

FORTON PARISH COUNCIL

Finance Report For The Meeting To Be Held On Wednesday 5 May 2021

1. 2020/2021 Year-End - 31 March

Attached is the financial statement for the year ended 31 March 2021. It balances to the bank statements covering the year-end with a closing balance of £638.89. It is this statement that provides the information for the annual return, page 6 which is attached to this report and which requires the council's approval. (See paragraph 5 below).

ACTION: 1

Accept the 2020/2021 Year End financial statement as a true record and ask the chairman to sign a copy.

2. 2021/2022 Quarter One

Attached is the Quarter 1 financial statement dated 01 May 2021. It balances to the latest bank statements received with a closing balance of £1230.30 the first tranche of £690.41, Precept, Council Tax Grant and Concurrent monies having been received from Stafford Borough Council on 12 April.

ACTION: 2

Accept the Quarter 1 financial statement as a true record and ask the chairman to sign a copy.

3. Insured Risks

The Council needs to undertake its risk assessment and the writer suggests that a review of its insurance cover at this time will meet this responsibility. Councillors need to satisfy themselves that the renewal quotation meets the risks the Council might face during the forthcoming year. (Insurance cover runs from 01 June to 31 May). See the insurance schedule attached to this report.

ACTION: 3.1

Agree that the cover provided by Ecclesiastical Insurance adequately covers all the risks councillors envisage the Council might face in the year to 31 May 2022.

The year before last we agreed to a long-term agreement – 3 years with Ecclesiastical Insurance this will be the final year of that agreement though we still able to alter the risks covered should we consider that necessary.

ACTION: 3.2

Agree to continue insurance with Ecclesiastical Insurance on the terms offered from 01 June 2021 to 31 May 2022 at the premium of £330.00 (budget £332.31).

4. Payments For Approval

Precept Payments	£.p	Budget £.p	Agreed to Pay £.p
Clerk's Salary (gross) – 1 st quarter	£110.54	110.54	
Clerk's expenses	TBA	15.00	
SPCA subscription 2021/22 (already agreed & paid)	£98.00	98.69	98.00
Ecclesiastical Insurance premium 2020/21	£330.00	332.31	
Parish Hall rent for 2020/21	125.00	125.88	
PAYE	nil	nil	

ACTION: 4

Approve the above payments and authorise the RFO to make them.

5. Annual Audit 2020/2021

The audit papers need to be submitted before 30 June this year. The necessary notices for the exercise of electors' right to inspect accounts and records will be posted with the period allowing examination from 10th May 2021 to 18th June 2021.

The council is therefore asked to: -

ACTION: 5.1

Note the receipt of the Internal Audit Report (Page 4 of the AGAR).

ACTION: 5.2

Address the Governance Questions Nos 1 – 8 (Page 5 of the AGAR) with the Chairman & Clerk each signing (leaving the minute reference blank).

ACTION: 5.3

Approve the Accounting Statements 2020/21 (Page 6 of the AGAR) already signed by the RFO.

ACTION: 5.4

Approve the Certificate of Exemption (Page 3 of the AGAR) with the RFO & Chairman each signing (leaving the minute reference blank).

ACTION: 5.4

Record a vote of thanks to Robert Watson Jones for again conducting our internal audit, without charge.

D L Carver
RFO
27 April 2021

Forton Parish Council

YEAR 2020/2021 - YEAR-END FINANCIAL STATEMENT

RECEIPTS			
date	description	£ budget	£ actual
PRECEPT			
01-Apr-20	opening balance	655.57	558.42
15-Apr-20	precept Stafford BC, tranche 1	517.81	517.81
15-Apr-20	Council Tax Support Grant, tranche 1	18.32	18.32
05-Oct-20	precept Stafford BC, tranche 2	517.81	517.81
05-Oct-20	Council Tax Support Grant, tranche 2	18.33	18.33
30-Apr-20	Interest	nil	0.06
29-May-20	Interest	nil	0.14
28-Jun-20	Interest	nil	nil
31-Jul-20	Interest	nil	0.01
30-Aug-20	Interest	nil	nil
30-Sep-20	Interest	nil	0.01
30-Oct-20	Interest	nil	0.01
30-Nov-20	Interest	nil	0.01
31-Dec-20	Interest	nil	0.01
29-Jan-21	Interest	nil	0.01
26-Feb-21	Interest	nil	0.01
31-Mar-21	Interest	nil	0.01
		£ 1,727.84	£ 1,630.97

CONCURRENT GRANT			
date	description	£ budget	£ actual
01-Apr-20	opening balance	nil	nil
15-Apr-20	concurrent Stafford BC, tranche 1	135.00	135.00
05-Oct-20	concurrent Stafford BC, tranche 2	135.00	135.00
		£ 270.00	£ 270.00

PAYMENTS				BALANCE
date	description	£ budget	£ actual	£
11-Mar-20	SPCA annual subscription, 2020-21	99.47	98.00	1,532.97
19-Jun-20	clerk's salary, gross, quarter 1	109.77	87.97	1,445.00
May-20	clerk's expenses, quarter 1	15.00	nil	1,445.00
May-20	election costs contingency	170.48	nil	1,445.00
01-Jun-20	general insurance 01 June - 31 May	334.95	330.00	1,115.00
05-Jun-20	parish hall rent for year 2019-20	126.88	125.00	990.00
13-Aug-20	clerk's salary, gross, quarter 2	109.77	87.77	902.23
Aug-20	clerk's expenses, quarter 2	15.00	nil	902.23
Sep-20	annual audit fee	nil	nil	902.23
Nov-20	clerk's salary, gross, quarter 3	109.77	87.77	814.46
Nov-20	clerk's expenses, quarter 3	15.00	nil	814.46
Mar-21	clerk's salary, gross, quarter 4	109.77	87.77	726.69
Mar-21	clerk's expenses, quarter 4	15.00	nil	726.69
Nov-20	website domain fee (24 months) due Nov 21	nil	nil	726.69
29-Jun-20	PAYE	nil	21.80	704.89
21-Sep-20	PAYE	nil	22.00	682.89
18-Nov-20	PAYE	nil	22.00	660.89
10-Mar-21	PAYE	nil	22.00	638.89
	circa 15% general contingency reserve	177.00	300.00	
		£ 1,707.86	£ 992.08	£ 638.89

26-Mar-21	Forton PCC grant (Items for attention)	67.50	135.00	135.00
26-Mar-21	Forton PCC Churchyard upkeep grant	67.50	135.00	-
Mar-21	Forton Parish Hall grant	67.50	nil	-
Mar-21	Forton Cricket Club grant	67.50	nil	-
		£ 270.00	£ 270.00	£ -

Closing Balances (Precept + Concurrent) TOTALS £ 638.89

BANK STATEMENT RECONCILIATION

Current Account Statement @ 31 March 2021	£ 479.00
Reserve Account Statement @ 31 March 2021	£ 429.89
Uncleared Funds TOTAL	£ -

deduct cheques not presented: -	
Forton PCC grant (Items for attention)	£ 135.00
Forton PCC Churchyard upkeep grant	£ 135.00
Uncleared Cheques TOTAL	£ 270.00
Reconciliation TOTAL	£ 638.89

Dates in full agree with cheque stubs and/or bank statement.

