



STONEHOUSE TOWN COUNCIL

To Members of the Town Business Committee

You are hereby summoned to attend a meeting of the Committee to be held on TUESDAY 6th May 2025 at 7pm at the Stonehouse Town Hall/Library, Queens Road, Stonehouse, GL10 2QA

Committee Members:

Councillors: Keren Capeling, Neil Gibbs, Carol Kambites (Committee Vice Chair), John Parker, Val Randell, Keith Terry, Carol Trim and Theresa Watt (Committee Chair)

All residents of the Parish are welcome to attend and a period of up to 15 minutes will be set aside at the beginning of the meeting for members of the public to raise questions.

Carlos Novoth

Town Clerk

29th April 2025

Attendees are reminded that the Proceedings of this meeting may be filmed, photographed or recorded.

A G E N D A

B/846 To receive apologies

B/847 To receive Declarations of Interest

B/848 To approve the minutes of the Business Committee meeting held on 1st April '25

B/849 To receive the latest budget position

B/850 To approve the latest BACS payment list and provide retrospective approval for Debit Card Payments

B/851 To approve the following grant applications:

- Stonehouse Methodist Church Youth Club
- Stroud Valleys Canal Company

B/852 To approve the following purchases

- 3 Kilowatt inverter for the council's vehicle
- Dishwasher for the Youth Pod

B/853 To recommend the award of a contract to install a toilet at the council's workshop

B/854 To receive the 4th quarter Internal Control Check report

B/855 To receive Stonehouse Community Association's full accounts for the 2024/25 financial year

B/856 To approve the process for determining the payment of provisional sums to the council's Youth Services Provider

B/857 To recommend for council approval the updated Financial Risk Assessment

B/858 To receive the updated costs in relation to the council's insurance cover for the period 1st June 2025 to 31st May 2026 and recommend approval by town council

B/859 To approve a new working group reporting to Business Committee to work on the Government's Devolution and Unitarisation agenda

B/860 To receive updates from the following working groups:

1. Climate Change Action Forum
2. Communications
3. Oldends Lane Development
4. Support Stonehouse
5. Youth
6. Policy
7. Internal Audit Panel

B/861 To note the date of the next meeting - Monday 9th June 2025

Notes on Agenda items, BC Tuesday 6th May 2025

B/848 Minutes	In supporting papers
B/849 Budget	Budget report in supporting papers
B/850 Payment lists	Members to note that papers will include the following: <ul style="list-style-type: none"> • Payment list for all BACS payments requiring approval • Payment list for debit card payments already made but requiring retrospective approval
B/851 Grant App	See attached Grant application and accompanying information
B/852 New purchases	<p>3 Kilowatt Inverter – this is needed as the existing inverter used to recharge batteries within the council’s vehicle has presented problems – it has been established that it regularly fails to meet the energy requirements needed to either start or maintain the water pump used to water the town’s planters without keeping the vehicle’s engine running – Officers were recommended to purchase the inverter from a highly respected supplier at a cost of £550 plus vat</p> <p>Dishwasher - the existing dishwasher is in need of attention – It was felt that spending money to fix an already old piece of equipment would not present value for money – the cost of a new dishwasher from a local supplier would total £269 plus vat</p>
B/853 Workshop PC	<p>Council requested Officers to seek quotations for the installation of a new toilet facility with wash basin and heated water within the council’s workshop – the grounds team currently use the toilet facilities in the nearby sports Pavilion which has for some time fallen short of the grounds team’s welfare needs.</p> <p>Three full quotes were received: £5,350 plus vat – (this comes with a proviso that the cost may increase pending ground works issues) £6,329.84 plus vat plus provisional sum of £1,500 for plumbing £5,912.41 plus vat – there are no conditions included in this quotation.</p> <p>Conclusion: Whilst the first two quotations were provided by local Stonehouse based builders, the first does not provide the surety that his quotation will be the final cost to the authority; the second is a significantly higher price. The third contractor has provided a reasonable uncaveated price, but is not Stonehouse based.</p> <p>Recommendation: To award the contract to SSDB for a total price of £5,912.41 plus vat provided the work can be completed within one month. Failing this, to award the contract to Toni Morgan at a price of £5,350 plus vat leaving the potential for additional costs.</p>
B/854 ICC	See attached report
B/855 SCA	See attached accounts – explanation of the work around the centre’s promotional efforts will follow
B/856 Youth Services	<p>The town council had recently awarded a three year Youth Services Contract to ‘The Door’.</p> <p>The contract is made up of two priced elements – Core work and Provisional work. The core work costs are paid by quarterly instalments at the commencement of each quarter, as of right. By their nature Provisional works are only initiated and paid for as and when required. Within the new contract, The Door has identified an array of activities within its provisional works that are, for all intent and purposes, a continuation of the same activities that were provided in the previous contract; these activities being still relevant and of value to users.</p> <p>The process for authorising provisional works was often mis-timed, created uncertainty for the service provider and had the potential to delay service delivery. In addition, the process</p>

	<p>was tying up staff time needlessly for both the council and the service provider. It is recognised that the process should be improved.</p> <p>The service provider's efforts to provide the council with maximum value for its money was to integrate much of the core and provisional work requirements and in doing so makes it difficult to separate the two; the use of staff is key to this and so, should the council continue to separate these payment streams and treat them in a conventional way, it would have the effect of potentially disrupting a smooth running service and creating uncertainty amongst the service provider's staff – this could have a negative effect on staff moral.</p> <p>The council has this year increased its budget for Youth Services to £65,000. If fully implemented throughout the year, the Youth Contract would have a total cost to the council in the first year of £66,150. It is a requirement within the contract for the contractor to try and bridge any funding gap through external funding sources, if necessary.</p> <p>The Youth working group meet with 'The Door' on a quarterly basis to receive service delivery and performance updates. Concerns are raised and necessary changes to service delivery are discussed at this time and reported back to council for authorisation. The Council's Youth Working Group would raise issues/changes through either Business Committee if within budget or full council if additional budget is required.</p> <p>Officers wish to streamline the payment process whilst still maintaining control of service delivery and therefore wish to suggest the following recommendations:</p> <p>Recommendation: On the basis that the service provider undertakes all the recommended activities detailed in its tender bid (and subsequent clarifications) under core and provisional works:</p> <ol style="list-style-type: none"> 1. The Council will make quarterly payments in advance of each quarter and will combine the value of core and provisional works at a rate that is one quarter of the council's budget set aside for Youth work – that is, one quarter of £65,000; the remaining shortfall of £1,150 to be met through The Doors external funding efforts 2. Recommended changes to the service (to reflect changing needs) are discussed with the town council's Youth Working Group and if necessary, authorisation is given by the town council or the relevant council committee before those changes are put into effect. (An initial meeting will take place between The Door and the Youth Working Group to determine whether there are planned changes during the year).
B/857 Risk Assessment	See attached updated Risk Assessment
B/858 Insurance	In 2024, council made the decision to enter into a three year agreement with Gallaghers insurance to maintain its current premium subject mainly to changes to Government taxes. Updated costs for 2025/26 to follow. The premium paid for 2024/25, including taxes was £8,549.25.
B/859 Dev Working Group	<p>With imminent changes to Local Government, it is felt that a new working group should be set up to track and report progress on Unitarisation and Devolution in addition to identifying opportunities and threats to the future provision of local services.</p> <p>Cllrs are asked to identify their interest in joining the new working group – a terms of reference still to be determined.</p>



STONEHOUSE **TOWN COUNCIL**

Minutes of a Town Business Committee Meeting held on Tuesday 1st April 2025 at 7pm at the Stonehouse Town Hall/Library, Queens Road, Stonehouse, GL10 2QA

Present: Councillors Keren Capeling, Neil Gibbs, Carol Kambites (Committee Vice Chair), Val Randall, Keith Terry, Carol Trim and Theresa Watt.

