



To Councillors: J Aldridge, A Baker, S Compton, A Damodaran, M Gemmell Smith, A Layland, N Lloyd (Chair), S McGregor, S Sumner (Vice-Chair), B Todd.

A Finance and Governance Committee Meeting will be held at 7:30 pm on 23 May 2022 in Rickards Hall.

Members of the public are welcome to observe this meeting

Lorraine Ganney RFO

18 May 2022

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1 Elections

1.1 Election of Chairman of the Finance and Governance Committee for the ensuing year

1.2 Election of Vice Chairman of the Finance and Governance Committee

2 Apologies for Absence

3 Declaration of Interests or Predetermination

The disclosure must include the nature of the interest. If an interest becomes apparent to a member during the course of a meeting that has not been disclosed under this item, the member must immediately disclose it.

4 To Confirm the Minutes of The Finance Committee Held on 21 March 2022

 Finance | 21 Mar 2022 v.1 | Minutes (Pages 9695 to 9697)

5 Matters Arising from The Minutes for Report and Not Covered Elsewhere (for Information Only)

 Annex 1: RFO Report.pdf

6 Actuals 2021/22 Year End

Do Members confirm the end-of-year actuals?

6.1 To receive the Consolidated Balance Sheet report and to note the end-year cash balances

The Balance sheet was reviewed by the Internal Auditor for submission for the AGAR (Annual Governance & Accountability Return). The carried forward net asset cash balances £1,041,590

6.2 To review the Financial Income and Expenditure (I&E) budget comparisons report

The end-of-year actuals can be seen with the Financial Income and Expenditure budget comparisons report – please refer to Item 8.5 which shows the closing figures for 2021/22 Chairman’s report is attached.

7 Financial Statement and Analysis of Receipts and Payments (financial Report Pack)

To approve the Financial Income and Expenditure Statements as of the 30 April 2022


7.1 To ratify the expenditure up to 30 April 2022

Do Members ratify the above report?

 Annex 2: 7.1 Paid Expenditure Transactions.pdf


7.2 To approve the list of expenditure for payment

Do Members approve the above payment?

 Annex 3: 7.2 Expenditure Transactions List.pdf

7.3 To review Expenditure over £500 up to 30 April 2022

Do Members/ the Committee accept the above report?

 Annex 4: 7.3 Paid over 500.pdf


7.4 To receive the income up to 30 April 2022


Do Members receive the above report?

 Annex 5: 7.4 Received Income.pdf

7.5 To review the Financial I&E Budget Comparisons report


Do Members receive the above reports?

 Annex 6: Financial Budget Comparison.pdf

 Annex 7: 7.5 Financial Budget Comparison.pdf


7.6 To Review the I&E Account up to the 30 April 2022

Do Members receive the above Report

 Annex 8: 7.6 Income and expenditure acc.pdf


7.7 To review the Consolidated Balance Sheet

Do Members confirm the above report?

 Annex 9: 7.7 Consolidated Balance sheet.pdf

7.8 To receive the Financial Summary Cashbook

Do Members confirm the above report?

 Annex 10: 7.8 financial summary - cashbook.pdf

7.9 To confirm the Bank Reconciliation statements and Procurement Card for March and April 2022

Do Members confirm and accept the above reports?

 Annex 11: 7.9 Bank and Investment Accounts.pdf

7.10 To approve and accept the transfers into, out of and between bank accounts

Do Members approve and accept the attached report?

 Annex 12: 7.10 Bank Account Transfers.pdf

- 7.11 **To note and advise on invoices outstanding over 3 months**
Nothing to report.

8 **Financial Business**

- 8.1 **To ratify the renewal of the Vehicle insurance with NFU Mutual**
The vehicles insurance is a saving of £500 on last year.

Do Members ratify the NFU Mutual renewal (as emailed 18 May confirming best value) and the expenditure of £1925.05

 Annex 13: 8.1 Vehicle Insurance Cover.pdf

- 8.2 **To note: the Council's insurance policy renewal**

The renewal papers for the year beginning July 2022 for the buildings and other insurances is due for review in June, this is part of a 3-year agreement we have with WPS Hallam for a better deal over a 3-year period. This is the last year of the arrangement.