Forton Parish Council

YEAR 2021/2022 - QUARTER 1 FINANCIAL STATEMENT

RECEIPTS			
date	description	£ budget	£ actual
PRECEPT			
01-Apr-21	opening balance	629.84	638.89
15-Apr-21	precept Stafford BC, tranche 1	534.99	534.99
15-Apr-21	Council Tax Support Grant, tranche 1	20.42	20.42
Oct-21	precept Stafford BC, tranche 2	534.99	
Oct-21	Council Tax Support Grant, tranche 2	20.43	
Apr-21	Interest	nil	
May-21	Interest	nil	
Jun-21	Interest	nil	
Jul-21	Interest	nil	
Aug-21	Interest	nil	
Sep-21	Interest	nil	
Oct-21	Interest	nil	
Nov-21	Interest	nil	
Dec-21	Interest	nil	
Jan-22	Interest	nil	
Feb-22	Interest	nil	
Mar-22	Interest	nil	
		£ 1,740.67	£ 1,194.30

CONCURRENT GRANT			
date	description	£ budget	£ actual
01-Apr-21	opening balance	nil	
15-Apr-21	concurrent Stafford BC, tranche 1	135.00	135.00
Oct-21	concurrent Stafford BC, tranche 2	135.00	
		£ 270.00	£ 135.00

PAYMENTS				BALANCE
date	description	£ budget	£ actual	£
01-Apr-21	SPCA annual subscription, 2021-22	98.69	99.00	1,095.30
May-21	clerk's salary, gross, quarter 1	110.54		
May-21	clerk's expenses, quarter 1	15.00		
May-21	election costs contingency	171.65		
Jun-21	general insurance 01 June - 31 May	332.31		
Jun-21	parish hall rent for year 2021-22	125.88		
Aug-21	clerk's salary, gross, quarter 2	110.54		
Aug-21	clerk's expenses, quarter 2	15.00		
Sep-21	annual audit fee	nil		
Nov-21	clerk's salary, gross, quarter 3	110.54		
Nov-21	clerk's expenses, quarter 3	15.00		
Mar-22	clerk's salary, gross, quarter 4	110.54		
Mar-22	clerk's expenses, quarter 4	15.00		
Nov-21	website domain fee (24 months) due Nov 21	23.98		
Jun-21	PAYE	nil		
Sep-21	PAYE	nil		
Nov-21	PAYE	nil		
Mar-22	PAYE	nil		
circa 15% general contingency		186.00		
reserve		300.00		
		£ 1,740.67	£ 99.00	£ 1,095.30

Mar-22	Forton PCC grant (Items for attention)	67.50		
Mar-22	Forton PCC Churchyard upkeep grant	67.50		
Mar-22	Forton Parish Hall grant	67.50		
Mar-22	Forton Cricket Club grant	67.50		
		£ 270.00	£ -	£ 135.00

Closing Balances (Precept + Concurrent) TOTALS £ 1,230.30

BANK STATEMENT RECONCILIATION

Current Account Statement @ 22 April 2021 (phone)	£ 110.00
Reserve Account Statement @ 22 April 2021 (phone)	£ 1,120.30
Uncleared Funds TOTAL	£ -

deduct cheques not presented: -	
Uncleared Cheques TOTAL	£ -
Reconciliation TOTAL	£ 1,230.30

Dates in full agree with cheque stubs and/or bank statement.

Came & Company Local Council Insurance Policy Schedule

This schedule gives details of your premium, and identifies the sections of the policy document that you have chosen for your policy.

Date of Issue	14th April 2021
Policy Number	SCO119736/1587118
Period of Insurance	1st June 2021 to 31st May 2022
Insured	Forton Parish Council
Business	Parish Council
Address	Meredale House Meretown Newport Shropshire TF10 8BX
Renewal Premium	£250.00
Insurance Premium Tax	£30.00
Total	£280.00



The policy document

For a copy of the policy document contact :

Came & Company Local Council Insurance
Blenheim House
1-2 Bridge Street
Guildford
GU1 4RY

or visit

www.ecclesiastical.com/me866

Changes to your policy

To obtain a copy of this document, please contact your broker.

Please read this schedule alongside your Charity and Community Insurance policy document and the updates notice in this pack. You should tell your broker if you want to make any changes. They will be able to tell you whether the changes affect your renewal.

If you need a copy of the policy documents, please contact your broker or visit www.ecclesiastical.com/me866

IMPORTANT NOTICE: Changes to your policy

We have converted your Charity and Community Insurance policy to our most up-to-date version; the significant changes are summarised in a separate "How has your policy changed?" document. For a copy of this please contact your broker.

It is important you read this document carefully and check your policy schedule to confirm the sections that apply to you. If you have any questions, please get in touch with us.

Came & Company Local Council Insurance Policy Schedule



Policy clauses

Councillor definition

The following is added to the General definitions

COUNCILLOR

means any person elected by the members of a parish town or community who serves on the parish town or community council named as Insured in the schedule

Unoccupied definition

The General definition of UNOCCUPIED is amended to read as follows

UNOCCUPIED

means vacant untenanted unfurnished empty or no longer in active use for a period exceeding 45 consecutive days or 180 consecutive days in respect of sports pavilions and/or changing rooms

Infectious or Communicable Disease Exclusion

Definition applicable to this exclusion

INFECTIOUS OR COMMUNICABLE DISEASE means any disease pandemic or epidemic including but not limited to any

- virus
- bacterium
- parasite
- other organism or infectious matter
- any mutation or variation to any of the above whether
- living or dead
- natural or artificial
- officially declared an epidemic or pandemic or not

transmitted by any direct or indirect means (whether asymptomatic or not)

This policy does not cover loss damage liability cost expense or any other sum of whatsoever nature directly or indirectly caused by resulting from arising out of or related to or contributed to by

1) any INFECTIOUS OR COMMUNICABLE DISEASE including but not limited to
a. the fear of a threat (whether actual or perceived) from an INFECTIOUS OR COMMUNICABLE DISEASE

b. contamination or fear of contamination (whether actual or perceived) of property by an INFECTIOUS OR COMMUNICABLE DISEASE

but this shall not exclude direct physical loss or physical damage to insured property at the PREMISES occurring during the Period of insurance resulting directly or indirectly from or caused by a peril otherwise insured by this policy

2) any action taken or failure to take action to prevent control or respond to any INFECTIOUS OR COMMUNICABLE DISEASE

