attendance recorded.	Existing procedures adequate

MG16	Lack of Public participation / consultation	Decisions not based on evidence Electors disenfranchised	L L	Meetings publicised on noticeboard & website. Public participation on all agendas. Annual parish meeting advertised. Articles in local newsletters. Regular community surveys	Existing procedures adequate
MG17	Website Accessibility & Transparency Compliance	Inaccurate or outdated Accessibility Statement and incomplete statutory transparency	L	Website reviewed annually against WCAG 2.2 AA and Accessibility Regulations; Accessibility Statement published; statutory documentation published per FOI Act and Transparency Code. FOI Publication Scheme on website	Existing procedures adequate
MG18	Use of Personal Email or Devices for Council Business	Data security and information loss Non-compliance with GDPR circumvention of internal controls	L L	Council-issued email accounts used exclusively IT Policy covers personal/FTC equipment	IT Policy to be adopted in line with Assertion 10

FINANCIAL				Management / Control	Action / Annual Review Required
No.	Subject	Risk Identified	Risk Level H/M/L		
F1	Precept	Adequacy of precept Submission deadline missed Delayed or unpaid by district council	L L L	Budgetary information received monthly and reviewed at quarterly Finance subcommittee meetings. October & November Committee meetings agenda discussion with full reports from RFO to make recommendations for following years budgets. December committee meetings and Full council agree final budget and precept claim. Figures submitted by Clerk to District council in writing and council updated when monies received. Annual independent internal interim and end of year audits confirm appropriate procedures in place	Existing procedures adequate

F2	Financial controls & Records	Inadequate records Financial irregularities	L L	Councils Financial Regulations outline current requirements. Financial software is used to record all transactions. Internal controller appointed. Annual independent internal interim and end of year audits confirm appropriate procedures in place. Monthly Finance Subcommittee meetings review transactions and financial records. Officials Insurance & Fidelity guarantee in place.	Keep Financial Regulations and standing orders reviewed & updated yearly
F3	Banking	Bank Mistakes Loss Charges	L L L	Financial regulations set out banking requirements. The council has several bank accounts and an investment strategy. The majority of payments are made via BACS or Direct Debit and approved by 2 councillors. A monthly Governance & Finance Committee meeting reviews transactions and reconciliations which highlight any issues. Officials Insurance & Fidelity guarantee in place.	Existing procedures adequate
F4	Salaries	Wrong salary/rates paid Wrong deductions paid	L L	Salaries & deductions checked by RFO and Governance & Finance Chair.	Payroll managed externally.
F5	Costs & Expenses	Goods not supplied to the council Invoices incorrectly calculated or recorded Payment duplicated or to wrong supplier	L L L	Goods received checked against invoices before payment Invoice calculations checked Payments checked by RFO and 2 Councillors against invoices for fortnightly payment runs.	Existing procedures adequate
F6	Banks & Banking	Inadequate Checks Bank Mistakes Loss of signatories Cash Flow	L L M L	Instructions for payment checked and confirmed by RFO & 2 councillors. BACS approved by a 3 rd councillor. Financial regulations followed. Where appropriate minuted authorisation provided. Officials Insurance & Fidelity guarantee in place. Monthly bank reconciliations Ensure a minimum of 5 councillor signatories as well as the Clerk & RFO – new signatories minuted. Monitored by the RFO monthly.	Existing procedures adequate

F7	Credit Cards	Inadequate Controls	L	Limited to Clerk & RFO authorised expenditure in circumstances where payment must be made up front of the goods being purchased. Reconciled to invoices each month before payment. Fidelity guarantee in place.	Existing procedures adequate
F8	Grants – Payable Receivable	Lack of powers to pay Lack of evidence of council agreement to pay Conditions Agreed Correct procedure followed when claiming	L M M L	Minute council agreement with power used to authorise payment. Ensure applicants complete application form correctly. Agree & document conditions Clerk & RFO follow conditions but no regular grants received.	Recipients to confirm Grant used for purpose given and any conditions met.
F9	VAT	Reclaiming Charging	L	Financial Regulation cover the requirements. Current accounting software calculates VAT owed/due. Returns entered quarterly	Existing procedures adequate
F10	Reserves – General	Adequacy	L	Consider as part of budget setting	Existing procedures adequate
F11	Reserves - Earmarked	Adequacy	L	Consider as part of budget setting	Existing procedures adequate
F12	Election Costs	Risk of election costs	L	Risk higher in election years. Clerk will obtain an estimate of costs. No measures can minimise risk.	Existing procedures adequate
F12	Cash Handling	Cash Payments Petty Cash Loss through theft or dishonesty	L L L	No Cash payments taken Petty Cash limited to £100, locked in locked cash box in a locked safe, receipts of all purchases kept and verified by the Clerk and 2 councillors. Petty Cash is limited to £100 and is held in a locked cash box secured within a locked safe. All petty cash expenditure must be supported by a valid receipt. Receipts are verified by the Clerk or RFO. A record of all petty cash receipts and payments is reported to the Governance & Finance Committee for review and subsequently presented to the next Full Council for oversight and approval. Withdrawals to top up cash authorised by 2 councillors	Existing procedures adequate

F13	Investment Income	Received when due	L	and undertaken by the Clerk. Fidelity guarantee in place.	Existing procedures adequate
F14	Procurement	Work or contracts awarded incorrectly Overspends	L M	Received direct to bank account. RFO checks and allocated accordingly Normal practice as per Financial Regulations and standing orders to seek 3 quotes or go out to tender depending upon amount. Clerk or RFO to investigate overspends & report to Councillors	Existing procedures adequate
F15	Annual Return	Submitted in time limit	L	RFO completes and signs within time frame Annual return completed and signed by internal auditors, the council and submitted to the external auditor within time frame	Existing procedures adequate
F16	Income	Late or non-payment of invoices Theft of payments	M	<p> Allotment tenants enter lease agreements, rents reviewed annually, seasonal hires & market stall holders pay in arrears, Cemetery expenses are paid in advance. Allotment tenants enter into formal lease agreements and are invoiced in advance for the forthcoming allotment year, with rents reviewed annually. Cemetery services are reviewed annually, invoiced in arrears, and paid following receipt of a valid invoice. Market traders are invoiced in advance for the forthcoming month, with all payments credited to the Market Tolls General Account. All monies paid by Credit card or BACS direct to council. Invoices & Payments for all checked by Internal controller and Internal Audit. Officials Insurance & Fidelity guarantee in place. </p>	Existing procedures adequate

ASSETS & FACILITIES					
No.	Subject	Risk Identified	Risk Level H/M/L	Management / Control	Action / Annual Review Required

AF1	Assets	Loss or Damage	M	Weekly, Monthly, 6 monthly or Annual inspections by groundsmen, Estate Team Leder or Office Staff according to the Asset management plan. Annual RoSPA inspections of all play equipment plus 2 operational inspections per annum. Tree surveys conducted every 18 months or as required. Regular allotment checks. UpToDate Property damage insurance values and assets registers. Income not relied upon	Monthly full-visual inspections by Clerk. Asset management plan reviewed by Town Clerk and Estate Team Leader annually 3 yearly insurance valuations Regular maintenance inspections to be scheduled and recorded Budget to be made available for maintenance and reserves for refurbishment programmes.
AF2	Maintenance	Risk or damage to third party property or individuals Reduced value of assets or amenities – loss of income or performance	M	The council must ensure property is properly maintained and in a safe condition. Annual review of Insurance to ensure coverage. Regular maintenance inspections scheduled and recorded under asset management plan	All parcels of land need boundaries established. All parcels of land need to be registered with H Land registry.
AF3	Land	Encroachment Adverse possession Inadequate maintenance	M L L	The council owns various parcels of land in Fakenham. Very few are registered with HM Land Registry and exact boundaries are unclear on nearly all. Groundsmen carry out weekly visual checks and inspections of all areas detailing any maintenance work required. Legal expenses cover in place	Maintenance equipment schedule to be drawn-up and followed Existing procedures adequate
AF4	Equipment	Failure to inspect and report matters requiring attention Personal Injury	L M	Groundsmen carry out weekly play equipment inspections noting any work required. Some grounds equipment serviced as and when required. Portable electrical equipment is tested every year. Asset Management plan followed. Insurance in place. Employers & Public liability insurance in place.	