In Attendance: Town Clerk and Michael Towson of Stroud District Council's Community Services Department

All residents of the Parish are welcome to attend and a period of up to 15 minutes will be set aside at the beginning of the meeting for members of the public to raise questions.

Attendees are reminded that the Proceedings of this meeting may be filmed, photographed or recorded.

B/835 To receive apologies

Apologies were received from Cllr John Parker

B/836 To receive Declarations of Interest

There was a declaration of interest from Cllr Theresa Watt in relation to Agenda item B/839

B/837 To approve the minutes of the Business Committee meeting held on 3rd March '25

Committee APPROVED the minutes as a true and accurate record of the meeting

B/838 To receive the latest budget position

The Council's budget is currently recording a 3.9% underspend for the year even with the overspend on salaries. The accounts will be finalised later in the month and will include late invoices that may bring the final underspend to approx. 2.5%.

A query was raised in relation to the spend on budget code 1070/1 - it seemed as though there had been a significant overspend or mis coding - the Clerk to look into this. There was mention of the reserve spending and how this affected the revenue budget spend - this was explained.

Committee **NOTED** the following: Total 'Actual Net' income of £445,388.47; Total 'Actual Net' Expenditure of £509,793.47; Total Reserve movements of £147,897.24.

Cllr Thereesa Watt removed herself from the meeting in light of her declared interest in relation to Agenda Item B/839. The Vice Chair, Cllr Carol Kambites took over as Chair for the following item

B/839 To approve the latest BACS payment list and provide retrospective approval for Debit Card Payments

Committee APPROVED the BACS payment list totalling £30,220.73 and RETROSPECTIVELY APPROVED the Debit card payments totalling £734.61

Cllr Theresa Watt returned to Chair the remainder of the meeting

With Committee agreement, agenda item B/843 was brought forward

B/843 To discuss future car parking restrictions that are being considered by Stroud District Council for introduction to the High street car park.

Michael Towson was invited to talk on the issue; he provided an overview of the events leading up to the present parking restrictions, implemented in February 2024. Since then, he had undertaken a survey of the available parking spaces during a week in October 2024, the results of which led to a belief that the restrictions on the short stay section had had a very positive impact for shoppers and the nearby Doctors surgery; it was recognised that this had however created problems for local businesses.

Mention was made of the recent consultation event with the public and local businesses; a reasonably successful event that demonstrated the wider impact of the lack of parking in Stonehouse. Several options had been presented to SDC but none were considered feasible other than introducing a charge. Businesses felt that the long stay section of the car park should be restricted to approximately 9 hours per day allowing businesses the opportunity to secure parking spaces. It was understood that the town had such limited parking and that whilst it would ideally encourage commuters to travel by rail by allowing drivers to park in Stonehouse, their presence did little to improve the wealth of the town; the primary focus should therefore be placed on accommodating local businesses and other users.

Committee **RECOMMENDED** that town council put forward a recommendation to Stroud District Council to reduce the period with which drivers can park in the long stay car park from 23 hours to 9 hours per day; In the event that this did not have a positive impact, a further review would be undertaken to include the possibility of charging for parking. It was recognised that any changes made to the parking arrangements would take approximately 6 weeks to implement

The Chair thanked the officer from Stroud for his time. The officer left the meeting

B/840 To approve a grant application from the Great Western Air Ambulance Charity

Committee felt that whilst the organisation was not Stonehouse based, it provided a much needed service.

Committee **APPROVED** a grant of £2,200, the full cost of conducting a single operation.

B/841 To confirm the arrangements to sell the council's 'Iseki' ride on mower.

Committee was advised that this matter was only brought to the committee's attention because the disposal had been delayed following council's decision in 2024. It has since been established that the machine could not be used on the Ship Inn site and was therefore not needed by the town council. The ride on mower to be sold in line with the offers put forward to the council in 2024

This was **NOTED** by Committee.

B/842 To recommend for council approval the following updated Policies:

- **Terms of Reference for Town Council and Committees**
- **Scheme of Delegations**

Both policies were referred back to the Policy working group for further consideration; the former policy specifically in relation to HR

B/843 To discuss future car parking restrictions that are being considered by Stroud District Council for introduction to the High street car park.

The agenda item was brought forward - see above for details

B/844 To receive updates from the following working groups:

1. Climate Change Action Forum

It was felt that the Forum needed a reset in the form of a new working group called 'Environment Policy' - the current working group to be discontinued

2. Communications

Information is being gathered for the next Newsletter

3. Oldends Lane Development

The latest fencing around the sewerage control unit has been completed. Work is commencing around the ground water issue

4. Support Stonehouse

The working group had not met recently

5. Youth

Youth working group are to meet three times each year in future to receive updates on the Door's work - the reports will relate to each of the three terms.

6. Policy

Considering the next set of policy reviews

7. Internal Audit Panel

Considering the next audit

8. Court View

The working group now reports to Environment Committee and will therefore be removed from the BC agenda

B/845 To note the date of the next meeting - Tuesday 6th May 2025

Committee **NOTED** the date of the next meeting

Financial Budget Comparison

for Town Business Committee

Comparison between 01/04/25 and 25/04/25 inclusive. Includes due and unpaid transactions. Includes commitments.

Excludes transactions with an invoice date prior to 01/04/25

INCOME		2025/2026	Reserve	Actual Net	Balance	Bal %age
Town Business Committee						
100	Precept	£410,143.00	£0.00	£0.00	-£410,143.00	-100.00%
105	Newsletter Advertising	£100.00	£0.00	£0.00	-£100.00	-100.00%
120	Feed-in Tariff from Town Hall	£800.00	£0.00	£0.00	-£800.00	-100.00%
125	Stonehouse Town FC lease	£600.00	£0.00	£0.00	-£600.00	-100.00%
126	STFC Water Recharge	£200.00	£0.00	£0.00	-£200.00	-100.00%
127	STFC Electric Recharge	£2,000.00	£0.00	£0.00	-£2,000.00	-100.00%
130	Athletics Field Lease	£0.00	£0.00	£0.00	£0.00	0.00%
135	Phone Mast on Land	£6,000.00	£0.00	£0.00	-£6,000.00	-100.00%
140	Building Lease at OEL	£637.00	£0.00	£0.00	-£637.00	-100.00%
145	Magpies Social Club	£2,000.00	£0.00	£262.50	-£1,737.50	-86.88%
150	Community Centre Lease	£500.00	£0.00	£0.00	-£500.00	-100.00%
155	OEL Pitch Hire	£3,000.00	£0.00	£0.00	-£3,000.00	-100.00%
160	Misc Income	£500.00	£0.00	£0.00	-£500.00	-100.00%
170	Investments Interest	£0.00	£0.00	£0.00	£0.00	0.00%
171	Bank Interest - Lloyds Bank	£0.00	£0.00	£0.00	£0.00	0.00%
172	Bank Interest - Charity A/C	£2,000.00	£0.00	£0.00	-£2,000.00	-100.00%
173	Bank Interest - Natwest	£0.00	£0.00	£0.00	£0.00	0.00%
174	Bank interest - Cambridge BS	£2,000.00	£0.00	£0.00	-£2,000.00	-100.00%
175	Town Hall/Library Recharges	£3,000.00	£0.00	£1,286.96	-£1,713.04	-57.10%
176	Bank Interest - Nationwide	£2,000.00	£0.00	£0.00	-£2,000.00	-100.00%
177	Bank Interest - Melton Building Society	£2,000.00	£0.00	£0.00	-£2,000.00	-100.00%