Provided that

- i. this exclusion applies regardless of any concurrent or contributory cause or event or occurrence in any sequence with any other cause or event
- ii. in the event of any conflict between this exclusion and any other provision of this policy this exclusion shall always apply and take precedence over any such other provision

Came & Company Local Council Insurance Policy Schedule



- iii. where WE apply this exclusion the burden of proving the contrary rests with the INSURED
- iv. this exclusion applies to all cover sections of this policy except those covers (where available and insured by this policy) noted below
 - a. Employers' Liability
 - b. Public Liability
 - c. Medical Malpractice
 - d. Reputational Risks
 - e. Professional Indemnity
 - f. Governors' Trustees' and Management Liability
 - g. Directors & Officers Liability
 - h. Personal Accident
 - i. Legal Expenses
 - j. Travel
 - k. Terrorism

Prevention of Access - non damage

Business Interruption - Amendment to Prevention of access - Non-damage cover - applicable to any section of the policy covering business interruption loss of income loss of revenue consequential loss or rental income

Any extension that provides cover for prevention of access (non-damage) is deleted and replaced with the following

Prevention of access - Non-damage

Access to or use of the PREMISES being prevented or hindered by

- (a) any action of government police or a local authority due to an emergency which could endanger human life or neighbouring property
- (b) any bomb scare at or in the vicinity of the PREMISES

Excluding

- (i) any restriction of use of less than 4 hours
- (ii) any period when access to the PREMISES was not prevented or hindered
- (iii) closure or restriction in the use of the PREMISES due to the order or advice of the competent local authority as a result of an occurrence of food poisoning defective drains or other sanitary arrangements
- (iv) closure or restriction in the use of the PREMISES due to vermin

Limit

£10,000 any one period of insurance

Special conditions

- (1) For the purpose of part (b) of this extension the General exclusion Terrorism does not apply
- (2) The maximum indemnity period under this extension will not exceed 3 months

Food Poisoning defective sanitation vermin or murder or suicide extension

Business Interruption - Removal of Specified diseases cover - applicable to any section of the policy covering business interruption loss of income loss of revenue consequential loss or rental income

Any extension that provides cover for specified diseases murder suicide food poisoning defective sanitation & vermin is deleted and replaced with the following Food poisoning defective sanitation vermin murder or suicide extension

The prevention or restriction of access to or closure of the PREMISES on the order or advice of the Police Environmental Health or other similar enforcement agency as a direct consequence of

- a. any injury or illness sustained by any person arising from or traceable to food or drink poisoning which is directly traceable to food or drink provided at the PREMISES

Came & Company Local Council Insurance Policy Schedule



b. any accident causing defects in drains or other sanitary arrangements at the PREMISES

c. any discovery of vermin at the PREMISES

d. murder rape or suicide at the PREMISES

Provided that

- WE shall only be liable for the loss arising at premises YOU occupy and which are directly affected by the occurrence discovery or accident

- Extensions which deem DAMAGE at other locations to be DAMAGE at the PREMISES shall not apply to this cover

Excluding any costs incurred in the cleaning repair replacement recall or checking of property

Limit

OUR liability under this extension in respect of any one occurrence discovery or accident shall not exceed the lesser of £250,000 or 25% of

a. the sum insured by the items or

b. the limit of OUR liability by the items if the declaration-linked basis applies

The maximum indemnity period for this extension will not exceed three months beginning from the date on which the restrictions on the PREMISES are applied

Cyber exclusion

Applicable to the Equipment breakdown section of the policy

Definitions

The following definition is added

CYBER EVENT

means

(a) a failure of electronic equipment to correctly recognise process or store any data

(b) a hostile malicious illegal or transgressive act committed through electronic systems including but not limited to

(i) a virus (a program code programming instruction or any set of instructions intended to damage interfere with or have a negative effect on computer programs data or operations)

(ii) hacking (unauthorised access to any computer or other electronic equipment)

(iii) a denial of service attack (any actions or instructions intended to damage interfere with or affect the availability or performance of networks network services network connectivity or telecommunication systems)

The Breakdown definition is deleted and replaced with the following

BREAKDOWN

means

(a) the actual breaking failure distortion or burning out of any part of the COVERED EQUIPMENT whilst in ordinary use arising from defects in the COVERED EQUIPMENT causing its sudden stoppage and necessitating repair or replacement before it can resume work

(b) fracturing of any part of the COVERED EQUIPMENT by frost when such fracture renders the COVERED EQUIPMENT inoperative

(c) the actual and complete severance of a rope but not breakage or abrasion of wires or strands even though replacement may be necessary

(d) **ELECTRONIC DERANGEMENT**

The following Electronic derangement definition is added

This replaces any existing definition of Derangement and or Electronic derangement

ELECTRONIC DERANGEMENT

means malfunction of the COMPUTER EQUIPMENT or electronic circuitry controlling or operating the COVERED EQUIPMENT that is not accompanied by

Came & Company Local Council Insurance Policy Schedule



visible DAMAGE and requires replacement of one or more insured components of the COVERED EQUIPMENT in order to restore it to its normal operation

Excluding

- (a) the rebooting reloading or updating of software or firmware
- (b) the incompatibility of COVERED EQUIPMENT with any software or equipment installed introduced or networked within the previous 30 days
- (c) the COVERED EQUIPMENT being of insufficient size specification or capacity
- (d) loss or DAMAGE caused by a CYBER EVENT

Exclusions

The following amendments are made to the exclusions

Any exclusion relating to damage to data or damage caused by transmission or impact of any virus or damage caused by failure of a system is deleted

The following exclusions are added

any loss or DAMAGE caused by a CYBER EVENT

any loss of or DAMAGE to data or MEDIA caused by

- (a) programming error or programming limitation
- (b) loss of data (other than as specifically provided for under any Reinstatement of Data and Computer Increased Costs of Working extension of cover)
- (c) loss of access
- (d) loss of use
- (e) loss of functionality

Extensions

Any extension of the Equipment breakdown section that provides cover for Reinstatement of Data and or Computer Increased Costs of Working is deleted and replaced with the following

Reinstatement of data and Computer Increased Costs of Working

(A) Unless otherwise excluded WE will pay the costs YOU incur in reinstating data that is lost or damaged as a consequence of an ACCIDENT to COVERED EQUIPMENT

Providing that

- (i) OUR liability is limited solely to the cost of reinstating data onto MEDIA
- (ii) WE shall not be liable for loss or damage to software

Limit

£50,000 any one ACCIDENT

(B) In addition WE will pay costs necessarily and reasonably incurred by YOU for the sole purpose of avoiding or diminishing the resulting interruption or interference to YOUR computer operations