AF5	Vehicles	Accident Poor Condition Tax/Insurance/MOT	L L L	Vehicles are used locally and insured for use by all groundsmen. Tax/Insurance/MOT in place and are covered by the office.	Existing procedures adequate
AF6	Meeting Locations	Adequacy Health & Safety	L L	Meeting venues have suitable facilities for staff, councillors and the public and are accessible by all.	Existing procedures adequate
AF7	Contractors	Lack of Site Assessment Inadequate Public liability insurance Inadequate resources to complete contract Unsatisfactory performance	L L L L	Site Risk Assessment should be provided Copy of insurance certificate with public liability insurance cover must be provided. Financial Regulations deal with the tendering process for contracts Clerk or Groundsmen check work	Existing procedures adequate
AF8	Street lighting	Public injury Outage/damage	L L	Public Liability damage in place Maintenance contractor in place and annual inspection / 5-year electrical test	Existing procedures adequate
AF9	Estate / Office Furniture	Public or staff injury Damage/ destruction	L L	Public Liability insurance in place Equipment and furniture sourced from suppliers of street furniture – ensuring compliant materials and designed with public safety in mind. Training provided if required.	Designated reserves in budget for repair / refurbishment / replacement

Date: 09/01/2026

Fakenham Town Council

Page: 129

Time: 10:01

Cashbook 1

User: K.LINDSAY

General Current Account

For Month No: 9

Receipts for Month 9

Nominal Ledger Analysis

Receipt Ref	Name of Payer	£ Amnt Received	£ Debtors	£ VAT	A/c	Centre	£ Amount	Transaction Detail
Balance Brought Fwd :		21,571.33					21,571.33	
BACS	Banked:01/12/2025	17.26						
BACS	SCOLES	17.26			1120	100	17.26	ALLOT RENT 2025/26 GWL20A PART
CARD	Banked:01/12/2025	42.80						
CARD	CARD MACHINE	42.80			1120	100	42.80	ALLOT RENT 2025/26 RSL 55
BACS	Banked:03/12/2025	450.00						
BACS	GOWARDS FUNERAL SERVICES	450.00			1100	100	450.00	MALLETT - INT ASHES X2 / ERB
BACS	Banked:03/12/2025	150.00						
BACS	GOWARDS FUNERAL SERVICES	150.00			1100	100	150.00	KING - INT ASHES
BACS	Banked:04/12/2025	150.00						
BACS	FAKENHAM & DISTRICTICT FUNERAL	150.00			1100	100	150.00	LAVER - INT ASHES
CARD	Banked:08/12/2025	40.00						
CARD	CARD MACHINE	40.00			1100	100	40.00	TAYLOR - ERB TRANSFER
	Banked:09/12/2025	30,000.00						
TRANSFER	Precept Account	30,000.00			210		30,000.00	PRECEPT TRANSFER
BACS	Banked:09/12/2025	150.00						
BACS	FAKENHAM & DISTRICTICT FUNERAL	150.00			1100	100	150.00	OVERPAYMENT - REFUND/CREDIT
TRANSFER	Banked:09/12/2025	53.25						
TRANSFER	TRANSFER MKT TOLLS	53.25			100		53.25	MKT REIMBURSEMENTS
BACS	Banked:09/12/2025	6.26						
BACS	SCOLES	6.26			1120	100	6.26	ALLOT RENT 2025/26 GWL20A
CARD	Banked:10/12/2025	7.20						
CARD	CARD MACHINE	7.20			1120	100	7.20	ALLOT RENT 2025/26 GWL F
BACS	Banked:11/12/2025	133.94						
BACS	BLOY	133.94			1120	100	133.94	ALLOT RENT 2025/26 RSL10A,B,11
	Banked:22/12/2025	30,000.00						
TRANSFER	Precept Account	30,000.00			210		30,000.00	PRECEPT TRANSFER
BACS	Banked:23/12/2025	42.24						
BACS	COLK	42.24			1120	100	42.24	ALLOT RENT 2025/26 GWL48
Total Receipts for Month		61,242.95	0.00	0.00			61,242.95	
Cashbook Totals		82,814.28	0.00	0.00			82,814.28	

Continued on Page 130

Date: 09/01/2026

Fakenham Town Council

Page: 130

Time: 10:01

Cashbook 1

User: K.LINDSAY

General Current Account

For Month No: 9

Payments for Month 9				Nominal Ledger Analysis					
Date	Payee Name	Reference	£ Total Amnt	£ Creditors	£ VAT	A/c	Centre	£ Amount	Transaction Detail
02/12/2025	JEWSON / STARK	BACS	49.96		8.33	4410	310	41.63	INV 0642/08021497 HAYES LANE
02/12/2025	MEMSAFE	BACS	660.00		110.00	4345	300	550.00	INV 4603 QUEENS RD CEMETERY
02/12/2025	ICCM	BACS	108.00		18.00	4206	220	90.00	INV 20318 LM CEM TRAINING
02/12/2025	COZENS (UK) LTD	BACS	570.00		95.00	4270	230	475.00	INV 9938 SANDY IANE
02/12/2025	NJ COMBRINK	BACS	933.78			4350	300	933.78	INV 25/0359 GROUNDSMAN DUTIES
02/12/2025	NJ COMBRINK	BACS	300.00			4406	310	300.00	INV 25/0360 GRASS TO 16/11/25
02/12/2025	HAWKINS	BACS	50.00			560		50.00	ALLOT DEPOSIT REFUND
02/12/2025	NORFOLK PTS	BACS	7.20		1.20	4206	220	6.00	LM CLERK NETWORKING
02/12/2025	NORFOLK PTS	BACS	7.20		1.20	4206	220	6.00	KL CLERK NETWORKING
02/12/2025	NORFOLK PTS	BACS	90.00		15.00	4205	220	75.00	VJ CHAIRING WITH CONFIDENCE
02/12/2025	MAPUS-SMITH & LEMMON	BACS	600.00		100.00	4195	220	500.00	INTERIM INTERNAL AUDIT 2025/26
02/12/2025	COMMUNITY ACTION NORFOLK	BACS	150.00			4215	220	150.00	CAN MEMBERSHIP
02/12/2025	MILLS	BACS	75.00			560		75.00	ALLOT DEPOSIT REFUND
02/12/2025	NNDC	BACS	229.68			4400	310	229.68	PAVILION RATES 30/05- 24/10/25
03/12/2025	O2	DD	68.20		11.37	4110	210	56.83	MOBILE CONTRACTS & SIM
03/12/2025	BARCLAYS	DD	8.50			4200	220	8.50	ACCOUNT FEE
08/12/2025	BARCLAYCARD COMMERCIAL	DD	2,866.52		361.92	4331	300	345.00	VU65 VPR - TAX 12 MTHS
						4200	220	2.50	BARCLAYCARD CREDIT CARD FEE
						4350	300	53.97	PADLOCKS X 3
						4331	300	345.00	AE66 SVR - TAX 12 MTHS
						4200	220	2.50	BARCLAYCARD CREDIT CARD FEE
						4500	400	41.67	REMEMBRANCE DAY WREATH
						4155	210	6.03	BATTERIES
						4135	210	8.92	DIVIDERS
						4230	220	3.32	POPPY SUPPLIES - REM SUNDAY
						4135	210	5.96	SELF INKING STAMP
						4135	210	13.71	DIVIDERS
						4230	220	6.23	OPERATION MENAI BRIDGE
						4410	310	12.48	FIBREGLASS REPAIR KIT
						4350	300	11.33	MANUAL PRESSURE SPRAYER
						4135	210	66.60	A4 PAPER
						4406	310	100.00	TURF
						4350	300	20.54	FENCE CLEANER
						4155	210	60.95	PLASTIC STORAGE BOXES

Continued on Page 131

Date: 09/01/2026

Fakenham Town Council

Page: 131

Time: 10:01

Cashbook 1

User: K.LINDSAY

General Current Account

For Month No: 9

Payments for Month 9

Nominal Ledger Analysis

<u>Date</u>	<u>Payee Name</u>	<u>Reference</u>	<u>£ Total Amnt</u>	<u>£ Creditors</u>	<u>£ VAT</u>	<u>A/c</u>	<u>Centre</u>	<u>£ Amount</u>	<u>Transaction Detail</u>
						4331	300	12.90	VEHICLE POPPIES - REM SUNDAY
						4155	210	20.84	FAN HEATER
						100	0	881.48	MKT BARRIERS - MKT REIMBURSE
						4135	210	3.45	FOUNTAIN PEN REFILLS
						4350	300	6.70	PLASTIC PLUGS
						4135	210	5.30	BULLDOG CLIPS
						100	0	458.90	MKT BARRIER ETC- MKT REIMBURSE
						4350	300	8.32	BIN TIES
09/12/2025	ANGLIAN WATER	DD	-433.71			4415	310	-433.71	RSL WATER 6/11 - 20/11/25
10/12/2025	NNDK	DD	135.00			4070	200	135.00	MKT RATES 2025/26 DECEMBER
10/12/2025	NNDK	DD	180.00			4406	310	180.00	CREAKE RD CEM RATES DECEMBER
10/12/2025	BARCLAYCARD	DD	25.76		0.96	4202	220	24.80	CARD PAYMENT FEES
10/12/2025	Petty Cash	ATM	40.00			250		40.00	PETTY CASH TOP-UP
10/12/2025	COMMUNITY CENTRE	BACS	32.00			4222	220	32.00	MEETING ROOM HIRE OCTOBER
10/12/2025	NORTH NORFOLK EMBROIDERY LTD	BACS	401.70		66.95	4315	300	334.75	STAFF UNIFORMS
10/12/2025	ICO SYSTEMS LTD	BACS	891.52		148.59	4115	210	742.93	LAPTOP INCL. MS365 PREMIUM
10/12/2025	JEWSON / STARK	BACS	49.96		8.33	4410	310	41.63	INV 0642/08021497 DUPLICATE
10/12/2025	NJ COMBRINK	BACS	860.00			4350	300	860.00	INV 25/0363 GROUNDSMAN DUTIES
10/12/2025	NJ COMBRINK	BACS	160.00			4406	310	160.00	INV 25/0364 GRASS TO 30/11/25
10/12/2025	ERNEST DOE & SONS LTD	BACS	155.52		25.92	4315	300	88.76	PW WORK BOOTS & GLOVES
10/12/2025	STARBOARD SYSTEMS LTD	BACS	150.00			4330	300	40.84	ASPEN FUEL
10/12/2025	COZENS (UK) LTD	BACS	90.00		25.00	4115	210	125.00	INV 13684 1 -31/12/25
10/12/2025	WE CLEAN ANY WINDOW	BACS	125.00		15.00	4270	230	75.00	STREETLIGHT CONTRACT DECEMBER
10/12/2025	NJ COMBRINK	BACS	67.50		20.83	4450	310	104.17	INV07341 CLEAN 6X BUS SHELTERS
10/12/2025	NJ COMBRINK	BACS	67.50			4406	310	67.50	INV 25/0365 GRASS NEW EXT
12/12/2025	NEST	DD	2,345.28			4020	200	2,345.28	NEST PENSION CONT. DECEMBER
15/12/2025	MOTIA/FUEL CARD SERVICES	DD	50.81		8.47	4330	300	42.34	GROUNDSTAFF FUEL CARD
15/12/2025	SALARIES	BACS	13,983.81			4000	200	13,983.81	SALARIES
15/12/2025	NORFOLK PENSION FUND	BACS	637.67			4020	200	637.67	NPF PENSION CONT. DECEMBER
19/12/2025	NPOWER	DD	1,425.59		237.60	4265	230	1,187.99	STREETLIGHTS ELEC. NOV 2025
19/12/2025	NPOWER	DD	75.28		12.55	4280	230	62.73	CCTV ELEC. NOVEMBER 2025