Financial Budget Comparison

for Town Business Committee

Comparison between 01/04/25 and 25/04/25 inclusive. Includes due and unpaid transactions. Includes commitments.
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	2025/2026	Reserve	Actual Net	Balance	Bal %age
178 CCLA Interest	£21,000.00	£0.00	£0.00	-£21,000.00	-100.00%
Total Town Business Committee	£458,480.00	£0.00	£1,549.46	-£456,930.54	-99.66%

EXPENDITURE

Town Business Committee

1000 Salaries					
1000/1 Contracted staff	£223,800.00	£0.00	£15,549.44	£208,250.56	-93.05%
1000/2 Locum	£0.00	£0.00	£0.00	£0.00	0.00%
1000/3 Short term contracted staff	£0.00	£0.00	£0.00	£0.00	0.00%
1000 Total	£223,800.00	£0.00	£15,549.44	£208,250.56	-93.05%
1010 Training & Recruitment					
1010/1 Contracted Staff	£2,500.00	£0.00	£295.00	£2,205.00	-88.20%
1010/2 Councillors	£500.00	£0.00	£0.00	£500.00	-100.00%
1010 Total	£3,000.00	£0.00	£295.00	£2,705.00	-90.17%
1020 Health & Safety	£2,500.00	£0.00	£0.00	£2,500.00	-100.00%
1030 Professional Fees	£8,000.00	£0.00	£225.00	£7,775.00	-97.19%
1040 IT support					
1040/1 General	£6,750.00	£0.00	£457.56	£6,292.44	-93.22%
1040/2 Website	£1,300.00	£0.00	£0.00	£1,300.00	-100.00%
1040/3 Newsletter	£0.00	£0.00	£0.00	£0.00	0.00%
1040/4 Phones	£1,500.00	£0.00	£7.00	£1,493.00	-99.53%
1040/5 Printing	£0.00	£0.00	£0.00	£0.00	0.00%
1040 Total	£9,550.00	£0.00	£464.56	£9,085.44	-95.14%
1050 Office Equipment Renewals	£500.00	£0.00	£0.00	£500.00	-100.00%

Financial Budget Comparison

for Town Business Committee

Comparison between 01/04/25 and 25/04/25 inclusive. Includes due and unpaid transactions. Includes commitments.
Excludes transactions with an invoice date prior to 01/04/25

	2025/2026	Reserve	Actual Net	Balance	Bal %age
1060 Grants					
1060/1 One-Offs	£10,000.00	£0.00	£2,200.00	£7,800.00	-78.00%
1060/2 Long-Term	£7,400.00	£0.00	£0.00	£7,400.00	-100.00%
1060 Total	£17,400.00	£0.00	£2,200.00	£15,200.00	-87.36%
1070 Town Hall/Library Shared Costs					
1070/1 Rates	£4,500.00	£0.00	£5,613.75	-£1,113.75	24.75%
1070/2 Water	£1,200.00	£0.00	£0.00	£1,200.00	-100.00%
1070/3 Electric	£3,000.00	£0.00	£0.00	£3,000.00	-100.00%
1070/4 Gas	£1,800.00	£0.00	£0.00	£1,800.00	-100.00%
1070/5 Interior Maintenance (reactive)	£500.00	£0.00	£0.00	£500.00	-100.00%
1070/6 Interior Maintenance (programmed)	£500.00	£0.00	£0.00	£500.00	-100.00%
1070/7 Waste Collection	£300.00	£0.00	£0.00	£300.00	-100.00%
1070/8 Security	£200.00	£0.00	£0.00	£200.00	-100.00%
1070 Total	£12,000.00	£0.00	£5,613.75	£6,386.25	-53.22%
1080 Town Hall/Library STC costs					
1080/1 Exterior Maintenance/Cleaning	£500.00	£0.00	£18.00	£482.00	-96.40%
1080/2 Interior Cleaning	£1,700.00	£0.00	£0.00	£1,700.00	-100.00%
1080 Total	£2,200.00	£0.00	£18.00	£2,182.00	-99.18%
1090 Admin Expenses					
1090/1 Paper	£250.00	£0.00	£26.67	£223.33	-89.33%
1090/2 Other	£500.00	£0.00	£8.50	£491.50	-98.30%
1090/3 Printing and Delivery of Newsletters	£8,000.00	£0.00	£0.00	£8,000.00	-100.00%

Financial Budget Comparison

for Town Business Committee

Comparison between 01/04/25 and 25/04/25 inclusive. Includes due and unpaid transactions. Includes commitments.

Excludes transactions with an invoice date prior to 01/04/25

		2025/2026	Reserve	Actual Net	Balance	Bal %age
1090/4	Travel expenses	£500.00	£0.00	£0.00	£500.00	-100.00%
1090	Total	£9,250.00	£0.00	£35.17	£9,214.83	-99.62%
1100	Mayor's Charity & Expenses	£300.00	£0.00	£0.00	£300.00	-100.00%
1110	Travel Costs/Staff & Councillors	£400.00	£0.00	£0.00	£400.00	-100.00%
1120	Election Costs	£0.00	£0.00	£0.00	£0.00	0.00%
1130	Civic/Remembrance Parades	£180.00	£0.00	£0.00	£180.00	-100.00%
1140	Pavilion Overheads					
1140/1	Rates	£0.00	£0.00	£0.00	£0.00	0.00%
1140/2	Water	£1,200.00	£0.00	£0.00	£1,200.00	-100.00%
1140/3	Electric	£6,300.00	£0.00	£0.00	£6,300.00	-100.00%
1140/4	Cleaning	£1,000.00	£0.00	£30.00	£970.00	-97.00%
1140/5	Maintenance (reactive)	£2,000.00	£0.00	£0.00	£2,000.00	-100.00%
1140/6	Maintenance (programmed)	£1,000.00	£0.00	£0.00	£1,000.00	-100.00%
1140/7	Waste Collection	£500.00	£0.00	£0.00	£500.00	-100.00%
1140/8	Security	£200.00	£0.00	£0.00	£200.00	-100.00%
1140/9	Septic Tank	£700.00	£0.00	£0.00	£700.00	-100.00%
1140	Total	£12,900.00	£0.00	£30.00	£12,870.00	-99.77%
1150	Workshop Overheads					
1150/1	Water	£0.00	£0.00	£0.00	£0.00	0.00%
1150/2	Electric	£300.00	£0.00	£0.00	£300.00	-100.00%
1150/3	Maintenance (Reactive)	£300.00	£0.00	£36.38	£263.62	-87.87%
1150/4	Maintenance (programmed)	£700.00	£0.00	£0.00	£700.00	-100.00%
1150/5	Waste Collection	£1,800.00	£0.00	£0.00	£1,800.00	-100.00%

Financial Budget Comparison

for Town Business Committee

Comparison between 01/04/25 and 25/04/25 inclusive. Includes due and unpaid transactions. Includes commitments.