Limit

£50,000 any one ACCIDENT

Fixed Rate Agreement

Period of Agreement: 1st June 2019 to 31st May 2022

Applicable to the following numbered policy sections: All sections

Definitions applicable to this agreement

LOSS RATIO means the sum of:

$$\frac{\text{INCURRED CLAIMS}}{\text{EARNED PREMIUM}} \times 100$$

INCURRED CLAIMS means the sum of

- all claims paid including payments on claims which occurred prior to the inception date of the agreement (including costs and expenses) and
- claims estimated by US including changes in estimates on claims which occurred prior to the inception date of the agreement in accordance with OUR standard reserving procedures

For all sections of this policy applicable to this agreement for the period from the inception of this agreement to the date WE calculate the LOSS RATIO prior to each renewal date

EARNED PREMIUM means the premium paid or payable for all sections of this policy applicable to this agreement including all premium adjustments but excluding:

- Insurance Premium Tax and any other taxes or levies and
- Any premiums in respect of Terrorism insurance

for the period from the inception of this agreement to the date WE calculate the Loss Ratio prior to each renewal date

The Agreement

In consideration of YOU agreeing to maintain all applicable sections of this policy in force for the Period of the Agreement WE will offer renewal of the Policy at the rates of premium existing at the inception date of the agreement subject to the LOSS RATIO not being higher than the percentage stated below

LOSS RATIO 50%

If the LOSS RATIO is higher than the percentage stated above WE may amend the rates of premium and terms and if WE do YOU are under no obligation to renew the policy under this agreement.

Provided that

- a) YOU will notify US immediately of all known claims or incidents that may lead to a claim which occur during the Period of Agreement
- b) All values / sums insured upon which the premium is based will be reviewed by YOU prior to each renewal date and updated as appropriate, which may include but not be limited to the appropriate level of index linking
- c) WE may terminate this agreement or amend the premium rates, rates of tax and terms and conditions of this agreement where
 - i. There is a change in YOUR business activities which materially increases the risk
 - ii. There are acquisitions or disposals of property or businesses by YOU
 - iii. Changes in legislation or material legal precedents are established by any court of law
 - iv. Material changes in reinsurance protection are imposed upon US by reinsurers or the availability or cost of reinsurance to US changes
- d) YOU will pay all Insurance Premium Tax including any increases in tax as may be applied
- e) This agreement does not apply in respect of any Terrorism insurance provided by this policy
- f) YOU undertake to complete within the time limits specified any survey risk improvements or other risk management measures required by US

All other terms conditions and exceptions of the policy continue to apply.

Came & Company Local Council Insurance Policy Schedule



Section 1: Property damage

Not Insured

The items your insurance covers

The table below shows the items which are covered by the Property damage section of your policy, and the amounts for which they are insured.

Item	Sum insured
Insured premises	
Tenant's improvements	£0.00
Contents	£0.00
Stock	£0.00
Artwork	£0.00
Groundsperson's equipment situate within the council district	£0.00
Sports equipment situate within the council district	£0.00
Fixed property in the open situate within the council district	
War memorials	£0.00
Sports surfaces	£0.00
Other surfaces	£0.00
Trees (single article limit £250)	£0.00
Street furniture	£0.00
Outside equipment	£0.00
Playground equipment	£0.00
Gates & fences	£0.00

Subsidence

Extension applies

Excesses applying to this section

All claims excluding those specified below £250

Glass £100

PERSONAL BELONGINGS £100

SUBSIDENCE (if insured) £1,000

Came & Company Local Council Insurance Policy Schedule



'All risks' away from the premises

Applicable to CONTENTS items only

Item	Sum Insured	Area covered	Excess
*Unspecified All risks including council regalia	£5,000	UK	£250
Include specified Items	£0	UK	£250

*The cover and inner limits is more defined in the policy document

Property damage clauses

Contents definition – Personal belongings of Councillors

The following is added to the definition of CONTENTS

The PERSONAL BELONGINGS of COUNCILLORS whilst contained in the PREMISES for an amount not exceeding £2,500 per person

Personal money of COUNCILLORS whilst contained in the PREMISES for an amount not exceeding £100 per person

Contents definition – Floating Contents

Cover in respect of CONTENTS applies at all specified PREMISES occupied by YOU in connection with YOUR BUSINESS

The sum insured is the maximum WE will pay in total for DAMAGE to YOUR CONTENTS

Sports pavilions and or changing rooms condition

In respect of sports pavilions changing rooms and other PREMISES not in active use due to seasonal closures it is a CONDITION PRECEDENT TO LIABILITY that

- All electricity gas and water services are turned off at the mains and all water systems drained down except that YOU must preserve the services for any intruder alarm or fire alarm or automatic sprinkler installations fire suppression systems and all other protective and security devices and ensure that these continue in full and effective operation at all times

If to preserve the automatic sprinkler system YOU are unable to turn off the water supply and drain down then YOU must set the heating so that a minimum temperature of 7 degrees Celsius is maintained

- YOU must ensure that any fuel or storage tanks are drained down or emptied and their contents removed by YOUR usual supplier
- YOU must keep the site clear of waste materials gas bottles and redundant contents
- YOU must close and secure all points of access to the PREMISES and bring into operation all locks and other protections fitted to the PREMISES
- A responsible person must inspect the PREMISES internally and externally at least once a week to ensure that parts (a) (b) (c) and (d) are being complied with and that there is no deterioration in the fabric of the building

An inspection log of all defects damage signs of vandalism or unauthorised access must be maintained and available for inspection at any time by US

All damage or defects must be rectified accordingly and all necessary repairs undertaken to make the PREMISES secure following any act of vandalism or unauthorised access

YOU must give US immediate advice of any illegal entry to or DAMAGE to the PREMISES whether YOU intend to make a claim or not

Trees

The necessary and reasonable costs to restore trees specified in this schedule following DAMAGE to its appearance when first planted by any cause not otherwise excluded by this policy

Excluding

(a) DAMAGE caused by STORM or FLOOD

(b) any cost arising from the failure of seed to germinate or trees to become established

Limit

£2,500 any one claim and £5,000 any one period of insurance

Extension 28 – Defibrillators and cabinets

The following Extension is added:

DAMAGE to defibrillators and associated cabinets for which YOU are responsible

Limit

£5,000 any one period of insurance

Came & Company Local Council Insurance Policy Schedule



Section 2: Fine art and collections

Not insured

Section 3: Equipment breakdown

Section applies.

Excess £250

Section 4: Business interruption

The items your insurance covers

The table below shows the amount covered by the Business interruption section of your policy.

Item	Sum insured	Declaration linked basis	Maximum indemnity period
Revenue	£10,000	No	12 months
Rent Receivable	£0.00	No	
Additional Cost of working	£10,000	No	12 months

Section 5: Goods in transit

Not Insured

Section 6: Money with assault extension

Cover A: Money

The table below shows the limit of our liability for any one occurrence.