Continued on Page 132

Date: 09/01/2026

Fakenham Town Council

Page: 132

Time: 10:01

Cashbook 1

User: K.LINDSAY

General Current Account

For Month No: 9

Payments for Month 9

Nominal Ledger Analysis

Date	Payee Name	Reference	£ Total Amnt	£ Creditors	£ VAT	A/c	Centre	£ Amount	Transaction Detail
19/12/2025	TALK TALK	DD	138.22		23.04	4110	210	115.18	OFFICE T/PHONE & B/BAND
19/12/2025	HMRC	DD	2,718.98			4010	200	2,718.98	PAYE & NI MTH 8 2025/26
23/12/2025	M J TREE SERVICES LTD	BACS	2,646.00		441.00	4400	310	1,385.00	INV 295-25 TREE WORKS
						4415	310	820.00	INV 295-25 TREE WORKS RSL
23/12/2025	SARACENS	BACS	243.26		40.54	4331	300	202.72	INV I046264 AE66SVR HANDLES
23/12/2025	ROYE	BACS	50.00			560		50.00	ALLOT DEPOSIT REFUND
23/12/2025	COMMUNITY ACTION NORFOLK	BACS	40.00			4206	220	40.00	PW PLAY INSPECTION COURSE
23/12/2025	COMMUNITY CENTRE	BACS	32.00			4222	220	32.00	MEETING ROOM HIRE NOVEMBER
23/12/2025	SARACENS	BACS	165.26		27.54	4331	300	137.72	INV I046296 AE66SVR TAIL LIGHT
23/12/2025	NJ COMBRINK	BACS	1,382.59			4350	300	1,382.59	INV 25/0366 GROUNDSMAN DUTIES
23/12/2025	CLEAR INSURANCE MANAGEMENT LTD	BACS	3,100.94			4180	220	3,100.94	LCO01802 FTC INS
23/12/2025	CLEAR INSURANCE MANAGEMENT LTD	BACS	835.43			4180	220	835.43	CHW00353-1021004 FRGC INS
23/12/2025	CLEAR INSURANCE MANAGEMENT LTD	BACS	1,924.91			4180	220	1,924.91	551448802 AGRI VEHICLE INS
23/12/2025	STIRLAND	BACS	50.00			560		50.00	ALLOT DEPOSIT REFUND
23/12/2025	REVEL STUDIOS	BACS	2,100.00		350.00	4900	430	1,750.00	TAP INV277 VIDEO PRODUCTION50%
23/12/2025	RADII SKATEPARK REPAIRS	BACS	1,895.00			4412	310	1,895.00	INV 1687 ZIP LINE REFURB
23/12/2025	CLEAR INSURANCE MANAGEMENT LTD	BACS	895.18			4180	220	895.18	551569825 CYBER INS
23/12/2025	ROYAL BRITISH LEGION	BACS	60.00			4230	220	60.00	DONATION - BUGLER ARM. DAY
29/12/2025	VEOLIA	DD	84.82		14.14	4250	230	70.68	INV1000214923 COMMERCIAL BIN
30/12/2025	MOTIA/FUEL CARD SERVICES	DD	106.61		17.77	4330	300	88.84	GROUNDSTAFF FUEL CARD
31/12/2025	O2	DD	105.42		17.57	4110	210	87.85	MOBILE CONTRACTS
31/12/2025	SHRED STATION	DD	63.77		10.63	4160	230	53.14	INV1068042 CONF. PAPER DISP.
Total Payments for Month			46,861.12	0.00	2,234.45			44,626.67	
Balance Carried Fwd			35,953.16						
Cashbook Totals			82,814.28	0.00	2,234.45			80,579.83	

Date: 09/01/2026

Fakenham Town Council

Page: 31

Time: 10:38

Cashbook 2

User: K.LINDSAY

Business Reserve Account

For Month No: 9

Receipts for Month 9

Nominal Ledger Analysis

<u>Receipt Ref</u>	<u>Name of Payer</u>	<u>£ Amt Received</u>	<u>£ Debtors</u>	<u>£ VAT</u>	<u>A/c</u>	<u>Centre</u>	<u>£ Amount</u>	<u>Transaction Detail</u>
Balance Brought Fwd :		212,825.51					212,825.51	
	Banked: 02/12/2025	761.18						
TRANSFER	Precept Account	761.18			210		761.18	PRECEPT TO RESERVES 97/25GI
	INT Banked: 08/12/2025	612.08						
INT	BARCLAYS	612.08			1090	100	612.08	INT 8 SEP - 7 DEC
Total Receipts for Month		1,373.26	0.00	0.00			1,373.26	
Cashbook Totals		214,198.77	0.00	0.00			214,198.77	

Continued on Page 32

Date: 09/01/2026

Fakenham Town Council

Page: 32

Time: 10:38

Cashbook 2

User: K.LINDSAY

Business Reserve Account

For Month No: 9

Payments for Month 9**Nominal Ledger Analysis**

<u>Date</u>	<u>Payee Name</u>	<u>Reference</u>	<u>£ Total Amnt</u>	<u>£ Creditors</u>	<u>£ VAT</u>	<u>A/c</u>	<u>Centre</u>	<u>£ Amount</u>	<u>Transaction Detail</u>
02/12/2025	CCLA Investment Account	TRANSFER	50,000.00				212	50,000.00	RESERVE TRANSFER 97/25GF
Total Payments for Month			50,000.00	0.00	0.00			50,000.00	
Balance Carried Fwd			164,198.77						
Cashbook Totals			214,198.77	0.00	0.00			214,198.77	

Date: 09/01/2026

Fakenham Town Council

Page: 39

Time: 10:40

Cashbook 3

User: K.LINDSAY

Precept Account

For Month No: 9

Receipts for Month 9

Nominal Ledger Analysis

<u>Receipt Ref</u>	<u>Name of Payer</u>	<u>£ Amnt Received</u>	<u>£ Debtors</u>	<u>£ VAT</u>	<u>A/c</u>	<u>Centre</u>	<u>£ Amount</u>	<u>Transaction Detail</u>
Balance Brought Fwd :		272,618.57					272,618.57	
INT Banked: 08/12/2025		687.33						
INT BARCLAYS		687.33			1090	100	687.33	INT 8 SEP - 7 DEC
Total Receipts for Month		687.33	0.00	0.00			687.33	
Cashbook Totals		<u>273,305.90</u>	<u>0.00</u>	<u>0.00</u>			<u>273,305.90</u>	

Date: 09/01/2026

Fakenham Town Council**Page: 40**

Time: 10:40

Cashbook 3**User: K.LINDSAY****Precept Account****For Month No: 9****Payments for Month 9****Nominal Ledger Analysis**

<u>Date</u>	<u>Payee Name</u>	<u>Reference</u>	<u>£ Total Amnt</u>	<u>£ Creditors</u>	<u>£ VAT</u>	<u>A/c</u>	<u>Centre</u>	<u>£ Amount</u>	<u>Transaction Detail</u>
02/12/2025	Business Reserve Account	TRANSFER	761.18				205	761.18	PRECEPT TO RESERVES 97/25GF
09/12/2025	General Current Account	TRANSFER	30,000.00				200	30,000.00	PRECEPT TRANSFER
22/12/2025	General Current Account	TRANSFER	30,000.00				200	30,000.00	PRECEPT TRANSFER
Total Payments for Month			60,761.18	0.00	0.00			60,761.18	
Balance Carried Fwd			212,544.72						
Cashbook Totals			273,305.90	0.00	0.00			273,305.90	