Excludes transactions with an invoice date prior to 01/04/25

	2025/2026	Reserve	Actual Net	Balance	Bal %age
1150/6 Security	£200.00	£0.00	£0.00	£200.00	-100.00%
1150 Total	£3,300.00	£0.00	£36.38	£3,263.62	-98.90%
1160 Equipment & Vehicle Costs					
1160/1 Equipment and Vehicle costs	£700.00	£0.00	£0.00	£700.00	-100.00%
1160/2 Maintenance	£600.00	£0.00	£0.00	£600.00	-100.00%
1160/3 Fuel	£900.00	£0.00	£11.66	£888.34	-98.70%
1160/4 Tax	£200.00	£0.00	£0.00	£200.00	-100.00%
1160/5 MOT/Service	£600.00	£0.00	£0.00	£600.00	-100.00%
1160 Total	£3,000.00	£0.00	£11.66	£2,988.34	-99.61%
1170 Youth Centre Workers	£66,000.00	£0.00	£11,437.50	£54,562.50	-82.67%
1180 Youth Centre Overheads					
1180/1 Rates	£1,400.00	£0.00	£1,458.88	-£58.88	4.21%
1180/2 Water	£300.00	£0.00	£17.63	£282.37	-94.12%
1180/3 Electric	£1,500.00	£0.00	£0.00	£1,500.00	-100.00%
1180/4 Cleaning	£1,300.00	£0.00	£0.00	£1,300.00	-100.00%
1180/5 Maintenance (reactive)	£1,000.00	£0.00	£0.00	£1,000.00	-100.00%
1180/6 Maintenance (programmed)	£1,500.00	£0.00	£0.00	£1,500.00	-100.00%
1180/7 Waste collection	£300.00	£0.00	£0.00	£300.00	-100.00%
1180/8 Security	£500.00	£0.00	£0.00	£500.00	-100.00%
1180/9 IT costs	£1,000.00	£0.00	£0.00	£1,000.00	-100.00%
1180 Total	£8,800.00	£0.00	£1,476.51	£7,323.49	-83.22%
1200 Subscriptions	£3,500.00	£0.00	£0.00	£3,500.00	-100.00%
1210 Insurances					

Financial Budget Comparison

for Town Business Committee

Comparison between 01/04/25 and 25/04/25 inclusive. Includes due and unpaid transactions. Includes commitments.

Excludes transactions with an invoice date prior to 01/04/25

		2025/2026	Reserve	Actual Net	Balance	Bal %age
1210/1	Public/Employee Liability	£8,000.00	£0.00	£0.00	£8,000.00	-100.00%
1210/2	Buildings	£0.00	£0.00	£0.00	£0.00	0.00%
1210/3	Vehicle	£0.00	£0.00	£137.42	-£137.42	100.00%
1210	Total	£8,000.00	£0.00	£137.42	£7,862.58	-98.28%
1220	Project Planning & Delivery					
1220/1	OEL Car Park	£0.00	£0.00	£2,555.00	-£2,555.00	100.00%
1220/2	Stagholt	£0.00	£0.00	£0.00	£0.00	0.00%
1220/3	Ship Inn site	£0.00	£571.30	£596.29	-£24.99	100.00%
1220/4	Court View	£0.00	£10.00	£10.00	£0.00	0.00%
1220/5	Great Oldbury	£0.00	£0.00	£0.00	£0.00	0.00%
1220	Total	£0.00	£581.30	£3,161.29	-£2,579.99	100.00%
1230	Climate Change	£5,000.00	£0.00	£0.00	£5,000.00	-100.00%
Total Town Business Committee		£399,580.00	£581.30	£40,691.68	£359,469.62	-89.96%
Total Town Business Committee In		£458,480.00	£0.00	£1,549.46	-£456,930.54	
Total Town Business Committee Ex		£399,580.00	£581.30	£40,691.68	£359,469.62	
Total Net Balance		£58,900.00		-£39,142.22		

Stonehouse Town Council

Expenditure transactions - approval list

Start of year 01/04/25

Supplier totals will include confidential items

BACS Approval List

No	Payment Reference	Gross	Heading	Invoice date	Details	Invoice
4336		£270.00	1030	24/04/25	Edge IT Systems Ltd - End of Year Silver Package 2024-25	38598
		£270.00			Edge IT Systems Ltd - Total	
4348		£1,501.96	1070/6	25/04/25	Gloucestershire County Council - 2023/24 GCC Recharges FOR Stonehouse Library. Originally paid 23rd April but payment bounced back. See transaction no. 4304 & 4347.	1800812259
		£1,501.96			Gloucestershire County Council - Total	
4342		£2,200.00	1060/1	24/04/25	Great Western Air Ambulance Charity - One off grant agreed at BC 1st April B/840	
		£2,200.00			Great Western Air Ambulance Charity - Total	
4321		£300.00	1010/1	10/04/25	Greenway Training - LANTRA Awards Tech Training Brushcutters & Strimmers 1 Day Course - 30th April '25 Tony Gaylard	
		£300.00			Greenway Training - Total	
4346		£59.90	1190/5	25/04/25	John Parker - Tree Stakes for tree planting at Stagholt	
		£59.90			John Parker - Total	
4344		£90.00	1220/3	25/04/25	Kellaway Building Supplies Ltd - 2 x Dumpys Bags - Ship Inn Site shed base material	3061274
		£90.00			Kellaway Building Supplies Ltd - Total	
4339		£2,952.60	1190/1	24/04/25	T W Hawkins & Sons - Apr '25 - Contract mowing	13979
		£2,952.60			T W Hawkins & Sons - Total	
4340		£11,437.50	1170	24/04/25	The Door - Quarter 1 - Youthwork	1439
		£11,437.50			The Door - Total	
Total		£18,811.96				

Signature

Date

Signature

Stonehouse Town Council

Expenditure transactions - approval list

Start of year 01/04/25

Supplier totals will include confidential items

Debit Card Approval List

No	Payment Reference	Gross	Heading	Invoice date	Details	Invoice
4345		£29.99	1220/3	25/04/25	Amazon - Heavy duty weed control material for Ship Inn Site	
		£29.99			Amazon - Total	
4337		£164.90	1210/3	24/04/25	CVD Insurance Services - Change of van insurance policy through broker CVD to cover Tony Gaylard	
		£164.90			CVD Insurance Services - Total	
4338		£47.99	1220/3	24/04/25	Screwfix - Façade screws x 100 - Ship Inn Site	21194344111
		£47.99			Screwfix - Total	
4315		£29.89	2050/2	04/04/25	UK Office Direct - 10 x Black frames for Civic Awards	
4343		£36.00	1140/4	24/04/25	UK Office Direct - Pavilion toilets - Jumbo toilet roll x 6	8000833732
		£65.89			UK Office Direct - Total	
4320	DEB110425 VIKING	£30.47	1150/3	10/04/25	Viking - 2 x Plastic Bins for Wetpour Chemical Storage	
		£30.47			Viking - Total	
Total		£339.24				

Signature

Signature

Date



STONEHOUSE TOWN COUNCIL

TOWN HALL, 1 QUEENS ROAD, STONEHOUSE, GLOUCESTERSHIRE GL10 2QA

Telephone: 01453 822070 email: townclerk@stonehousetowncouncil.gov.uk

Stonehouse Community Grant Application Form

Name of Club, Group or Organisation

Stonehouse Methodist church Youth club

Name of person submitting application (inc. position in the organisation)

Sue Alexander

Address

46 Sherborne Close
Stonehouse
GL10 2HR

Telephone Number:

01453 481448 email: Susanalexander936@yahoo.com

Details of Club, Group or Organisation (please delete as appropriate)

Is your organisation:

- 1) Stonehouse based for Stonehouse residents
- 2) a Gloucestershire organisation serving Stonehouse
- 3) Stonehouse branch of a national organisation
- 4) Other

☒ YES ☐ NO

YES/ NO

YES/ NO

How much of the funds you raise is used locally?

☒ ALL ☐ MOST ☐ SOME ☐ NONE

What is your total local membership?

What is your VAT status?

REGISTERED / NOT REGISTERED

What are the aims and objectives of your organisation?

Give 7-11 year olds somewhere to go that isn't school or home to access support
This youth club will begin 30/4/25.

Details about the grant you are applying for:

To which Funding Scheme are you applying (please tick)

- Small grants (under £1000) ☒
- Large Grants (over £1000)
- Carbon Reduction Grants
- Revenue Grants

What will the grant be used for?

EQUIPMENT.

What is the total cost going to be?

£400

How much would you like Stonehouse Town Council to contribute?

£150

What funds have already been raised by your organisation towards this project?

£200

What other fund-raising efforts does your organisation intend to make apart from this application?