Types of Money	Limit of liability
Non-negotiable money	£250,000
Other money	
On the premises during business hours	£1,000
In transit	£1,000
In any other circumstances	£500
Misappropriation by authorised employees (£2,000 per person)	£5,000
Money in safes out of business hours	£1,000
Money in an unspecified safe	
Money in the following Specified Safes (Subject to suitability of safe)	
n/a	£0

Cover B: Assault extension

Cover applies
Number of Units Insured 4

Money with assault clause

Section 6 - Money with assault extension

Cover B – Assault extension

Exclusions

Is restated as

WE shall not be liable for BODILY INJURY

(1) arising from wilful exposure to needless peril (except in an attempt to save human life)

(2) sustained by any person before that person attains the age of 16 years or after the expiry of the period of insurance in which that person attained the age of 90 years

Came & Company Local Council Insurance Policy Schedule



Section 7: Personal accident

Cover types

Type B

Accidents arising out of and in the course of employment by the Insured

Insured persons or category of persons	Cover type		Benefits limit	Deferment period
Councillors, trustees volunteers and employees aged 16-85	B	Death	£50,000	
	B	Loss of limb(s) or loss of eye(s) or loss of hearing	£50,000	
	B	Permanent total disablement	£50,000	
	B	Temporary total disablement	£250 per week	2 weeks
	B	Temporary partial disablement	£40 per week	2 weeks

Insured persons or category of persons	Cover type		Benefits limit	Deferment period
Councillors, trustees volunteers and employees aged 86-90	B	Death	£50,000	
	B	Loss of limb(s) or loss of eye(s) or loss of hearing	£50,000	

Personal accident clause

Section 7 - Personal accident

Exclusion 2) is restated as

2) sustained by any person under the age of 16 years or to any person after the expiry of the period of insurance in which that person attained the age of 90 years

7 – Personal accident

Extension 6 - Key person cover

Definitions applicable to this endorsement

Each time any of the following words or phrases appear in this extension in capital letters they will take the specific meaning shown below and not as otherwise stated

Came & Company Local Council Insurance Policy Schedule



Where words or phrases are not highlighted in this manner the normal everyday meaning of the word or phrase will apply

KEY PERSON(s)

Any of your clerks deputy clerks grounds-men or deputy grounds-men aged between 16 and 90 inclusive at the start of the PERIOD OF INSURANCE

WE consider them to be KEY PERSON only while they are working on behalf of YOUR BUSINESS or commuting to or from YOUR BUSINESS

ACCIDENTAL BODILY INJURY

An identifiable bodily injury including illness solely and directly resulting from the injury to an INSURED PERSON which is caused by an accident occurring at an identifiable time and place during the PERIOD OF INSURANCE and which results in the KEY PERSON death or DISABLEMENT

ILLNESS

An illness or disease contracted by a key person which first becomes apparent during the PERIOD OF INSURANCE and which results in the KEY PERSON DISABLEMENT

PERIOD OF INSURANCE

The time for which this policy is in force as shown in the schedule

DISABLEMENT

A condition which in the opinion of a qualified medical advisor approved by **us** entirely prevents the KEY PERSON from attending to their duties on YOUR behalf

Cover

If a KEY PERSON suffers ACCIDENTAL BODILY INJURY or contracts an ILLNESS which lasts for more than 14 days WE will pay YOU for the expense YOU incur in replacing YOUR KEY PERSON during the PERIOD OF INSURANCE and any subsequent PERIOD OF INSURANCE less any savings YOU are able to make in order to avoid or reduce a loss

Exclusions

WE will not make any payment under Extension 6 - Key person cover where the ACCIDENTAL BODILY INJURY to or ILLNESS of a KEY PERSON is directly or indirectly caused by or results from:

- (a) any emotional or psychiatric disorder or condition
- (b) the KEY PERSON taking or using drugs or controlled substances (other than drugs legally and appropriately prescribed by a qualified medical practitioner and properly used by the KEY PERSON)
- (c) the KEY PERSON committing suicide or deliberately injuring themselves or putting themselves in unnecessary danger (unless trying to save a human life)
- (d) any criminal act by YOU or the KEY PERSON
- (e) pregnancy or any condition connected with pregnancy or childbirth
- (f) any physical defect infirmity or medical condition known to the KEY PERSON at the inception date of this policy unless the defect infirmity or condition has been without the need for any medical advice or medical treatment during the 24 month period preceding the inception date of his policy

Limits

WE will pay the expense YOU incur up to £400 per week for a maximum of 26 weeks

If a KEY PERSON is suffering from temporary DISABLEMENT WE will pay only the period of that KEY PERSON DISABLEMENT and WE will consider the KEY PERSON to have made a recovery when he or she is able to engage in and perform the major duties of his or her role in YOUR BUSINESS

Section 8: Loss of registration/licence

Not Insured

Section 9: Liabilities

Cover 1: Employers' liability

Limit of indemnity £10,000,000

Cover 2: Public and products liability

Cover	Limit of indemnity	Third party property damage excess
Public liability	£10,000,000	£250
Products liability	£10,000,000	£N/A

Liabilities clauses

Employee(s) definition – Councillors

The definition of EMPLOYEE(S) is extended to include any COUNCILLOR

Section 10: Reputational risks

Cover 1 Libel Slander

Limit of indemnity £250,000

Cover 2 PR Crisis Communication

Cover A Claims related

Limit of indemnity £25,000

Excess £250

Section 11: Hirers' liability

Limit of indemnity: £2,000,000

Estimated hiring charges:

Third party property damage excess: £250

Section 12: Professional indemnity

Not insured

Section 13: Officials indemnity

Cover	Limit of Liability	Excess	Wrongful act date
Officials indemnity – Cover 2	£500,000	£250	N/A

Officials indemnity clauses

Officials indemnity section

Cover 2 of Section 13 is renamed to read 'Officials indemnity'

Insured definition

The definition of Insured is restated as follows

INSURED

means the council charity or organisation first named or identified as the Insured in the schedule

Trustee definition

The definition of Trustee is restated as follows

TRUSTEE

means anyone who is at any time a COUNCILLOR trustee director shadow director officer or member of the management committee of the ORGANISATION or the RELATED BODY and who is not

- (a) a trust corporation or
- (b) the receiver administrator administrative receiver liquidator or external auditor of that ORGANISATION or RELATED BODY

Section 14: Cyber

Not insured

Section 15: Legal expenses

Insured events	Limits of indemnity
ELP Standard cover	£250,000

Standard cover includes

- Employment disputes compensation awards & service occupancy
- Legal defence
- Statutory licence appeal
- Contract disputes
- Debt recovery
- Property protection and bodily injury
- Tax protection

Legal expenses clause

Came & Company Local Council Insurance Policy Schedule



C5034 Amendment to cover - ELP Cover

The following changes are made to the Legal Expenses section

Definitions

The definition of "Reasonable prospects" is deleted and replaced with the following