9 **Annual Governance and Accountability Return (AGAR) 2021/22**

Full end of year finances, including the consolidated balance sheet, cash book, and budget comparisons for year end 31 March 2022 were presented to full Council meeting 9 May.

- 9.1 **To note: The AGAR for the financial year up to 31 March 2022 was completed, approved by full Council (9 May) and submitted to the external audit**

- 9.2 **To note: The Notice of Public Rights and Publication of the unaudited Annual Return inspection period is 6 June to 15 July 2021 (this included the first 10 working days of July).**

This will be published on 1 June on the website and noticeboards.

10 **Governance Business**

- 10.1 **To receive the Internal Auditors Report April 2022**

The Internal Auditor carried out a comprehensive review of the Council's accounting records and end-of-year 31 March 2022. Overall, it was a good report which shows improved procedures and items highlighted at the October interim audit having been addressed.

However, it was noted that the Council does need to update its Financial and Governance Risk and review for financial controls. At the May meeting 2021 it had been resolved that Cllrs Lloyd and Sumner would work with the RFO and Town Clerk. However, due to other work commitments, new RFO and the RFO working on the financial software and anomalies, this remains outstanding. A date could be set over the early summer period. This

is part of the Internal Audit Group remit.

As part of the risk controls, we were reminded that for good practice invoices and bank reconciliations should be checked by different Members and not the same three Members each month. Are any other Members available to check and initial monthly invoices?

Another item mentioned was that there is not an investment policy. An Earmarked/Capital and General Reserve Fund Policy was adopted in November 2021. This will be looked at and presented to Governance Committee in due course and following the interim review.

<https://www.edenbridgetowncouncil.gov.uk/internal-auditor-reports/>

10.2 **Internal Audit Group – to set a review date**

Following a review of the Council's Financial and Governance Risk controls (date to be agreed with Cllrs Lloyd and Sumner), this should be presented to the IA Group. The IA Group should also consider any other matters it would like to look at/check.

Propose a date a date in August/September.

10.3 **To appoint and confirm the Personnel Committee membership**

Terms of Reference / personnel committee states - Membership: The Committee shall consist of 7 Members appointed by the Finance and Governance (F&G) Committee, but not necessarily F&G Committee members (membership will be confirmed annually after the AMTC).

Current membership:

- Angela Baker
- Michael Gemmell Smith
- Alan Layland
- Nick Lloyd
- Margot McArthur (Committee Chair)
- Stuart McGregor
- Bob Todd (Position held by the Chairman of the Councillor)

Do Members confirm the same membership or are there any changes?

10.4 **To approve the amendments to the Standing Orders (items 5.1, 18 and 19) and make recommendation to Council**

NALC has updated its Model Standing Order 18 (financial controls and procurement) to bring it into line with the procurement position post-Brexit and the recently reissued Legal Topic Note (LTN) 87, which contains the current procurement threshold figures. It has also simplified the model standing order and taken out references to the European Union. Attached is a copy of the LTN 87 for procurement.

The NALC model Standing Orders was updated April 2022; the Town Council had based its

in 2020 update. Having checked there are no differences apart from Standing Order 18.

There are also some other minor recommendations:

5.1 Annual Meeting of the Town Council – some other good practice procedural housekeeping has been suggested (these were included on the agenda for the Council’s Annual meeting in May).

19 Handling staff matters – typo correction in item ‘e’

Do members agree to the amendments to the Standing Orders (items 5.1, 18 and 19) as shown in red, and make recommendation to full Council to adopt the amendments?

11 **Finance Correspondence**

None

12 **Date of Next Meeting – 18 July 2022**

Please note that the date of this meeting has changed from 11 to 18 July; this meeting will be following Planning Committee, 8.00 pm. It will be a Finance Committee looking at 1/4ly review.

**Responsible Finance Officer's Report to Committee
May 2022**

Information

The past six weeks I have been completing the end of year and the Annual Governance and Accountability Return (AGAR), which has been successfully completed and signed by the Internal Auditor (IA) who has confirmed that the financial management and internal controls are in good order. The IA attended for 5-hours providing a thorough review of the finances, financial procedures and had time to look at the risk management controls. He was satisfied that all outstanding queries from the October interim review had been addressed, and he was pleased with the reports package.