GLOUCESTER METHODIST CHURCH.

What amount does your organisation currently hold in the bank, as cash or in other balances?

£50.

What impact will the project have on the environment?

WE ARE A GOLD ECO CHURCH & WILL
LOOKING TO EDUCATE THE CHILDREN TO BECOME
ECO WARRIORS.

Please state here any further information, which you think, will help the Council when considering your application:

THERE IS NOTHING IN STONEHOUSE
FOR THIS AGE GROUP.

I wish to apply for a Grant from Stonehouse Town Council and certify that the information I given above is correct to the best of my knowledge and belief:

Signed

S. M. Alexander

Date

12/3/25.

This application must be returned to the Town Council Office together with your accounts



STONEHOUSE

TOWN COUNCIL

TOWN HALL, 1 QUEENS ROAD, STONEHOUSE, GLOUCESTERSHIRE GL10 2QA

Telephone: 01453 822070 email: townclerk@stonehousetowncouncil.gov.uk

Stonehouse Community Grant Application Form

Name of Club, Group or Organisation.

Stroud Valley Canal Company

Name of person submitting application (inc. position in the organisation)

Mike Lambert (Property Director)

Address

Bell House. Wallbridge lock. Wallbridge. Stroud.GL5 3JS

Telephone Number:
01453 752568

email:
mike.lambert@stroudvalleyscanal.org

Details of Club, Group or Organisation (please delete as appropriate)

Is your organisation:

- | | |
|--|-----|
| 1) Stonehouse based for Stonehouse residents | NO |
| 2) a Gloucestershire organisation serving Stonehouse | YES |
| 3) Stonehouse branch of a national organisation | NO |
| 4) Other | |

How much of the funds you raise is used locally? ALL

What is your total local membership? 20

What is your VAT status? REGISTERED

What are the aims and objectives of your organisation?

Purchase and plant 200 thorny shrubs (e.g., blackthorn, hawthorn, dog rose), install canes and protectors to ensure healthy establishment, reduce antisocial behaviour by reinforcing natural boundaries, increase habitat diversity for birds, insects, and small mammals as well as complementing the goals of the Spice project, which encourages responsible use and volunteer action in community spaces.

Details about the grant you are applying for:

To which Funding Scheme are you applying (please tick)

- Small grants (under £1000) ☒
- Large Grants (over £1000)
- Carbon Reduction Grants
- Revenue Grants

What will the grant be used for?

The purchase of 200 thorny plants, canes and protectors on the Stonehouse section of the canal.

What is the total cost going to be?

£350

How much would you like Stonehouse Town Council to contribute?

100%

What funds have already been raised by your organisation towards this project?

None, but it's hoped that CCT youth volunteers will plant and maintain the plants.

What other fund-raising efforts does your organisation intend to make apart from this application?
Also applied to GCC funding for a further 500 sets for elsewhere on the canal.

What amount does your organisation currently hold in the bank, as cash or in other balances?

N/A

What impact will the project have on the environment?

They will act as a graffiti deterrent and encourage further wildlife, whilst engaging with local youth.

Please state here any further information, which you think, will help the Council when considering your application:

This will reduce ASB on the towpath in Stonehouse whilst adding to the benefits of the Spice project.

I wish to apply for a Grant from Stonehouse Town Council and certify that the information I given above is correct to the best of my knowledge and belief:

Signed _____

Date _____

This application must be returned to the Town Council Office together with your accounts

**Stonehouse Town Council
Internal Audit/Check April
Report**

Basis

As for the February Audit, this was based on the Financial Regulations (rather than a template) and Focussed on Procurement.

Financial Regulation Requirements

STC FRs have different criteria depending on the value of Contracts being procured.

5.6: estimated to exceed: £60000 including VAT

5.7: estimated to exceed £30000 including VAT

5.8: exceeding £3000 excluding VAT

5.9: between £500 to £3000 excluding VAT

Note that these amounts except for 5.7 are bracketed suggesting in draft and subject to finalisation.

Due to Auditor's time constraints, procurement process for contracts over £60000 (Youth Services and Grounds Maintenance) were reviewed and TC provided evidence that requirements were advertised in Gov.UK Contracts Finder.

Other purchases will be investigated at the next Audit.

Status of Financial Regulations

The Policy Working Group (PWG) has been tasked to review Financial Regulations at their next meeting on 22 April.

Town Clerk will be issuing his own notes on FR for consideration.

He referred to Transparency Code (a separate requirement over and above those of FR and Standing Orders) which have relevance to the procurement process.

Furthermore, National Association of Local Councils (NALC) in March 2025 issued Model Financial Regulations for Local Councils which have been shared with PWG.

Observations

There are no observations on the operation of Procurement process.

The FR may need to clarify FRs fixing contract values in the various paragraphs taking into account thresholds set by Parliament (see Para 5.4)

(Para 5.6 may be superfluous as TC seemed unaware of the £60000 threshold).

Keith Terry
16 April 2024

Town Clerk

From: Ken Fryer <ken@kenfryer.co.uk>
Sent: 16 April 2025 20:10
To: Stonehouse Community Association (stonehouse1@tiscali.co.uk); CLIVE BOARDMAN; cclrcouncillorterry@stonehousetowncouncil.gov.uk; Sally Prout; sallyaparsons@aol.com; j.jordan007@btinternet.com; celia; celiaparodene@gmail.com
Cc: Town Clerk
Subject: Re: Stonehouse Community Association - Management Accounts 31st March 2025
Attachments: 1 Stonehouse Community Association P&L Acc month of 31st March 2025.pdf; 2 Stonehouse Community Association P&L Acc Year ended 31st March 2025.pdf; 3 Stonehouse Community Association Balance Sheet as at 31st March 2025.pdf

Importance: High

Dear All:

I have completed the bookkeeping for the year ended 31st March 2025.

I attach the following:

1. Profit & Loss Account for the month of March 2025,
2. Profit & Loss Account for the year ended 31st March 2025,
3. Balance Sheet at 31st March 2025

As anticipated the month of March was very positive with a net surplus for the month of £1,134. However cumulatively for the year the result is a loss of over £18,000 (just over £12,000 for the previous year).

The deficit was due to:

Replacement of water main - over £8,000

Increase in gas and electricity cost - over £3,000 up on 2023/24

Generally, costs including repairs and maintenance being more than the previous year.

The deficit was funded from reserves and at 31st March 2025 there are just under £14,000 of reserves remaining.

"Statutory" accounts will be circulated shortly in advance of the AGM in June.

Ken Fryer
Treasurer/Trustee
Stonehouse Community Association
Community Center
Laburnum Walk
Stonehouse. GL10 2NS

Office Landline 01453-823241

Personal Mobile 07831-180360

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Stonehouse Community Association
Profit And Loss Account
From 1/3/25 to 31/3/25 and from 1/4/24 to 31/3/25

			Month £		Year £
Income	Community Lunches & Cafe	302		4,155	
	Grants	-		150	
	Interest	-		735	
	Other	203		1,266	
	Rents	4,591		36,669	
	SDC Rate rebate	3,840		3,840	
			8,936		46,815
Expenses	Bookkeeping	-		(385)	
	Cleaner	(460)		(5,995)	
	Cleaning and cleaning materials	(226)		(2,518)	
	Community Cafe Costs	(217)		(2,361)	
	Community cafe support	-		(445)	
	Gardening	-		(800)	
	Insurance	690		(2,345)	
	Light and heat	(2,776)		(11,298)	
	Other professional fees	-		(122)	
	PPL	437		(919)	
	Printing, postage and stationery	(18)		(135)	
	Rent	500		(500)	
	Repairs and renewals	(293)		(14,892)	
	Sundry	-		(147)	
	Telephone	(38)		(517)	
	Trustee fees	-		(100)	
	Uniform Business Rates	(3,840)		(3,840)	
	Wages and wardens expenses	(1,440)		(15,360)	
	Water rates	35		(1,364)	
	Website costs	(72)		(432)	
	Write offs - discounts given	(84)		(582)	
			(7,802)		(65,058)
			1,134		(18,243)
Net profit/(loss)			1,134		(18,243)