REASONABLE PROSPECTS

means

(1) For civil cases the prospects that the INSURED PERSON will recover losses or damages or a reduction in tax or Pay Related Social Insurance Contribution liabilities (or obtain any other legal remedy which WE have agreed to including an enforcement or judgment) or make a successful defence must be at least 51%

DAS or a PREFERRED LAW FIRM on DAS' behalf will assess whether there are REASONABLE PROSPECTS

(2) For criminal cases there is no requirement for there to be prospects of a successful outcome

(3) For all civil and criminal appeals the prospects of a successful outcome must be at least 51%

Cover

Insured event 1b) Employment financial compensation awards is deleted and replaced as follows:

(b) Employment financial compensation awards

Where DAS have accepted a claim under INSURED EVENT 1(a) WE will pay

(1) any basic and compensatory award

and/or

(2) an order for compensation or damages following a breach of the INSURED'S statutory duties under employment legislation

Provided that

(1) in cases relating to performance grievance or conduct of an employee the INSURED has sought and followed advice from OUR legal advice service throughout

(2) for compensation following YOUR breach of statutory duty under employment legislation YOU have at all times sought and followed advice from OUR legal advice service since the date when YOU should have known about the employment dispute

(3) for any compensation award for redundancy or alleged redundancy or unfair selection for redundancy but not the redundancy payment itself YOU have sought and followed the advice given by DAS Claims Department prior to serving notice of redundancy

(4) the compensation award is awarded by a Workplace Relations Adjudicator Employment Appeals Tribunal or the Labour court under a judgement made after full argument and otherwise than by consent or default or is payable under settlement approved in writing in advance by DAS

Came & Company Local Council Insurance Policy Schedule



(5) the total of the compensation awards payable by US shall not exceed the aggregate limit as stated in the policy schedule in any one period of insurance

Exclusions

- (i) Any compensation award relating to the following
 - (a) Trade union activities trade union membership or non-membership industrial or labour arbitration collective bargaining agreements trade union recognition or matters concerning European Work Councils
 - (b) Health & Safety related dismissals or any other claims brought under Section 27 of the Safety Health and Welfare Work Act 2005
 - (c) Pregnancy or maternity rights paternity parental or adoption rights
 - (d) Civil claims against or statutory rights in relation to trustees of occupational pension schemes
 - (e) Statutory rights in relation to Sunday shop and betting work
- (ii) Non-payment of money due under the relevant contract of employment or statutory provision relating thereto
- (iii) Any award ordered because the INSURED has failed to provide relevant records to employees under the National Minimum Wage
- (iv) Claims under the Organisation of Working Time Act where YOU have failed to maintain adequate working time records
- (v) Any employment financial compensation award relating to failure to comply with a current or previous recommendation made by the Workplace Relations Commission the Labour Court or a tribunal including non-compliance with a reinstatement or re-engagement order
- (vi) Any compensation award relating to personal injury brought as part of the same set of proceedings as a claim accepted under INSURED EVENT
 - 1(a) Employment practices legal protection

Section 16: Fidelity

Aggregate Limit of indemnity £150,000

Category: All EMPLOYEES

Type	Commencement date	Specific limit of indemnity	Excess
All EMPLOYEES	1st June 2021	£150,000	£250

Fidelity clause

Employee(s) definition – Councillors

The definition of EMPLOYEE(S) is extended to include any COUNCILLOR

Section 17: Terrorism

Not Insured

Annual Governance and Accountability Return 2020/21 Part 2

To be completed only by Local Councils, Internal Drainage Boards and other smaller authorities* where the higher of gross income or gross expenditure was £25,000 or less, that meet the qualifying criteria, and that wish to CERTIFY themselves as EXEMPT from a limited assurance review

Guidance notes on completing Part 2 of the Annual Governance and Accountability Return 2020/21

1. Every smaller authority in England where the higher of gross income or gross expenditure was £25,000 or less **must**, following the end of each financial year, complete Part 2 of the Annual Governance and Accountability Return in accordance with *Proper Practices*, unless the authority:
 - a) does not meet the qualifying criteria for exemption; or
 - b) does not wish to certify itself as exempt
2. Smaller authorities where the higher of all gross annual income or gross annual expenditure **does not exceed** £25,000 and that meet the qualifying criteria as set out in the Certificate of Exemption **are able to declare themselves exempt** from sending the completed Annual Governance and Accountability Return to the external auditor for a limited assurance review **provided** the authority **completes**:
 - a) The **Certificate of Exemption**, page 3 and returns a copy of it to the external auditor **either** by email or by post (not both) **no later than 30 June 2021**. Failure to do so will result in reminder letter(s) for which the Authority will be charged £40 +VAT for each letter; and
 - b) The **Annual Governance and Accountability Return (Part 2)** which is made up of:
 - **Annual Internal Audit Report (page 4)** must be completed by the authority's internal auditor.
 - **Section 1 – Annual Governance Statement (page 5)** must be completed and approved by the authority.
 - **Section 2 – Accounting Statements (page 6)** must be completed and approved by the authority.**NOTE: Authorities certifying themselves as exempt SHOULD NOT send the completed Annual Governance and Accountability Return to the external auditor.**
3. The authority **must** approve Section 1 Annual Governance Statement before approving Section 2 Accounting Statements and both **must** be approved and published on the authority website/webpage **before 1 July 2021**.

Publication Requirements

Smaller authorities **must** publish various documents on a publicly available website as required by the Accounts and Audit Regulations 2015, the Local Audit (Smaller Authorities) Regulations 2015 and the Transparency Code for Smaller Authorities. These include:

- **Certificate of Exemption**, page 3
- **Annual Internal Audit Report 2020/21**, page 4
- **Section 1 – Annual Governance Statement 2020/21**, page 5
- **Section 2 – Accounting Statements 2020/21**, page 6
- Analysis of variances
- Bank reconciliation
- Notice of the period for the exercise of public rights and other information required by Regulation 15 (2), Accounts and Audit Regulations 2015.

Limited Assurance Review

Any smaller authority may request a limited assurance review. If so, the authority should not certify itself as exempt or complete the Certificate of Exemption. Instead it should complete Part 3 of the AGAR 2020/21 and return it to the external auditor together with the supporting documentation requested by the external auditor. The cost to the authority for the review will be **£200 +VAT**.

Provided that the authority certifies itself as exempt, and completes and publishes the documents listed under 'Publication Requirements', there is no requirement for the authority to have a review.

If it decides to certify itself as exempt, the authority must complete and return the Certificate of Exemption on Page 3 to the external auditor to confirm that it has certified itself exempt.

The Annual Governance and Accountability Return constitutes the annual return referred to in the Accounts and Audit Regulations 2015. Throughout, the words 'external auditor' have the same meaning as the words 'local auditor' in the Accounts and Audit Regulations 2015.