Date: 09/01/2026

Fakenham Town Council

Page: 15

Time: 10:44

Cashbook 6

User: K.LINDSAY

CCLA Investment Account

For Month No: 9

Receipts for Month 9

Nominal Ledger Analysis

<u>Receipt Ref</u>	<u>Name of Payer</u>	<u>£ Amnt Received</u>	<u>£ Debtors</u>	<u>£ VAT</u>	<u>A/c</u>	<u>Centre</u>	<u>£ Amount</u>	<u>Transaction Detail</u>
Balance Brought Fwd :		51,741.17					51,741.17	
	Banked: 02/12/2025	50,000.00						
TRANSFER	Business Reserve Account	50,000.00			205		50,000.00	RESERVE TRANSFER 97/25GF
	CCLA INT Banked: 02/12/2025	169.24						
CCLA INT	CCLA	169.24			1090	100	169.24	CCLA INT TO 31/12/2025
Total Receipts for Month		50,169.24	0.00	0.00			50,169.24	
Cashbook Totals		101,910.41	0.00	0.00			101,910.41	

Continued on Page 16

Date: 09/01/2026

Fakenham Town Council

Page: 16

Time: 10:44

Cashbook 6

User: K.LINDSAY

CCLA Investment Account

For Month No: 9

Payments for Month 9

Nominal Ledger Analysis

<u>Date</u>	<u>Payee Name</u>	<u>Reference</u>	<u>£ Total Amnt</u>	<u>£ Creditors</u>	<u>£ VAT</u>	<u>A/c</u>	<u>Centre</u>	<u>£ Amount</u>	<u>Transaction Detail</u>
			0.00						
	Total Payments for Month		0.00	0.00	0.00			0.00	
	Balance Carried Fwd		101,910.41						
	Cashbook Totals		101,910.41	0.00	0.00			101,910.41	

Date: 09/01/2026

Fakenham Town Council

Page: 11

Time: 10:51

Cashbook 7

User: K.LINDSAY

Petty Cash

For Month No: 9

Receipts for Month 9

Nominal Ledger Analysis

<u>Receipt Ref</u>	<u>Name of Payer</u>	<u>£ Amnt Received</u>	<u>£ Debtors</u>	<u>£ VAT</u>	<u>A/c</u>	<u>Centre</u>	<u>£ Amount</u>	<u>Transaction Detail</u>
Balance Brought Fwd :		82.84					82.84	
	Banked: 10/12/2025	40.00						
ATM	General Current Account	40.00			200		40.00	PETTY CASH TOP-UP
Total Receipts for Month		40.00	0.00	0.00			40.00	
Cashbook Totals		<u>122.84</u>	<u>0.00</u>	<u>0.00</u>			<u>122.84</u>	

Continued on Page 12

Date: 09/01/2026

Fakenham Town Council

Page: 12

Time: 10:51

Cashbook 7

User: K.LINDSAY

Petty Cash

For Month No: 9

Payments for Month 9

Nominal Ledger Analysis

<u>Date</u>	<u>Payee Name</u>	<u>Reference</u>	<u>£ Total Amnt</u>	<u>£ Creditors</u>	<u>£ VAT</u>	<u>A/c</u>	<u>Centre</u>	<u>£ Amount</u>	<u>Transaction Detail</u>
03/12/2025	SP SHOE REPAIRS	CASH	29.70		4.95	4350	300	24.75	KEYS CUT - ESTATE TEAM LEADER
Total Payments for Month			29.70	0.00	4.95			24.75	
Balance Carried Fwd			93.14						
Cashbook Totals			<u>122.84</u>	0.00	<u>4.95</u>			<u>117.89</u>	

Date: 08/01/2026

Fakenham Charter Market

Page: 53

Time: 16:49

Cashbook 1

User: K.LINDSAY

Current Bank A/c

For Month No: 9

Receipts for Month 9

Nominal Ledger Analysis

Receipt Ref	Name of Payer	£ Amnt Received	£ Debtors	£ VAT	A/c	Centre	£ Amount	Transaction Detail
Balance Brought Fwd :		5,263.92					5,263.92	
BACS	Banked: 01/12/2025	40.00						
BACS	BAPTIST CHURCH	40.00			1110	440	40.00	MARKET RENT DECEMBER
BACS	Banked: 01/12/2025	60.00						
BACS	WYE-HARRIS	60.00			1110	440	60.00	MARKET RENT DECEMBER
BACS	Banked: 01/12/2025	62.00						
BACS	CHAPMAN	62.00			1110	440	62.00	MARKET RENT DECEMBER
BACS	Banked: 01/12/2025	220.00						
BACS	SEEKINGS ta MEADOW MARKET	220.00			1110	440	220.00	MARKET RENT DECEMBER
BACS	Banked: 01/12/2025	116.00						
BACS	A J FIELDS	116.00			1110	440	116.00	MARKET RENT DECEMBER
BACS	Banked: 01/12/2025	64.00						
BACS	CHRISTIE CHEESE	64.00			1110	440	64.00	MARKET RENT DECEMBER
BACS	Banked: 01/12/2025	120.00						
BACS	BADWAL	120.00			1110	440	120.00	MARKET RENT DECEMBER
BACS	Banked: 02/12/2025	40.00						
BACS	JUST RING / THE DAPPER DOG	40.00			1110	440	40.00	MARKET RENT DECEMBER
BACS	Banked: 02/12/2025	40.00						
BACS	CHERRIE BENNETT / WHITE IVY	40.00			1110	440	40.00	MARKET RENT DECEMBER
BACS	Banked: 03/12/2025	120.00						
BACS	CLEAN GETAWAYS	120.00			1110	440	120.00	MARKET RENT DECEMBER
BACS	Banked: 04/12/2025	88.00						
BACS	WESTON	88.00			1110	440	88.00	MARKET RENT DECEMBER
BACS	Banked: 04/12/2025	75.00						
BACS	COUNTRY VENTURE	75.00			1110	440	75.00	MARKET RENT DECEMBER
BACS	Banked: 05/12/2025	40.00						
BACS	NEWSTAR BAKERY (FLOUR & BEAN)	40.00			1110	440	40.00	MARKET RENT DECEMBER
BACS	Banked: 08/12/2025	40.00						
BACS	BULLEN	40.00			1110	440	40.00	MARKET RENT DECEMBER
BACS	Banked: 09/12/2025	10.00						
BACS	D WOOD/FOOTCARE	10.00			1110	440	10.00	MARKET RENT DECEMBER CASUAL
BACS	Banked: 09/12/2025	20.00						
BACS	NNDC	20.00			1110	440	20.00	MARKET RENT DECEMBER CASUAL
BACS	Banked: 11/12/2025	40.00						
BACS	NEWSQUEST (ARCHANT)	40.00			1110	440	40.00	MARKET RENT DECEMBER
BACS	Banked: 11/12/2025	60.00						

Continued on Page 54

Date: 08/01/2026

Fakenham Charter Market

Page: 54

Time: 16:49

Cashbook 1

User: K.LINDSAY

Current Bank A/c

For Month No: 9

Receipts for Month 9

Nominal Ledger Analysis

<u>Receipt Ref</u>	<u>Name of Payer</u>	<u>£ Amnt Received</u>	<u>£ Debtors</u>	<u>£ VAT</u>	<u>A/c</u>	<u>Centre</u>	<u>£ Amount</u>	<u>Transaction Detail</u>
BACS	GERRY HADFIELD	60.00			1110	440	60.00	MARKET RENT DECEMBER
BACS	Banked: 15/12/2025	64.00						
BACS	BUCKENHAM	64.00			1110	440	64.00	MARKET RENT DECEMBER
BACS	Banked: 18/12/2025	64.00						
BACS	JAKES KITCHEN	64.00			1110	440	64.00	MARKET RENT JANUARY
BACS	Banked: 18/12/2025	60.00						
BACS	MOAT ROAD NURSERY	60.00			1110	440	60.00	MARKET RENT JANUARY
BACS	Banked: 23/12/2025	4.00						
BACS	JAKES KITCHEN	4.00			1110	440	4.00	EXTRA ELEC X 1 EVE
BACS	Banked: 29/12/2025	84.00						
BACS	VILLAGE VENISON	84.00			1110	440	84.00	MARKET RENT JANUARY
BACS	Banked: 30/12/2025	60.00						
BACS	WYE-HARRIS	60.00			1110	440	60.00	MARKET RENT JANUARY
Total Receipts for Month		1,591.00	0.00	0.00			1,591.00	
Cashbook Totals		<u>6,854.92</u>	<u>0.00</u>	<u>0.00</u>			<u>6,854.92</u>	

Continued on Page 55

Date: 08/01/2026

Fakenham Charter Market

Page: 55

Time: 16:49

Cashbook 1

User: K.LINDSAY

Current Bank A/c

For Month No: 9

Payments for Month 9

Nominal Ledger Analysis

<u>Date</u>	<u>Payee Name</u>	<u>Reference</u>	<u>£ Total Amnt</u>	<u>£ Creditors</u>	<u>£ VAT</u>	<u>A/c</u>	<u>Centre</u>	<u>£ Amount</u>	<u>Transaction Detail</u>
02/12/2025	FITZROY SUPPORT	BACS	500.00			4500	440	500.00	MKT TOLLS GRANT AWARD FC179/25
05/12/2025	BARCLAYS	DD	8.50			4200	440	8.50	ACCOUNT FEES
09/12/2025	FAKENHAM TOWN COUNCIL	TRANSFER	53.25			4335	440	45.00	FEEDER PILLAR - ELECTRICIAN
						4335	440	8.25	FEEDER PILLAR - KEY CUTTING
22/12/2025	BRITISH GAS	DD	44.54		2.12	4265	440	42.42	FEEDER PILLAR 5/11 - 4/12/2025
Total Payments for Month			606.29	0.00	2.12			604.17	
Balance Carried Fwd			6,248.63						
Cashbook Totals			6,854.92	0.00	2.12			6,852.80	