Stonehouse Community Association
Profit And Loss Account
For the year ended 31 March 2025

			2025 £		2024 £
Income	Community Lunches & Cafe	4,155		6,155	
	Grants	150		1,150	
	Interest	735		1,266	
	Other	1,266		700	
	Rents	36,669		35,970	
	SDC Rate rebate	3,840		3,840	
			46,815		49,081
Expenses	Accountants fees	-		(600)	
	Bookkeeping	(385)		(695)	
	Cleaner	(5,995)		(5,058)	
	Cleaning and cleaning materials	(2,518)		(2,748)	
	Community Cafe Costs	(2,361)		(4,231)	
	Community cafe support	(445)		(969)	
	Computer	-		(440)	
	Donations	-		(100)	
	Fixtures and Fittings	-		(854)	
	Gardening	(800)		(848)	
	Insurance	(2,345)		(2,045)	
	Light and heat	(11,298)		(8,172)	
	Other professional fees	(122)		(15)	
	PPL	(919)		(747)	
	Printing, postage and stationery	(135)		(296)	
	Refreshments	-		(438)	
	Rent	(500)		(500)	
	Repairs and renewals	(14,892)		(11,943)	
	Sundry	(147)		(74)	
	Telephone	(517)		(575)	
	Trustee fees	(100)		-	
	Uniform Business Rates	(3,840)		(3,840)	
	Wages and wardens expenses	(15,360)		(14,116)	
	Water rates	(1,364)		(1,434)	
	Website costs	(432)		(468)	
	Write offs - discounts given	(582)		(25)	
			(65,058)		(61,231)
			(18,243)		(12,149)
Net loss			(18,243)		(12,149)

Stonehouse Community Association
Balance Sheet
As at 31 March 2025

			2025 £		2024 £
Debtors	Accrued income	2,230		-	
	Prepayments	1,818		1,566	
	Stock	25		25	
			4,073		1,591
Rents Receivable Led	Bingo Parsons K + S	-		220	
	Curious Kids	20		-	
	Cymbal Knits	-		39	
	Family Group Services	58		87	
	Fostering Support Group	39		274	
	Gloucestershire County council	-		29	
	Green Scout - Dan Robinson	1,740		-	
	IET	-		35	
	Jolly Stompers	-		55	
	Keep Fit Scott	44		132	
	Labout Co-op	29		-	
	NHSB&T Blood Donors	170		340	
	Pensioners Club	88		-	
	Pilates class	-		45	
	Psychic Event - Nanny Cindery	40		-	
	QI Chris Handbury	114		304	
	R&R Delights	-		128	
	The Sally Prout School of Danci	-		1,351	
	Users	-		(214)	
	Women's Institute	(39)		-	
			2,303		2,825
Bank accounts	Cafe Lunches Cash Account	85		430	
	Current account	6,579		7,690	
	Deposit account	3,922		21,186	
	Petty Cash	36		31	
			10,622		29,338
Creditors ledger	PPL PRS	167		-	
	XLN	-		(60)	
			167		(60)
Other creditors	Accruals	(1,224)		(1,510)	
	Deferred income	(2,000)		-	
			(3,224)		(1,510)
Net assets			13,941		32,184
			£		£
Beneficiaries	Income account brought forwar	32,184		44,333	
	Net loss	(18,243)		(12,149)	
			13,941		32,184
Total funds			13,941		32,184



STONEHOUSE TOWN COUNCIL

FINANCIAL RISK ASSESSMENT – MAY 2025

The Council is required to review risk annually. The following is a list of recommendations for approval:

Service Area	Risk	Control	Risk	Impact	Score	Comments
FINANCE						
Insurance	Authority unable to secure adequate insurance for its assets and operation	Current insurance levels as detailed. Insurance cover is through 'Gallaghers Insurance' Insurance – 3 year agreement in place from 1 st June 2024. The agreement is subject to minor changes pending increases in Government taxes. Authority undertakes annual financial risk review and complies	2	3	6	

		with good practice measures on Financial, HR, H&S and other operational matters				
Precept	Illegal Expenditure	Council has its General Power of Competence, the power of first resort. Business Committee and Full council oversee all payments made through its authorisation process. Internal control checks made of the council's payments Ensure adequate general reserve for 3-6 months in addition to substantial Earmarked Reserves. Late payment is limited due to current authorisation opportunities and use of 'Edge'	1	3	3	
	Late payment or over exposure at year end					
Payroll	Loss of data Fraud	Outsourced to PATA. At risk if service provider business fails but data could be restored from the Council's Cloud based IT storage. Quarterly internal control checks undertaken and reported to Committee and Town Council. Annual check also made by internal auditor.	1	3	3	

		Account signatories to approve all amended salary payments				
Accounting	Non-compliance	Ensure adequate training, Systems, audits and adequate staff levels. Resilience on 'Edge' Finance in place – system very intuitive	1	2	2	
	Late VAT returns	HMRC vat claims programmed each quarter – GAPTC advises in detail on end of year process - subscription to GAPTC maintained. HMRC prompts action				
	Inaccuracy	Internal control checks made of the council's accounts and payments and these are reported to Council. Processes reported on by Annual Internal Auditor and through internal control checks				Monthly reconciliation of main bank account mitigates minor errors.
Finance	Cash deposits at risk in bank	Currently use CCLA for large proportion of the council's investments thereby reducing risk. Other investments currently being considered for review.	1	3	3	Need to review non CCLA investments due to external fraudulent attempts to access accounts
	Access to investments (Council's exposure with its	Officers trying to access information in relation to the council's accounts. The council's ever changing				Dealing with Banks and Building Societies has been a major problem. Consideration should be

	operating account)	<p>circumstances has made this difficult.</p> <p>Cashflow secured by keeping treasury account topped up through CCLA – top up arrangement made very easy</p> <p>Ensure criteria from grant awarding body is strictly followed</p> <p>Ensure adequate scrutiny is applied to accounts and spending</p> <p>Ensure regular contact with leaseholders and bodys renting facilities</p> <p>Re-declaration made by the council every three years as required by Pensions Regulator and at onset of new staff arrivals</p>				given to moving further investments in to CCLA or use of alternative investment organisations
OTHER						
Staff	Loss of personnel	<p>General reserves in case of temporary staff needs</p> <p>Improved management of and communications with staff to ensure good retention. The Council offers</p>	2	3	6	The council's workforce has in the main settled with new staff improving the organisation's resilience; regular 1-1s and team

		reasonable terms and conditions. Need to build in further resilience to staffing Secure and comply with HR advice (Peninsula). Risk assessment undertaken on existing staff arrangements in line with Government Guidance. Can be reapplied as and when necessary			meetings held in addition to day to day communications Staff reporting Covid are asked to stay away from the office
	HR Litigation Covid impact				
Administration	Management of Finance Policy non compliance Council unable to make payments due to lack of	<p>'Edge' finance software provides a closed system that is fully auditable. It supports improved budget controls. Adequate up to date training is provided to staff. Accounts audited internally each quarter</p> <p>Accounts and payment lists reported each month to Business Committee and Full Council</p> <p>The Policy register is generally kept up to date and reviewed in line with Council agreed frequencies by the Member led Policy Review working group</p> <p>Number of signatories increased</p>	2	2	4
					Policies currently need some catch up work

	signatories	from 3 Cllrs to 5. Authorise Clerk and Deputy Clerk to act as back up full bank signatories to the council's Lloyds account.				
Allotments	Non compliance with Management agreement	Management agreement details discussed with allotment association annually. Annual checks undertaken	1	2	2	The council has good working relations with the Allotment Association.
Data	Security breach	Data stored off site on cloud system. Now protected by remote monitoring and updating by IT service provider 'JIREH' – information is further backed up. Data Protection Policy has been adopted and will be regularly reviewed. Safe custody for title documents/legal agreements.	1	3	3	In 2024, Council agreed a long term service agreement with Jireh to provide IT services Documents now currently held in fire proof room by 'Leeper Prosser' Solicitors.
Parks	Play Equipment/play areas and fields becoming unfit for use	Weekly visual checks and quarterly detailed checks carried out in all areas in addition to annual review by ROSPA Council staff trained to undertake interim inspections	2	3	6	Recently employed additional grounds staff to provide increased resilience ensuring required checks are made