*for a complete list of bodies that may be smaller authorities refer to schedule 2 to the Local Audit and Accountability Act 2014.

Guidance notes on completing Part 2 of the Annual Governance and Accountability Return (AGAR) 2020/21, Sections 1 and 2

- An authority that wishes to declare itself exempt from the requirement for a limited assurance review must do so at a meeting of the authority after 31 March 2021. It should not submit its Annual Governance and Accountability Return to the external auditor. However, as part of a more proportionate regime, the authority **must** comply with the requirements of the Transparency Code for Smaller Authorities.
- The Certificate of Exemption must be returned to the external auditor no later than **30 June 2021**. Reminder letters will incur a charge of £40 +VAT for each letter.
- The authority **must** comply with *Proper Practices* in completing Sections 1 and 2 of this AGAR and the Certificate of Exemption. Proper Practices are found in the *Practitioners' Guide** which is updated from time to time and contains everything needed to prepare successfully for the financial year-end.
- The authority **should** receive and note the Annual Internal Audit Report before approving the Annual Governance Statement and the accounts.
- The Annual Governance Statement (Section 1) must be approved on the same day or before the Accounting Statements (Section 2) and evidenced by the agenda or minute references
- The Responsible Financial Officer (RFO) must certify the accounts (Section 2) before they are presented to the authority for approval. The authority must in this order; consider, approve and sign the accounts.
- The RFO is required to commence the public rights period as soon as practical after the date of the AGAR approval.
- Make sure that the AGAR is complete (no highlighted boxes left empty), and is properly signed and dated. Avoid making amendments to the completed annual return. Any amendments must be approved by the authority and properly initialled.
- Use the checklist provided below to review the AGAR for completeness at the meeting at which it is signed off.
- **You must inform your external auditor about any change of Clerk, Responsible Financial Officer or Chairman, and provide relevant authority owned generic email addresses and telephone numbers.**
- The authority must publish numerical and narrative explanations for significant variances in the accounting statements on **page 6**. Guidance is provided in the *Practitioners' Guide** which may assist.
- Make sure that the accounting statements add up and the balance carried forward from the previous year (Box 7 of 2020) equals the balance brought forward in the current year (Box 1 of 2021).
- The Responsible Financial Officer (RFO), on behalf of the authority, **must** set the commencement date for the exercise of public rights of 30 consecutive working days which **must** include the first ten working days of July.
- The authority **must** publish, on the authority website/webpage, the information required by Regulation 15 (2), Accounts and Audit Regulations 2015, including the period for the exercise of public rights and the name and address of the external auditor **before 1 July 2021**.

Completion checklist – 'No' answers mean you may not have met requirements		Yes	No
All sections	Have all highlighted boxes been completed?		
	Have the dates set for the period for the exercise of public rights been published?		
Internal Audit Report	Have all highlighted boxes been completed by the internal auditor and explanations provided?		
Section 1	For any statement to which the response is 'no', is an explanation available for publication?		
Section 2	Has the authority's approval of the accounting statements been confirmed by the signature of the Chairman of the approval meeting?		
	Has an explanation of significant variations from last year to this year been published?		
	Is an explanation of any difference between Box 7 and Box 8 available, should a question be raised by a local elector and/or an interested party?		
Sections 1 and 2	Trust funds – have all disclosures been made if the authority as a body corporate is a sole managing trustee? (<i>Local Councils only</i>)		

* *Governance and Accountability for Smaller Authorities in England – a Practitioners' Guide to Proper Practices*, can be downloaded from www.nalc.gov.uk or from www.ada.org.uk

Certificate of Exemption – AGAR 2020/21 Part 2

To be completed by smaller authorities where the higher of gross income or gross expenditure did not exceed £25,000 in the year of account ended 31 March 2021, and that wish to certify themselves as exempt from a limited assurance review under Section 9 of the Local Audit (Smaller Authorities) Regulations 2015

There is no requirement to have a limited assurance review or to submit an Annual Governance and Accountability Return to the external auditor, **provided** that the authority has certified itself as exempt at a meeting of the authority after 31 March 2021 and a completed Certificate of Exemption is submitted no later than **30 June 2021** notifying the external auditor.

ENTER NAME OF AUTHORITY

certifies that during the financial year 2020/21, the higher of the authority's total gross income for the year **or** total gross annual expenditure, for the year did not exceed **£25,000**

Total annual gross income for the authority 2020/21:

ENTER AMOUNT £00,000

Total annual gross expenditure for the authority 2020/21:

ENTER AMOUNT £00,000

There are certain circumstances in which an authority will be **unable to certify itself as exempt**, so that a limited assurance review will still be required. If an authority **is unable to confirm the statements below then it cannot certify itself as exempt** and it **must** submit the completed Annual Governance and Accountability Return Part 3 to the external auditor to undertake a limited assurance review for which a fee of **£200 +VAT** will be payable.

By signing this **Certificate of Exemption** you are confirming that:

- The authority was in existence on 1st April 2017
- In relation to the preceding financial year (2019/20), the external auditor **has not**:
 - issued a public interest report in respect of the authority or any entity connected with it
 - made a statutory recommendation to the authority, relating to the authority or any entity connected with it
 - issued an advisory notice under paragraph 1(1) of Schedule 8 to the Local Audit and Accountability Act 2014 ("the Act"), and has not withdrawn the notice
 - commenced judicial review proceedings under section 31(1) of the Act
 - made an application under section 28(1) of the Act for a declaration that an item of account is unlawful, and the application has not been withdrawn nor has the court refused to make the declaration
- The court has not declared an item of account unlawful after a person made an appeal under section 28(3) of the Act.

If you are able to confirm that the above statements apply and that the authority neither received gross income, nor incurred gross expenditure, exceeding £25,000, then the Certificate of Exemption can be signed and a copy submitted to the external auditor **either** by email **or** by post (not both).

The Annual Internal Audit Report, Annual Governance Statement, Accounting Statements, an analysis of variances and the bank reconciliation plus the information required by Regulation 15 (2), Accounts and Audit Regulations 2015 including the period for the exercise of public rights still need to be fully completed and, along with a copy of this certificate, published on the authority website/webpage* before 1 July 2021.

By signing this certificate you are also confirming that you are aware of this requirement.