EDGE has had several carried over anomalies (previously reported to Committee). I have spent quite some time over the past few months resolving these. All have now been corrected in the year-end figures.

I have created a new report 'Income and Expenditure (I&E) Account' which consolidates the I&E heading codes and provides the actual I&E figures on a one-page report. This is different to the 'budget comparisons report' which includes debtors and creditors. This new report has been added to the Financial Reports Package (item 7) and is item 7.6 I&E Account.

Bank accounts: The full Council (May meeting) has confirmed the signatories and changes will be made over the next month or so.

The insurance renewal is due July 2022. The renewal quotation is expected in June. Full Council approved the expenditure of up to £12,500. There have been some additions to the policy in the past year. The Town Clerk and I will review the schedule, and should there be any notable changes, these will be reported to Council at its July meeting.

The insurance claim for the Depot theft in March, has been reported. They have confirmed they will cover the equipment with £50 excess on each item. The Depot replacement is currently being negotiated as it will require a heavy-duty steel security door instead of a like-for-like wooden frame. Council (May) has approved the expenditure. Some replacement equipment was purchased in the previous financial year with the insurance claim due to be paid in this year.

7.1 Paid Expenditure Transactions

Start of year 01/04/22

paid between 01/04/22 and 30/04/22

Payment Reference	Paid date	Tn no	Order	Gross	Vat	Net	Cttee	Details	Heading
DD040422BAR	01/04/22	42812		£35.16	£0.00	£35.16	CS	Barclays	Commission Charges 14/02 to 13/03 2070/1
DD010422VAT	01/04/22	42813		£45.90	£0.00	£45.90	CS	Vatix	Lone Worker Alarms 2005/7
DD010422SDC4	01/04/22	42816		£420.60	£0.00	£420.60	CS	Sevenoaks District Council	Rates Doggetts Barn 2010/1
DD010422SDC2	01/04/22	42817		£193.15	£0.00	£193.15	OS	Sevenoaks District Council	Rates Mowshurst Barn 3010/1/2
DD010422SDC3	01/04/22	42818		£540.25	£0.00	£540.25		Sevenoaks District Council	Rates Market Yard Car Park and Toiltes 3010/1/4
DD010422SDC1	01/04/22	42819		£332.40	£0.00	£332.40	OS	Sevenoaks District Council	Rates Depot 3010/1/1
DP010422IZET	01/04/22	42844		£7.73	£0.00	£7.73	CS	IZettle	Card Charges March 2070/1
SO010422ACT	01/04/22	42880		£65.00	£0.00	£65.00	OS	Action With Communities In Rural Kent	2022/23 Membership 3090/1
DD060422AVI	06/04/22	42825		£1,089.23	£0.00	£1,089.23		Aviva	Health Care April 2000/7
DP130422AVI	13/04/22	42826		-£163.38	£0.00	-£163.38	CS	Aviva	Refund re Healthcare over charged 2000/7
DD140422PST	14/04/22	42841		£740.00	£123.34	£616.66		PS Technology	April Phone and IT Charges 2010/6/1
DD140422PC	14/04/22	42842		£266.35	£44.39	£221.96	OS	Mill Hill Garage (Petrocell Holdings Ltd)	Fuel for Vehicles 3070/5
IB220425NP	19/04/22	42759		£1,138.69	£189.78	£948.91	OS	N Power	Street Lighting 01/01/22 to 31/01/22 3130
IB220425NP	19/04/22	42760		£964.16	£160.69	£803.47	OS	N Power	Street Lighting 01/02/22 to 28/02/22 3130
IB220425NP	19/04/22	42761		£1,013.42	£168.90	£844.52	OS	N Power	Street Lighting 01/03/22 to 31/03/22 3130
March Credit Card	19/04/22	42786		£3,376.58	£523.52	£2,853.06		Barclaycard	March Barclay Card Spend 2040/2
DD200422SAG	20/04/22	42814		£39.00	£6.50	£32.50	CS	Sage Software Limited	Payroll Software 2020/6
DD200422PREM	20/04/22	42827		£968.70	£0.00	£968.70		Premium Credit	Buildings Insurance 3060/1/2
IB210422SAL	21/04/22	42824		£17,012.14	£0.00	£17,012.14		Salaries	Salaries April 2000/1
DD210422PST	22/04/22	42740		£2,007.00	£334.50	£1,672.50	CNCL	PS Technology	New Computer for RFO, Repair of Damaged Computer, 4 replacement Screens 1040
IB220425ME	22/04/22	42758		£535.00	£0.00	£535.00	OS	ME Training Services	Chain Saw Refresher Course 3016/1
IB220425SDC	22/04/22	42762		£60.00	£10.00	£50.00	OS	Sevenoaks District Council	Banner for the Market 3011/2