Date: 08/01/2026

Fakenham Charter Market

Page: 29

Time: 16:51

Cashbook 2

User: K.LINDSAY

Deposit Account

For Month No: 9

Receipts for Month 9

Nominal Ledger Analysis

<u>Receipt Ref</u>	<u>Name of Payer</u>	<u>£ Amnt Received</u>	<u>£ Debtors</u>	<u>£ VAT</u>	<u>A/c</u>	<u>Centre</u>	<u>£ Amount</u>	<u>Transaction Detail</u>
Balance Brought Fwd :		16,616.35					16,616.35	
INT Banked:08/12/2025		48.48						
INT BARCLAYS		48.48			1090	440	48.48	INT 8 SEP - 7 DEC
Total Receipts for Month		48.48	0.00	0.00			48.48	
Cashbook Totals		<u>16,664.83</u>	<u>0.00</u>	<u>0.00</u>			<u>16,664.83</u>	

Continued on Page 30

Date: 08/01/2026

Fakenham Charter Market

Page: 30

Time: 16:51

Cashbook 2

User: K.LINDSAY

Deposit Account

For Month No: 9

Payments for Month 9**Nominal Ledger Analysis**

<u>Date</u>	<u>Payee Name</u>	<u>Reference</u>	<u>£ Total Amnt</u>	<u>£ Creditors</u>	<u>£ VAT</u>	<u>A/c</u>	<u>Centre</u>	<u>£ Amount</u>	<u>Transaction Detail</u>
			0.00						
	Total Payments for Month		0.00	0.00	0.00			0.00	
	Balance Carried Fwd		16,664.83						
	Cashbook Totals		16,664.83	0.00	0.00			16,664.83	

Fakenham Town Council
Bank - Cash and Investment Reconciliation as at 31 December 2025

Confirmed Bank & Investment Balances
Bank Statement Balances

31/12/2025		0.00
31/12/2025	General Current 70371432	35,953.16
31/12/2025	Business Reserve 70371408	164,198.77
31/12/2025	Precept Account 13943305	212,544.72
31/12/2025	CCLA Investment Account	101,910.41
31/12/2025	Petty Cash	93.14
		514,700.20

Receipts not on Bank Statement

0.00

Closing Balance

514,700.20

All Cash & Bank Accounts

1	General Current Account	35,953.16
2	Business Reserve Account	164,198.77
3	Precept Account	212,544.72
4	Market Tolls Current Account	0.00
5	Market Tolls Business Reserve	0.00
6	CCLA Investment Account	101,910.41
7	Petty Cash	93.14
	Other Cash & Bank Balances	0.00
	Total Cash & Bank Balances	514,700.20

Date:08/01/2026

Fakenham Town Council

Page 1

Time:13:15

**Bank Reconciliation Statement as at 31/12/2025
for Cashbook 1 - General Current Account**

User: K.LINDSAY

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
General Current 70371432	31/12/2025		35,953.16
	31/12/2025		0.00
			<u>35,953.16</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			35,953.16
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<u>0.00</u>
			35,953.16
		Balance per Cash Book is :-	35,953.16
		Difference is :-	0.00

Signatory 1:

NameSignedDate

Signatory 2:

NameSignedDate

Date:08/01/2026

Fakenham Town Council

Page 1

Time: 13:43

**Bank Reconciliation Statement as at 31/12/2025
for Cashbook 2 - Business Reserve Account**

User: K.LINDSAY

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
Business Reserve 70371408	31/12/2025		164,198.77
			<u>164,198.77</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			164,198.77
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<u>0.00</u>
			164,198.77
		Balance per Cash Book is :-	164,198.77
		Difference is :-	0.00

Signatory 1:

NameSignedDate

Signatory 2:

NameSignedDate

Date:08/01/2026

Fakenham Town Council

Page 1

Time: 13:54

**Bank Reconciliation Statement as at 31/12/2025
for Cashbook 3 - Precept Account**

User: K.LINDSAY

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
Precept Account 13943305	31/12/2025		212,544.72
			<u>212,544.72</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			212,544.72
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<u>0.00</u>
			212,544.72
		Balance per Cash Book is :-	212,544.72
		Difference is :-	0.00

Signatory 1:

NameSignedDate

Signatory 2:

NameSignedDate

Date:08/01/2026

Fakenham Town Council

Page 1

Time:15:15

**Bank Reconciliation Statement as at 31/12/2025
for Cashbook 6 - CCLA Investment Account**

User: K.LINDSAY

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
CCLA Investment Account	31/12/2025		101,910.41
			<u>101,910.41</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			101,910.41
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<u>0.00</u>
			101,910.41
		Balance per Cash Book is :-	101,910.41
		Difference is :-	0.00

Signatory 1:

NameSignedDate

Signatory 2:

NameSignedDate

Date:08/01/2026

Fakenham Town Council

Page 1

Time: 15:28

**Bank Reconciliation Statement as at 31/12/2025
for Cashbook 7 - Petty Cash**

User: K.LINDSAY

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
Petty Cash	31/12/2025		93.14
			<u>93.14</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			93.14
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<u>0.00</u>
			93.14
		Balance per Cash Book is :-	93.14
		Difference is :-	0.00

Signatory 1:

NameSignedDate

Signatory 2:

NameSignedDate

Fakenham Charter Market
Bank - Cash and Investment Reconciliation as at 31 December 2025

Confirmed Bank & Investment Balances
Bank Statement Balances

31/12/2025	Market Tolls Current 80371513	6,248.63
31/12/2025	Market Tolls Deposit 00816779	16,664.83

22,913.46
Receipts not on Bank Statement
0.00
Closing Balance
22,913.46

All Cash & Bank Accounts

1	Current Bank A/c	6,248.63
2	Deposit Account	16,664.83
	Other Cash & Bank Balances	0.00
	Total Cash & Bank Balances	22,913.46

Date:08/01/2026

Fakenham Charter Market

Page 1

Time: 16:13

**Bank Reconciliation Statement as at 31/12/2025
for Cashbook 1 - Current Bank A/c**

User: K.LINDSAY

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
Market Tolls Current 80371513	31/12/2025		6,248.63
			<u>6,248.63</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			6,248.63
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<u>0.00</u>
			6,248.63
		Balance per Cash Book is :-	6,248.63
		Difference is :-	0.00

Signatory 1:

NameSignedDate

Signatory 2:

NameSignedDate

Date:08/01/2026

Fakenham Charter Market

Page 1

Time: 16:17

**Bank Reconciliation Statement as at 31/12/2025
for Cashbook 2 - Deposit Account**

User: K.LINDSAY

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
Market Tolls Deposit 00816779	31/12/2025		16,664.83
			<u>16,664.83</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			16,664.83
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<u>0.00</u>
			16,664.83
		Balance per Cash Book is :-	16,664.83
		Difference is :-	0.00

Signatory 1:

NameSignedDate

Signatory 2:

NameSignedDate

13/01/2026

Fakenham Town Council

Page 1

11:45

Detailed Income & Expenditure by Budget Heading 31/12/2025

Month No: 9

Cost Centre Report

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
100 Income								
1076 Precept	0	567,675	567,675	0			100.0%	
1090 Interest Received	1,469	5,011	1,970	(3,041)			254.4%	
1100 Cemeteries Income	940	11,238	12,000	762			93.7%	
1120 Allotment Income	250	4,678	5,000	322			93.6%	
1130 Trap Lane Income	0	190	100	(90)			190.0%	
1160 Misc Receipts	0	400	0	(400)			0.0%	
1164 Trail Brochure	0	0	30	30			0.0%	
1180 Highways (NCC) Mgmt Receipts	0	18,308	10,300	(8,008)			177.7%	
Income :- Income	2,658	607,499	597,075	(10,424)			101.7%	0
Net Income	2,658	607,499	597,075	(10,424)				
200 Direct Costs								
4000 Salaries & Wages	13,984	104,783	181,000	76,217		76,217	57.9%	
4001 Additional Staff Wages	0	125	5,000	4,875		4,875	2.5%	
4010 PAYE & NI	2,719	35,751	23,000	(12,751)		(12,751)	155.4%	
4020 Pension	2,983	24,103	23,500	(603)		(603)	102.6%	
4050 Rent/Service Charges	0	6,776	9,000	2,224		2,224	75.3%	
4060 Rates	0	1,245	1,600	355		355	77.8%	
4070 Charter Market Rates	135	1,217	1,900	683		683	64.0%	
Direct Costs :- Indirect Expenditure	19,821	174,000	245,000	71,000	0	71,000	71.0%	0
Net Expenditure	(19,821)	(174,000)	(245,000)	(71,000)				
210 Admin Services								
4110 Telephone/Broadband	260	1,494	2,000	506		506	74.7%	
4115 IT Equipment & Software	868	3,729	5,500	1,771		1,771	67.8%	
4120 IT Support/Maintenance	0	3,394	5,000	1,606		1,606	67.9%	
4122 Website Provision	0	220	500	280		280	44.0%	
4125 Office Equipment	0	405	1,500	1,095		1,095	27.0%	
4130 Office Repairs & Maintenance	0	33	500	467		467	6.6%	
4135 Stationery & Postage	104	628	1,200	572		572	52.3%	
4140 Photocopying	0	658	1,000	342		342	65.8%	
4145 Publications, Books & Binding	0	0	100	100		100	0.0%	
4150 Promotions and Publicity	0	278	500	222		222	55.6%	
4155 Misc Admin Expenses	88	114	750	636		636	15.2%	
Admin Services :- Indirect Expenditure	1,320	10,951	18,550	7,599	0	7,599	59.0%	0
Net Expenditure	(1,320)	(10,951)	(18,550)	(7,599)				