	Trees left unmanaged	Tree Strategy in place – full list and location of trees now in place. Regular annual inspection undertaken and remedial works undertaken				
Procurement	Ensure value for money Need to advertise contracts	Financial Regs are regularly reviewed and applied Contracts over £30,000 incl vat to be advertised on the council and public contract finance website. Expected annual contract costs reviewed for large scale work/services	1	3	3	The council has two main contracts that exceed this threshold – both are advertised in line with the Financial Regulations
Health and Safety	Non Compliance with health and safety regulations	Health and safety documents currently in review . Significant changes made to working equipment and practices to reduce risk New staff encouraged to take cautionary approach to all work – no time bound requirements. Regular communications with office staff and arrangements in place to help deal with unusual events ie	1	3	3	

			heat, severe cold etc New contract signed (Jan 25) with Peninsula to ensure correct documentation is held and updated and, applied				
Buildings	Deterioration, over – expenditure and under utilisation		All buildings currently checked for general condition on a regular basis mainly by grounds staff. Issues reported to the town hall and actioned.	2	2	4	
Elections	Failing to comply with Co-option process		Due process followed with updates and advice provided by the election authority	1	3	3	
External audit	Unable to satisfy requirements of annual AGAR returns		Internal auditor booked in each year in advance 'Edge' engaged to produce end of year accounts Agenda item added for council sign off in April/May each year	1	2	2	
Members Interests	Conflict of interests Opportunity for impropriety		Cllrs receive training on Code of Conduct and comply with requirements. Cllr register all relevant interests (pecuniary and	1	4	4	

		non pecuniary interests). Cllrs notify the clerk of gifts/hospitality				

Risk Assessment & Action

Risks will be identified and then assessed according to the following criteria:

	Major impact (3)	Moderate impact (2)	Minor impact (1)
High risk (3)	Score 9	Score 6	Score 3
Medium risk (2)	Score 6	Score 4	Score 2
Low risk (1)	Score 3	Score 2	Score 1

Score 9: circumstances giving rise to risk to be eliminated if possible.

Score 4-6: risk requires immediate and/or continuous management and monitoring.

Score 2-3: risk requires management and monitoring.

Score 1: risk does not require management but may be monitored.

Note! Risk Management can include the transfer of risk by e.g. taking out insurance or buying in a service from a specialist provider

Next Review:



Renewal SCHEDULE

Quote Reference - 149023634

The information contained on this page is confidential and should not be sent to third parties

INSURANCE DETAILS

Period of insurance :	Continuous cover from 01/06/2025 until the policy is cancelled
Date issued to insured :	29/04/2025
Underwritten by :	Hiscox Underwriting Ltd on behalf of the insurers listed for each section of the policy
Payment method :	Payment by Broker's Account

INSURED DETAILS

Insured :	Stonehouse Town Council
Address :	Town Hall Stonehouse GL10 2NG
Additional insureds :	There are no Additional Insureds on this policy
Business :	Town Council
General terms and conditions wording :	11604 WD-HSP-UK-PAC-GTC(4) The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below

PREMIUM DETAILS

Annual premium :	£7,835.97	Annual Tax :	£940.31	Total :	£8,776.28
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Renewal SCHEDULE

Local councils & not-for profit organisations scheme

PROPERTY – BUILDINGS

Section wording 11600 WD-HSP-UK-PAC-PYB(5)
Insurer Hiscox Insurance Company Limited

Premises address	Sum insured
2 x Football Stands, Oldends Lane, Gloucestershire, GL10 2DG	£206,376
Allotment sheds x12, Gloucester Road, Gloucestershire, GL10 2HB	£75,692
Oldends Lane Pavilion, Oldends Lane, Gloucestershire, GL10 2DG	£875,061
Town Hall, High Street, Gloucestershire, GL10 2NG	£951,979
Workshop/store, Oldends Lane, Gloucestershire, GL10 2DG	£175,452
Youth Centre (& storage container), Oldends Lane, Gloucestershire, GL10 2DG	£300,720
Storage Unit, Oldends Lane, Gloucestershire, GL10 2DG	£70,662

Item description	Excess	Amount Insured
Total Buildings	£250	£2,655,942
Gates and fences	£250	£55,096
Fixed outside equipment	£250	£4,125
Street furniture	£250	£0
War memorials	£250	£123,810
Playground equipment	£250	£124
Sports surfaces	£250	£0
Other surfaces	£250	£0
Rent receivable	£250	

Excess applies to: Each and every loss

Special excesses

Losses from subsidence £1,000 each and every loss

Additional cover

(in addition to the overall limit/amount insured above)

Trace and access	£5,000
Emergency services	£5,000
Loss prevention costs	£25,000
Additions to buildings	£50,000
Inadvertent omissions	£500,000
Trees, shrubs and plants	£25,000
Bequeathed buildings	£50,000
Discharge of oil	£10,000 in total during any one period of insurance, across all Property sections combined
Contract works and site materials	£75,000

Renewal SCHEDULE



Endorsements

308.0.2	Flat roof condition
6469.0	Addition of cover: under insurance restriction (Buildings)
6728.0	Removal of cover: cyber claims and losses

PROPERTY – CONTENTS

Section wording 11602 WD-HSP-UK-PAC-PYC(6)
Insurer Hiscox Insurance Company Limited

Item description	Excess	Amount Insured
General contents including computer and ancillary equipment	£250	£38,261
Civic Regalia	£250	£0
Gardening equipment, plant and machinery	£250	£57,665
Sports equipment	£250	£8,018
Rent payable	£250	£0

Excess applies to Each and every loss
Geographical limits: United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man

Additional cover (in addition to the overall limit/amount insured above)

Costs following glass breakage	£10,000
Additions to contents	£10,000 or 10% of the amount insured for contents, whichever is the greater
Money in the insured location while open for business or in a locked safe	£1,000
Money in transit or at the home of any councillor, trustee, employee or volunteer	£1,000
Money at all other times	£1,000
Money - non-negotiable instruments	£250,000
Identity fraud	£5,000
Personal effects	£5,000
Reconstitution of electronic data	£5,000
Reconstitution of other business documents	£5,000
Lock replacement	£10,000
Building damage by theft	£10,000
Personal assault - death	£10,000 per person
Personal assault - total loss or permanent and total loss of use of one or more limbs	£10,000 per person
Personal assault - total and irrecoverable loss of sight in one or both eyes	£10,000 per person
Personal assault - disablement which totally prevents the injured person from carrying out all parts of their usual occupation	£100 per week up to a maximum of 104 weeks
Metered water and fuel	£5,000
Outdoor items	£5,000
Marquees	£10,000
Refrigerated stock	£2,500
Undamaged tenant's improvements	£5,000
Contents temporarily elsewhere including whilst in transit	£25,000 or 10% of the amount insured for contents, whichever is the less