Signed by the Responsible Financial Officer

Date

SIGNATURE REQUIRED

DD/MM/YYYY

I confirm that this Certificate of Exemption was approved by this authority on this date:

DD/MM/YYYY

Signed by Chairman

Date

SIGNATURE REQUIRED

DD/MM/YYYY

as recorded in minute reference:

MINUTE REFERENCE

Generic email address of Authority

ENTER AUTHORITY OWNED GENERIC EMAIL ADDRESS

Telephone number

TELEPHONE NUMBER

*Published web address

ENTER PUBLICLY AVAILABLE WEBSITE/WEBPAGE ADDRESS

ONLY this Certificate of Exemption should be returned EITHER by email OR by post (not both) as soon as possible after certification to your external auditor, but no later than 30 June 2021. Reminder letters incur a charge of £40 +VAT

Annual Internal Audit Report 2020/21

ENTER NAME OF AUTHORITY

ENTER PUBLICLY AVAILABLE WEBSITE/WEBPAGE ADDRESS

During the financial year ended 31 March 2021, this authority's internal auditor acting independently and on the basis of an assessment of risk, carried out a selective assessment of compliance with the relevant procedures and controls in operation and obtained appropriate evidence from the authority.

The internal audit for 2020/21 has been carried out in accordance with this authority's needs and planned coverage. On the basis of the findings in the areas examined, the internal audit conclusions are summarised in this table. Set out below are the objectives of internal control and alongside are the internal audit conclusions on whether, in all significant respects, the control objectives were being achieved throughout the financial year to a standard adequate to meet the needs of this authority.

Internal control objective	Yes	No*	Not covered**
A. Appropriate accounting records have been properly kept throughout the financial year.			
B. This authority complied with its financial regulations, payments were supported by invoices, all expenditure was approved and VAT was appropriately accounted for.			
C. This authority assessed the significant risks to achieving its objectives and reviewed the adequacy of arrangements to manage these.			
D. The precept or rates requirement resulted from an adequate budgetary process; progress against the budget was regularly monitored; and reserves were appropriate.			
E. Expected income was fully received, based on correct prices, properly recorded and promptly banked; and VAT was appropriately accounted for.			
F. Petty cash payments were properly supported by receipts, all petty cash expenditure was approved and VAT appropriately accounted for.			
G. Salaries to employees and allowances to members were paid in accordance with this authority's approvals, and PAYE and NI requirements were properly applied.			
H. Asset and investments registers were complete and accurate and properly maintained.			
I. Periodic bank account reconciliations were properly carried out during the year.			
J. Accounting statements prepared during the year were prepared on the correct accounting basis (receipts and payments or income and expenditure), agreed to the cash book, supported by an adequate audit trail from underlying records and where appropriate debtors and creditors were properly recorded.			
K. If the authority certified itself as exempt from a limited assurance review in 2019/20, it met the exemption criteria and correctly declared itself exempt. <i>(If the authority had a limited assurance review of its 2019/20 AGAR tick "not covered")</i>			
L. The authority publishes information on a website/webpage, up to date at the time of the internal audit, in accordance with the Transparency code for smaller authorities.			
M. The authority, during the previous year (2019-20) correctly provided for the period for the exercise of public rights as required by the Accounts and Audit Regulations <i>(evidenced by the notice published on the website and/or authority approved minutes confirming the dates set)</i> .			
N. The authority has complied with the publication requirements for 2019/20 AGAR <i>(see AGAR Page 1 Guidance Notes)</i> .			
O. (For local councils only) Trust funds (including charitable) – The council met its responsibilities as a trustee.	Yes	No	Not applicable

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

Date(s) internal audit undertaken

Name of person who carried out the internal audit

DD/MM/YYYY DD/MM/YYYY DD/MM/YYYY

ENTER NAME OF INTERNAL AUDITOR

Signature of person who carried out the internal audit

SIGNATURE REQUIRED

Date

DD/MM/YYYY

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

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

Section 1 – Annual Governance Statement 2020/21

We acknowledge as the members of:

ENTER NAME OF AUTHORITY

our responsibility for ensuring that there is a sound system of internal control, including arrangements for the preparation of the Accounting Statements. We confirm, to the best of our knowledge and belief, with respect to the Accounting Statements for the year ended 31 March 2021, that:

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

*For any statement to which the response is 'no', an explanation must be published

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

DD/MM/YYYY

and recorded as minute reference:

MINUTE REFERENCE

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

Chairman

SIGNATURE REQUIRED

Clerk

SIGNATURE REQUIRED

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

The authority website/webpage is up to date and the information required by the Transparency Code has been published.	Yes	No

ENTER PUBLICLY AVAILABLE WEBSITE/WEBPAGE ADDRESS

Section 2 – Accounting Statements 2020/21 for

ENTER NAME OF AUTHORITY

	Year ending		Notes and guidance
	31 March 2020 £	31 March 2021 £	
			<i>Please round all figures to nearest £1. Do not leave any boxes blank and report £0 or Nil balances. All figures must agree to underlying financial records.</i>
1. Balances brought forward			<i>Total balances and reserves at the beginning of the year as recorded in the financial records. Value must agree to Box 7 of previous year.</i>
2. (+) Precept or Rates and Levies			<i>Total amount of precept (or for IDBs rates and levies) received or receivable in the year. Exclude any grants received.</i>
3. (+) Total other receipts			<i>Total income or receipts as recorded in the cashbook less the precept or rates/levies received (line 2). Include any grants received.</i>
4. (-) Staff costs			<i>Total expenditure or payments made to and on behalf of all employees. Include gross salaries and wages, employers NI contributions, employers pension contributions, gratuities and severance payments.</i>
5. (-) Loan interest/capital repayments			<i>Total expenditure or payments of capital and interest made during the year on the authority's borrowings (if any).</i>
6. (-) All other payments			<i>Total expenditure or payments as recorded in the cashbook less staff costs (line 4) and loan interest/capital repayments (line 5).</i>
7. (=) Balances carried forward			<i>Total balances and reserves at the end of the year. Must equal (1+2+3) - (4+5+6).</i>
8. Total value of cash and short term investments			<i>The sum of all current and deposit bank accounts, cash holdings and short term investments held as at 31 March – To agree with bank reconciliation.</i>
9. Total fixed assets plus long term investments and assets			<i>The value of all the property the authority owns – it is made up of all its fixed assets and long term investments as at 31 March.</i>
10. Total borrowings			<i>The outstanding capital balance as at 31 March of all loans from third parties (including PWLB).</i>
11. (For Local Councils Only) Disclosure note re Trust funds (including charitable)	Yes	No	<i>The Council as a body corporate acts as sole trustee for and is responsible for managing Trust funds or assets.</i>
			<i>N.B. The figures in the accounting statements above do not include any Trust transactions.</i>

I certify that for the year ended 31 March 2021 the Accounting Statements in this Annual Governance and Accountability Return have been prepared on either a receipts and payments or income and expenditure basis following the guidance in Governance and Accountability for Smaller Authorities – a Practitioners' Guide to Proper Practices and present fairly the financial position of this authority.

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

SIGNATURE REQUIRED

Date

DD/MM/YYYY

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

DD/MM/YYYY

as recorded in minute reference:

MINUTE REFERENCE

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

SIGNATURE REQUIRED