Continued over page

13/01/2026

Fakenham Town Council

Page 2

11:45

Detailed Income & Expenditure by Budget Heading 31/12/2025

Month No: 9

Cost Centre Report

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
220 Overheads								
4180 Insurance incl. Vehicle Cover	6,756	11,770	7,000	(4,770)		(4,770)	168.1%	
4185 Legal Costs	0	531	7,000	6,469		6,469	7.6%	
4190 Professional Fees	0	376	5,000	4,624		4,624	7.5%	
4193 Accountancy Fees	0	0	2,500	2,500		2,500	0.0%	
4195 Audit	500	300	2,500	2,200		2,200	12.0%	
4200 Bank Charges	14	165	250	85		85	65.9%	
4202 Card Payment Service	25	241	450	209		209	53.7%	
4205 Training - Members	75	210	500	290		290	42.0%	
4206 Training - Staff	142	1,978	1,300	(678)		(678)	152.2%	
4210 Travel Members	0	0	100	100		100	0.0%	
4211 Travel -Staff	0	0	200	200		200	0.0%	
4215 Subscriptions & Memberships	150	2,098	2,500	402		402	83.9%	
4222 Meeting Expenses	64	340	1,050	710		710	32.4%	
4230 Event Expenses	70	1,628	1,000	(628)		(628)	162.8%	
Overheads :- Indirect Expenditure	7,795	19,638	31,350	11,712	0	11,712	62.6%	0
Net Expenditure	(7,795)	(19,638)	(31,350)	(11,712)				
230 Contracts								
4160 Confidential Paper Disposal	53	266	600	334		334	44.3%	
4250 Veolia - Waste Collection	71	1,072	1,800	728		728	59.6%	
4255 Dog Bin - NNDC	0	4,446	4,500	54		54	98.8%	
4260 Grass Cutting - Nurture	0	(986)	6,000	6,986		6,986	(16.4%)	
4262 Mowing Grass Verges - Nurture	0	1,631	10,300	8,669		8,669	15.8%	
4265 Electricity - Street Lights	1,188	7,152	10,000	2,848		2,848	71.5%	
4270 Lighting Repairs & Renewals	550	4,113	18,160	14,047		14,047	22.6%	
4275 CCTV - Secure Defence	0	0	20,000	20,000		20,000	0.0%	
4280 CCTV Electricity	63	506	650	144		144	77.8%	
Contracts :- Indirect Expenditure	1,925	18,200	72,010	53,810	0	53,810	25.3%	0
Net Expenditure	(1,925)	(18,200)	(72,010)	(53,810)				
300 Estate Running Costs								
4315 Workwear	424	544	1,000	456		456	54.4%	
4330 Fuel	172	1,160	2,000	840		840	58.0%	
4331 Vehicle Costs	1,043	1,988	2,000	12		12	99.4%	
4335 Repairs- Machinery & Equipment	0	111	2,000	1,889		1,889	5.6%	
4340 Machinery & New Equipment	0	8,379	14,000	5,621		5,621	59.8%	
4345 Management & Professional Fees	550	1,006	3,000	1,994		1,994	33.5%	
4350 Misc Estate Expenditure	3,302	7,110	2,000	(5,110)		(5,110)	355.5%	
Estate Running Costs :- Indirect Expenditure	5,491	20,299	26,000	5,701	0	5,701	78.1%	0
Net Expenditure	(5,491)	(20,299)	(26,000)	(5,701)				

Continued over page

13/01/2026

Fakenham Town Council

Page 3

11:45

Detailed Income & Expenditure by Budget Heading 31/12/2025

Month No: 9

Cost Centre Report

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
310 Estate Sites								
4476 Library Triangle	0	384	500	116		116	76.8%	
Estate Sites :- Direct Expenditure	0	384	500	116	0	116	76.8%	0
4400 Trap Lane	1,615	3,534	50,750	47,216		47,216	7.0%	
4406 Creake Road Cemetery	808	34,369	36,000	1,631		1,631	95.5%	
4410 Playing Fields	96	1,627	10,000	8,373		8,373	16.3%	
4412 Millennium Park FRGC	1,895	2,863	10,000	7,137		7,137	28.6%	
4415 Allotments	386	6,395	9,500	3,105		3,105	67.3%	
4422 Queens Road Cemetery	0	2,189	3,340	1,151		1,151	65.5%	
4430 St Peter's Gardens	0	923	500	(423)		(423)	184.5%	
4435 Goggs Mill Picnic Area	0	1,165	1,000	(165)		(165)	116.5%	
4440 Railway Cutting	0	0	500	500		500	0.0%	
4445 Town Signage/War Memorial/Etc	0	81	5,000	4,919		4,919	1.6%	
4450 Bus Shelters	104	417	1,000	583		583	41.7%	
4461 Cinema Triangle	0	0	50	50		50	0.0%	
4462 Tree Management	0	5,790	6,000	210		210	96.5%	
4463 Tunn Street	0	0	50	50		50	0.0%	
4464 Refurbishment Program	0	300	500	200		200	60.0%	
4465 Public Spaces	0	5,256	4,000	(1,256)		(1,256)	131.4%	
4466 Aldiss Park FRGC	0	240	2,000	1,760		1,760	12.0%	
4470 Heritage Trail Project	0	1,297	1,000	(297)		(297)	129.7%	
Estate Sites :- Indirect Expenditure	4,903	66,444	141,190	74,746	0	74,746	47.1%	0
Net Expenditure	(4,903)	(66,828)	(141,690)	(74,862)				
400 Grants S137 & S144								
4500 Grants - s137	42	6,042	10,500	4,458		4,458	57.5%	
4502 Grants - s144	0	0	500	500		500	0.0%	
4505 Misc Grants - other support	0	0	500	500		500	0.0%	
Grants S137 & S144 :- Indirect Expenditure	42	6,042	11,500	5,458	0	5,458	52.5%	0
Net Expenditure	(42)	(6,042)	(11,500)	(5,458)				
420 Civic								
4580 Elections	0	0	500	500		500	0.0%	
4585 Annual Meeting	0	107	100	(7)		(7)	107.2%	
Civic :- Indirect Expenditure	0	107	600	493	0	493	17.9%	0
Net Expenditure	0	(107)	(600)	(493)				

Continued over page

13/01/2026

Fakenham Town Council

Page 4

11:45

Detailed Income & Expenditure by Budget Heading 31/12/2025

Month No: 9

Cost Centre Report

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
430 Contingencies								
4900 Contingencies	1,750	12,090	140,465	128,375		128,375	8.6%	
Contingencies :- Indirect Expenditure	1,750	12,090	140,465	128,375	0	128,375	8.6%	0
Net Expenditure	(1,750)	(12,090)	(140,465)	(128,375)				
450 Earmarked Reserves								
4011 PAYE & NI Reserve	0	0	3,000	3,000		3,000	0.0%	
4025 Staffing Contingencies	0	0	1,000	1,000		1,000	0.0%	
Earmarked Reserves :- Direct Expenditure	0	0	4,000	4,000	0	4,000	0.0%	0
4183 Insurance Excess Reserve	0	0	2,500	2,500		2,500	0.0%	
4231 Event Expenses Reserve	0	0	1,000	1,000		1,000	0.0%	
4271 Lighting Replacements Reserve	0	0	4,000	4,000		4,000	0.0%	
4332 Vehicle Reserve	0	0	1,000	1,000		1,000	0.0%	
4341 Machinery Reserve (C)	0	12,100	20,000	7,900		7,900	60.5%	12,100
4401 Welfare Unit Reserve	0	0	20,000	20,000		20,000	0.0%	
4480 Replacements Reserve	0	0	1,000	1,000		1,000	0.0%	
Earmarked Reserves :- Indirect Expenditure	0	12,100	49,500	37,400	0	37,400	24.4%	12,100
Net Expenditure	0	(12,100)	(53,500)	(41,400)				
6000 plus Transfer from EMR	0	12,100	0	(12,100)				
Movement to/(from) Gen Reserve	0	0	(53,500)	(53,500)				
Grand Totals:- Income	2,658	607,499	597,075	(10,424)			101.7%	
Expenditure	43,046	340,256	740,665	400,409	0	400,409	45.9%	
Net Income over Expenditure	(40,388)	267,244	(143,590)	(410,834)				
plus Transfer from EMR	0	12,100	0	(12,100)				
Movement to/(from) Gen Reserve	(40,388)	279,344	(143,590)	(422,934)				