Renewal SCHEDULE

Defective title – fine art	£10,000
Continuing hire charges – in total across all Property sections	£10,000
Exhibitions stands and equipment temporarily elsewhere	£25,000 or 10% of the amount insured for contents, whichever is the less
Defibrillators	£5,000
Bequeathed property	£5,000
Fund raising events	£5,000
Contents kept at home	£25,000 or 10% of the amount insured for contents, whichever is the less
Fraud and dishonesty	£550,000 the aggregate per period of insurance

Endorsements

240.3	Minimum security condition
6226.0	Addition of cover (Travel expenses)
6729.0	Removal of cover: cyber claims and losses
6349.1	Floating amount insured (Contents)
6222.0	Amendment of cover (Fidelity guarantee)

PROPERTY AWAY FROM THE PREMISES

Wording Insurer	11602 WD-HSP-UK-PAC-PYC(6) Hiscox Insurance Company Limited
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Item description	Excess	Amount Insured
All business equipment	£250	£5,000

Excess applies to:	Each and every loss
Geographical limits:	European Union, United Kingdom of Great Britain and Northern Ireland, Channel Islands, Isle of Man and Gibraltar

Endorsements

65.00	Contents temporarily elsewhere
6729.0	Removal of cover: cyber claims and losses

PROPERTY – BUSINESS INTERRUPTION

Section wording Insurer	11601 WD-HSP-UK-PAC-PYI(6) Hiscox Insurance Company Limited
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Item description	Indemnity period	Amount Insured
Loss of income	12 months	£10,000
Additional increased costs of working	12 months	£10,000

Additional cover (in addition to the overall limit/amount insured above)

Key person	£250 per week up to a maximum of £2,500 per period of insurance.
Unauthorised use of public utilities	£100,000 or the total amount insured for Business

Renewal SCHEDULE

interruption, whichever is less

Special limits (included within and not in addition to the overall limit/amount insured above)	
Denial of access	£100,000 or the total amount insured for Business interruption, whichever is less
Non-damage denial of access	£100,000 or the total amount insured for Business interruption, whichever is less
Bomb threat	£100,000 or the total amount insured for Business interruption, whichever is less
Suppliers	£100,000 or the total amount insured for Business interruption, whichever is less
Public utilities	£100,000 or the total amount insured for Business interruption, whichever is less
Public authority	£100,000 or the total amount insured for Business interruption, whichever is less
Failure of safety equipment	£100,000 or the total amount insured for Business interruption, whichever is less
Loss of attraction	£100,000 or the total amount insured for Business interruption, whichever is less
Alternative hire costs	£5,000
Equipment breakdown	Not insured

Endorsements	
6731.0	Removal of cover: cyber claims and losses
6820.0	Amended definition: income
6350.1	Floating amount insured (Business interruption)

EMPLOYERS' LIABILITY	
Section wording	11603 WD-HSP-UK-PAC-EL(4)
Insurer	Hiscox Insurance Company Limited
Limit of indemnity	£10,000,000
Limit applies to	Each and every occurrence including costs
Geographical limits	Worldwide
Applicable court	United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man

Special limits (included within and not in addition to the overall limit/amount insured above)	
Criminal defence costs	£100,000 in the aggregate
Terrorism	£5,000,000 in the aggregate

Endorsements	
3121.0	Employers Liability Tracing Office (ELTO) - mandatory information required
6734.0	Confirmation of cover: cyber claims

PUBLIC AND PRODUCTS LIABILITY	
Section wording	11607 WD-HSP-UK-PAC-GL(4)
Insurer	Hiscox Insurance Company Limited
Limit of indemnity	£10,000,000
Limit applies to	Each and every occurrence, defence costs in addition, other than for pollution or for products to which a single aggregate policy limit including defence costs applies
Excess	£250
Excess applies to	Each and every claim for property damage only
Geographical limits	United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man, the European Union and Gibraltar



Renewal SCHEDULE

Applicable courts	United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man, the European Union and Gibraltar
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Additional cover	(in addition to the overall limit/amount insured above)
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Unauthorised use of third party telephones by your employees	£2,500 any one period of insurance
Loss of excess or no claims discount	£250 any one period of insurance
Loss of third party keys	£2,500 any one period of insurance
Defamation and intellectual property rights	£500,000 any one period of insurance

Special limits	(included within and not in addition to the overall limit/amount insured above)
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Criminal defence costs	£100,000 in the aggregate
Pollution defence costs	£100,000 in the aggregate
Hirer liability	£5,000,000 in the aggregate

Endorsements

6080.0	Firework and bonfire condition endorsement
6735.0	Removal of cover: cyber claims

OFFICIALS' AND TRUSTEES' INDEMNITY

Section wording	11614 WD-HSP-PAC-DO(6)
Insurer	Hiscox Insurance Company Limited
Policy limit	£500,000
Limit applies to	In the aggregate including costs
Legal representation costs	£15,000
Legal representation basis	In the aggregate any one period of insurance
Geographical limits	United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man
Applicable courts	United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man

Endorsements

705.4	Prior and pending litigation date
3215.0	Amendment of cover: cyber claims (DO)
3216.0	Amendment of cover: breach of professional duty (DO)

COMMERCIAL LEGAL PROTECTION (DAS)
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Section wording	9927 WD-HSP-UK-CHR-DAS(3)
Insurer	DAS Legal Expenses Insurance Company Limited
Section limit	£100,000
Limit applies to	All claims resulting from one or more event arising at the same time or from the same originating cause
Excess	£200
Excess applies to	Each and every claim arising from aspect enquiries only
Geographical limits	For insured incidents 2 Legal Defence (excluding 2(4)), and 3(b) Bodily Injury: The European Union, the United Kingdom of Great Britain and Northern Ireland, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Croatia, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, Romania, San Marino, Serbia, Switzerland and Turkey (west of the Bosphorus). For all other insured incidents: The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands

Renewal SCHEDULE

Endorsements

524.0

Commercial legal protection (charities)

PERSONAL ACCIDENT

Section wording
Insurer

11608 WD-HSP-UK-PAC-PA(4)
Hiscox Insurance Company Limited

Personal accident

Capital benefit	£100,000
Temporary benefit	£500 per week
Medical expenses	£10,000
Insured persons	Councillors, trustees, volunteers and employees of the insured
Operative time	While working for you or on your behalf

Special limits

(included within and not in addition to the overall limit/amount insured above)

Death	100% capital benefit amount per person
Loss of one limb	100% capital benefit amount per person
Loss of one eye	100% capital benefit amount per person
Loss of two limbs	100% capital benefit amount per person
Loss of two eyes	100% capital benefit amount per person
Loss of one limb and one eye	100% capital benefit amount per person
Loss of hearing	100% capital benefit amount per person
Loss of speech	100% capital benefit amount per person
Permanent total disablement	100% capital benefit amount per person
Temporary total disablement	£500 per week, up to a maximum of 104 weeks, an excess of 14 days applies
Temporary partial disablement	£500 per week, up to a maximum of 104 weeks, an excess of 14 days applies
Maximum accumulation	£1,000,000 any one loss in the aggregate

Endorsements

6752.0

Amendment of cover: cyber claims and losses

CRISIS CONTAINMENT

Wording	15369 WD-HSP-UK-PAC-CRI(1)
Insurer	Hiscox Insurance Company Limited
Limit of indemnity	£25,000
Limit applies to	Per crisis and in the aggregate during any one period of insurance
Geographical limits	The United Kingdom of Great Britain and Northern Island, the Isle of Man and the Channel Islands.

Special limits

(included within and not in addition to the overall limit/amount insured above)

Outside working hours discretionary crisis mitigation costs	£2,000
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Endorsements

9003.0

Crisis containment provider: Hill Knowlton