09/01/2026

Fakenham Town Council

10:54

**Cashbook transactions totalling £500.00 or more
for the period 01/12/2025 to 31/12/2025****Payments**

<u>Cb No</u>	<u>Bank Account Name</u>	<u>Month</u>	<u>Date</u>	<u>Payment Ref</u>	<u>Payee Name</u>	<u>Amount</u>
2	Business Reserve Account	9	02/12/2025	TRANSFER	CCLA Investment Account	50,000.00
3	Precept Account	9	02/12/2025	TRANSFER	Business Reserve Account	761.18
3	Precept Account	9	09/12/2025	TRANSFER	General Current Account	30,000.00
1	General Current Account	9	02/12/2025	BACS	MEMSAFE	660.00
1	General Current Account	9	02/12/2025	BACS	COZENS (UK) LTD	570.00
1	General Current Account	9	02/12/2025	BACS	NJ COMBRINK	933.78
1	General Current Account	9	02/12/2025	BACS	MAPUS-SMITH & LEMMON	600.00
1	General Current Account	9	08/12/2025	DD	BARCLAYCARD COMMERCIAL	2,866.52
1	General Current Account	9	10/12/2025	BACS	ICO SYSTEMS LTD	891.52
1	General Current Account	9	10/12/2025	BACS	NJ COMBRINK	860.00
1	General Current Account	9	12/12/2025	DD	NEST	2,345.28
1	General Current Account	9	15/12/2025	BACS	SALARIES	13,983.81
1	General Current Account	9	15/12/2025	BACS	NORFOLK PENSION FUND	637.67
3	Precept Account	9	22/12/2025	TRANSFER	General Current Account	30,000.00
1	General Current Account	9	19/12/2025	DD	NPOWER	1,425.59
1	General Current Account	9	19/12/2025	DD	HMRC	2,718.98
1	General Current Account	9	23/12/2025	BACS	M J TREE SERVICES LTD	2,646.00
1	General Current Account	9	23/12/2025	BACS	NJ COMBRINK	1,382.59
1	General Current Account	9	23/12/2025	BACS	CLEAR INSURANCE MANAGEMENT	3,100.94
1	General Current Account	9	23/12/2025	BACS	CLEAR INSURANCE MANAGEMENT	835.43
1	General Current Account	9	23/12/2025	BACS	CLEAR INSURANCE MANAGEMENT	1,924.91
1	General Current Account	9	23/12/2025	BACS	REVEL STUDIOS	2,100.00
1	General Current Account	9	23/12/2025	BACS	RADII SKATEPARK REPAIRS	1,895.00
1	General Current Account	9	23/12/2025	BACS	CLEAR INSURANCE MANAGEMENT	895.18

Receipts

<u>Cb No</u>	<u>Bank Account Name</u>	<u>Month</u>	<u>Date Banked</u>	<u>Amount Banked</u>
6	CCLA Investment Account	9	02/12/2025	50,000.00
2	Business Reserve Account	9	02/12/2025	761.18
2	Business Reserve Account	9	08/12/2025	612.08
3	Precept Account	9	08/12/2025	687.33
1	General Current Account	9	09/12/2025	30,000.00
1	General Current Account	9	22/12/2025	30,000.00

Governance & Finance Committee 10th December 2025

RFO Report

1. Insurance Renewal – Update

All insurance policies were in place as at **1 January 2026**. Cyber insurance was procured under **delegated authority**, in accordance with **Full Council Minute 258/25**.

The requirement for enhanced cyber cover arose as the Council's turnover exceeded **£500,000**. The insurer initially requested completion of a detailed cyber security assessment, which went beyond in-house technical capability and would have required a formal **Cyber Essentials** review. This process could not reasonably have been completed by the renewal date.

Following discussions with Clear and the insurer, it was confirmed that the higher level of assessment was not required for organisations with turnover below **£1 million**. Cyber insurance was therefore put in place at a cost of **£895.18**, representing an increase of **£489.93**.

The Council's projected turnover for **2026/27** is **£902,270.67**. Officers will use the forthcoming year to prepare for a potential future requirement to undertake Cyber Essentials certification, including consideration of the ICO's indicative cost of **£1,626**.

2. Transition to Scribe

Despite having provided **Rialtas with sufficient notice** and having received **verbal confirmation in April 2025 that no contractual obligations remained**, Rialtas have now advised that a **termination fee of £867.49 (exVAT)** is payable due to an **overlap with the Cloud contract**.

(£578.32 for 4 users with 5 months left on the contract + £289.17 for 1 user with 10 months left on the contract.)

This matter was escalated to the **Vice President of Rialtas**, who has confirmed that the termination fee is **contractually valid and payable**. While no formal apology was offered, he did acknowledge the confusion and advised that internal re-organisation and streamlining measures are being implemented to prevent a recurrence. As mitigation, Rialtas have offered continued **access to the existing software until the end of May 2026**, which will support a **smooth transition to Scribe** and is considered helpful.

It is important to note that **if the Council does not proceed with termination at this stage in order to avoid the termination fee**, it would be required to **enter into a further three-year Cloud contracts later in 2026**. This would result in a continued misalignment between the software and Cloud contracts, meaning there would **never be a point at which termination could occur without incurring a termination fee**. This issue would be further compounded should additional users be required in future, which is likely, creating further contractual overlap and cost exposure.

On this basis, I recommend that the Council **proceeds as planned with the transition to Scribe and settles the termination invoice when presented.**

Scribe Transition – Timeline

Phase 1: Kick-Off and Setup is scheduled to commence in **late January**.

Responsibilities and Activities:

- **Account Setup:**
Scribe will create the Council's main Scribe accounts and issue login credentials. Fakenham Town Council will users and apply appropriate access controls.
- **System Configuration:**
Scribe and FTC will begin configuring the financial structure, including cost centres, cost codes, and bank accounts. A restatement of the previous financial year will be undertaken based on data provided by the Council.
- **Training:**
Access to Kick-Off Training for all three modules will be provided via the **Scribe Academy**.

3. VAT Return

A **draft VAT return** for the period **1 October 2025 to 31 December 2025** has been prepared, indicating a **net VAT reclaim of £7,879.61** from HMRC.

Subject to approval of the December financial statements, the draft return and supporting audit statements will be forwarded to the **Chair of the Governance and Finance Committee** for approval prior to submission within the statutory deadline.

4. Budget Observations

- **4000, 4001, 4010, 4020 – Staffing Costs:**
When considered collectively, salaries and associated budget lines are currently **under budget**.
- **4180 – Insurance (including Vehicle Cover):**
Although showing an apparent overspend of **£4,770**, this includes a **prepayment of £5,066.92** relating to 2026/27. This will be journalled accordingly at financial year end, reducing the effective position on this budget line to approximately **£6,703.08**, and therefore within budget.
- **4350 – Miscellaneous Estate Expenditure:**
This budget line currently shows an overspend of **£5,110**, reflecting contractor costs incurred to cover Groundsman duties during a period of sickness absence. These costs are subject to an insurance claim and will therefore not result in a net budget impact once recovered.
- **4465 – Public Spaces:**
An overspend of **£1,256** is reported, attributable to additional works coded to this line,

as previously discussed and minuted. While this area requires close monitoring, the current overspend and committed expenditure are expected to be offset by **unbudgeted income** from 1180 Highways and underspends within **4260 and 4262 – Grass Cutting**, due to credits received from Nurture.

- 1) The Council's gross expenditure for the year 2026/27. = £763,125.00 as per budget
- 2) The Council's gross expenditure for the year 2025/26. = £546,700.00 estimated
- 3) The Council's Precept for the year 2026/27. = £861,862.67
- 4) Confirm the Council's Precept for the year was 2025/26. = £567,675.00
- 5) The reasons for any difference between 1 & 2. =

The Parish Council's expenditure for 2026/27 is £216,425 higher than 2025/26. This reflects unavoidable cost pressures, including increases to overheads, direct costs and contracts, in line with prevailing inflation.

The budget also includes the continued funding of the Depot (£42,500) resulting from the impact of NNDC's FLASH project and the continuance of the CCTV replacement programme (£15,000) approved in 2025/26. While these costs were not originally forecast to extend into 2026/27, they now represent ongoing commitments and do not constitute new budget growth.

The increase in expenditure is primarily attributable to essential and time-critical service requirements, including urgent streetlight replacements and repairs (phase 1) (£93,000), revised grass-cutting arrangements to address service deficiencies (£21,185), replacement of ageing plant and machinery where continued repair is no longer cost-effective (£16,000), and the renewal or removal of play equipment that has reached the end of its safe operational life (£25,000). The remainder of the increase relates to a number of smaller service-critical and statutory items, including wayfinding, match-funded grant commitments, parking enforcement, increased electricity costs, memorial safety works and election planning.

- 6) The reasons for any difference between 3 & 4. =

The Council's precept for 2026/27 is £294,187.67 higher than 2025/26. This increase reflects the additional expenditure requirements outlined in Section 5, including unavoidable inflationary pressures and essential service and infrastructure priorities. In addition, the increase ensures the Council maintains sufficient contingencies and reserves to meet its statutory obligations and to respond proactively to emerging responsibilities. For example, as Local Government Reform progresses and County and District Councils move toward unitary structures, discussions are ongoing regarding the potential transfer of assets such as open spaces, playgrounds, and public toilets. The Council is taking a prudent approach to ensure it is able to respond appropriately to any new responsibilities that may arise.

- 7) An opinion of the change in precept issued for the upcoming year to share with the taxpayer (what has caused this change, additional services provided etc.) =

The Council recognises that the 2026/27 precept represents a significant increase. This decision was not taken lightly. The increase is necessary to meet rising costs, maintain essential services, invest in critical infrastructure, and ensure the Council is prepared

for future responsibilities, including potential changes arising from Local Government Reform. It also reflects the need to correct and address funding shortfalls from prior budgets to maintain financial stability.

We are committed to transparency and accountability. The budget proposals were openly discussed at a public forum on 16th December, where residents had the opportunity to ask questions and provide feedback before the precept was formally set by Council on 17th December. This careful process ensures that the Council can plan prudently, safeguard essential services, and respond responsibly to the community's needs while maintaining statutory reserves and contingency funds.

We appreciate that any increase can be challenging for households, and the Council will continue to manage resources efficiently and seek alternative sources of income wherever possible.

For this purpose, definitions are as below:

“Gross Expenditure” includes only that expenditure attributed to services administered by your Council that is charge to a revenue account. Direct income, contingencies, and contributions to reserves should **not** be included in this figure.

Appendix A: Application Form

Application form for contractors wishing to be included on the Council's register of approved contractors:

Business Name:	M. J. Tree Services Ltd
Business Address:	Rose Farm, Mill Road, Banningham Norfolk NE11 7DT
Contact Name:	Mr Martin Platten
Position:	Director/Manager
Telephone:	01263 734661 / 07775 510420
Email:	martin@mjtree.co.uk
Business Category:	TREE SURGERY
Description of Services:	TREE SURGERY, SURVEYS
Membership of professional bodies / accreditations / qualifications:	AA approved contractor CHAS SAFE CONTRACTOR
I confirm that I currently hold, or understand that if my application is successful, I will be required by the Council to hold, Public Liability Insurance with a minimum cover of £10 million.	YES/ NO
I confirm that I am aware of, and understand that I am required to comply with, the Council's Health & Safety Policy.	YES/ NO
I confirm that I am aware that I may be required to provide suitable risk assessments and/or method statements.	YES/ NO
I confirm that I am aware of, and understand that I am required to comply with, the Council's Biodiversity Policy	YES/ NO
I confirm that I am aware of the Council's Equality & Diversity Policy and the legal obligations under the Equality Act 2010. Please provide a copy of any supporting policies your organisation has in place.	YES/ NO

I confirm that I am aware Fakenham Town Council is required to undertake due diligence in line with its Procurement Policy. I understand the Council may carry out reasonable and relevant enquiries to assess the eligibility, financial standing, and technical capacity prior to awarding a contract.

Signed: _____ Name (Print): M. PLATTEN
Date: 31/1/2025 Position in Company: DIRECTOR / MANAGER

MJ Tree Services Ltd

Equal Opportunities Policy

Purpose:

This equal opportunities policy statement and policy statement on dignity at work are designed to implement the commitment of the company to equal opportunities. It is the responsibility of every employee to ensure his or her own conduct conforms to the expected standards and reflects these policy statements.

The aim of the policies is to encourage harmony and respect amongst individuals so as to promote good working practices with a view to maximising the performance and the return to the company and the employees.

If equal opportunities are not applied then valuable talent and potential are wasted. Moreover, when unfair discrimination, harassment, bullying or victimisation takes place, they bring about a climate of fear, insecurity and poor work performance. As well as being unlawful it affects profitability and morale. It is therefore vital that every employee understands his or her responsibilities. Equality of opportunity is taken very seriously by the company and wilful failure to apply the policies or evidence of discrimination, harassment, bullying or victimisation will result in disciplinary action which may include your dismissal.

Equal Opportunities Policy Statement:

The company recognises and accepts its legal obligations under the Equality Act 2010. Under this Act, age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex and sexual orientation are protected characteristics. Employees, other workers and applicants for employment who have one or more of these characteristics are protected from all forms of unlawful discrimination in the workplace, including: direct and indirect discrimination; discrimination by association; discrimination by perception; discrimination arising from disability; harassment; and victimisation.

The company seeks to employ a workforce that reflects the diverse community at large because the company values the individual contribution of people irrespective of age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex, and sexual orientation.

The company will use its best endeavours to provide a working environment free from unlawful discrimination because of age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex, and sexual orientation.

The company undertakes to review periodically its recruitment and selection criteria and procedures to maintain a system where individuals are selected, solely on the basis of their merits and abilities.

The company undertakes to review its employment practices, policies and procedures, including opportunities for training and promotion, pay and benefits, discipline, selection

for redundancy and retirement, to ensure that it avoids all forms of unlawful discrimination in the workplace.

All employees will be treated with dignity and respect. The company recognises that harassment, bullying and victimisation are forms of unlawful discrimination and has a separate policy statement on dignity at work, which deals with these issues (see below).

The company will make reasonable adjustments to its recruitment and selection arrangements and procedures to ensure that no applicant for employment is disadvantaged because of a disability. Whenever reasonable and practicable, the company will make adjustments to retain disabled workers in its workforce. This may include making reasonable adjustments to working arrangements and practices, making changes to the physical environment and/or providing auxiliary aids and services.

The company will not tolerate acts which breach this policy and all instances of such behaviour or alleged behaviour will be taken seriously, fully investigated and may be subject to the disciplinary procedures of the company. The company further seeks to give all employees equal opportunity and encouragement to progress within the organisation by implementing a positive action plan.

The company will provide training in equal opportunities and undertakes to distribute and publicise this policy statement to all employees and elsewhere as from time to time appropriate.

The company will monitor and review the operation of this policy and will implement any changes required by law or to improve its effectiveness.

Any employee who believes that they may have been subjected to treatment that breaches this policy may raise the matter through the grievance procedure of the company.

Dignity at Work Policy Statement:

We expect managers and members of staff in positions of authority to use an open communication style, generate a respectful working environment and to follow company procedures to resolve disputes. They shall be clear and confident at communicating their own ideas but willing to listen to members of staff's opinions.

Bullying and any associated negative behaviour will not be tolerated in the workplace in any form. The company will take such steps as are appropriate and reasonably practicable to protect employees from such behaviour. Employees are required to report any incidents of third-party bullying immediately to their manager or supervisor. Repeated cases of bullying will be treated as misconduct and subject to disciplinary action by the company.

Examples of bullying include:

- Ignoring people.
- Ridiculing people.
- Humiliating people.
- Cyber bullying.
- Gossiping.
- Repeatedly undervaluing an employee's work.
- Giving employees meaningless tasks.
- Losing their temper.

- Blaming others when things go wrong.
- Threats to job security.
- Refusing to listen to employee's concerns.
- Blocking promotion without good reason.

The company believes that the dignity of every person must be respected. Harassment and victimisation are forms of unlawful discrimination, which are unacceptable and will be regarded as gross misconduct. The highest standards of conduct are required of everyone regardless of seniority.

Harassment is defined as unwanted conduct that has the purpose or effect of violating someone's dignity or creating an intimidating, hostile, degrading, humiliating or offensive environment for them. Unwanted conduct of this nature can constitute harassment of an individual even if it is directed at another person. Harassment can take a number of forms:

- Harassment may be unwanted conduct related to a protected characteristic. However, a person does not have to possess a protected characteristic to be a victim of harassment. Individuals who are subjected to harassment because of their association with someone who has a protected characteristic can also be victims. It is also possible for someone to be subjected to harassment because colleagues wrongly believe they have a protected characteristic. Unwanted conduct can include any kind of action or inaction, behaviour, exclusion, written or spoken words, jokes, imagery, or physical contact that the victim finds objectionable or offensive. The test of harassment is, at least in part, subjective.
- Sexual harassment is unwanted conduct of a sexual nature. This can include any unsolicited or unwelcome conduct of a sexual nature, such as: making sexual advances; touching; staring; making inappropriate comments; telling sexual jokes; displaying or sending pornographic photographs or other materials of a sexual nature.
- Harassment can also be less favourable treatment of someone because they have rejected or submitted to unwanted conduct of a sexual nature or conduct related to sex or gender reassignment.

Condoning any form of harassment may be harassment in itself.

The company regards the harassment of its employees by third parties, such as clients, customers and visitors as unacceptable behaviour, which will not be condoned.

The company will take such steps as are appropriate and reasonably practicable to protect employees from such behaviour. Employees are required to report any incidents of third party harassment immediately to their manager or supervisor.

Victimisation occurs when someone is subjected to detrimental treatment because they have (or are thought to have) brought proceedings under the Equality Act, given evidence or information in support of proceedings or made allegations about any breach of the Act.

Harassment and victimisation will be regarded as gross misconduct for disciplinary purposes. Accordingly, employees found to be guilty of harassment or victimisation run a serious risk of summary dismissal.

Equally, an allegation of harassment must not be made lightly. If it is found that an individual has made an allegation of harassment without foundation and maliciously or

has given false evidence or information in relation to an allegation, then this will also be regarded as gross misconduct for disciplinary purposes.

All complaints of harassment or victimisation should be made to your manager through the grievance procedure unless the complaint is regarding this person when you should complain to that person's superior.

Signed	
Name	Martin Platton
Position	Director
Date	12 December 2024