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7.1 Paid Expenditure Transactions

Start of year 01/04/22

paid between 01/04/22 and 30/04/22

Payment Reference	Paid date	Tn no	Order	Gross	Vat	Net	Cttee	Details	Heading
IB220425KCC	22/04/22	42763		£99.49	£16.59	£82.90		Kent County Council Commercial Services	Cleaning Products 2220/2/3
IB220425SK	22/04/22	42764		£45.00	£0.00	£45.00	CS	Surekill Pest Control Services	Doggetts and Museum Pest Control 2220/2/1
IB220425EM	22/04/22	42765		£42.00	£0.00	£42.00		The Edenbridge Magazine	Jubilee and Rickards Hall Hire Advetrts 1171/2
IB220425WE	22/04/22	42766		£485.04	£80.84	£404.20		Wealden Embroidery & Print	Staff Uniforms 4050/2
IB220425BSP	22/04/22	42767		£276.00	£46.00	£230.00	OS	BSP (Knockholt) Ltd	Skip Hire 3030/4
IB220425CAN	22/04/22	42768		£98.70	£16.45	£82.25	CS	Canon (uk) Ltd	Photocopier Costs 01/01/22 to 31/03/22 2030/3
IB220425JEW	22/04/22	42769		£39.62	£6.60	£33.02	OS	Jewson	New Deadlocks after Breakin 3080/1/1
IB220425JEW	22/04/22	42770		£14.38	£2.40	£11.98	OS	Jewson	Postfix 3050/15
IB220425JEW	22/04/22	42771		£1.42	£0.24	£1.18	OS	Jewson	Flat Metal 3050/15
IB220425JEW	22/04/22	42772		£1.68	£0.28	£1.40	OS	Jewson	Flat Metal 3050/15
IB220425JEW	22/04/22	42773		£34.00	£5.67	£28.33	OS	Jewson	Rawplugs and Claw Hammer 3050/15
IB220425RAC	22/04/22	42774		£240.00	£40.00	£200.00	CNCL	Raccoon London Ltd	Rickards Hall Signage 1170
IB220425RAC	22/04/22	42775		£144.00	£24.00	£120.00	CS	Raccoon London Ltd	Signage for Public Toilets 2210/8
IB220425SHA W	22/04/22	42776		£132.00	£22.00	£110.00	OS	Shaw and Sons Ltd	Grants of Right Burial Book 3065
IB220425SN	22/04/22	42777		£137.39	£0.00	£137.39	OS	S&N Machinery	G B Generator Repair 3040/2
IB220425SN	22/04/22	42778		£31.00	£0.00	£31.00	OS	S&N Machinery	2 Stroke Oil 3050/15
IB220425RA	22/04/22	42787		£294.00	£49.00	£245.00	CNCL	Raccoon London Ltd	New Sign for Allotment and Blossoms Park 1170
IB210422BRA D	22/04/22	42790		£76.67	£12.77	£63.90		Bradford Electrical	Assorted Items 3050/7
IB210422BRA D	22/04/22	42791		£4.15	£0.69	£3.46	OS	Bradford Electrical	Stainless Steel Cleaner 3050/15
IB210422KID	22/04/22	42792		£181.20	£30.20	£151.00	OS	Kidmans	Ergo Helmet, Portective Gloves, 46-2 Head following break in 3080/1/1
IB210422KID	22/04/22	42793		£263.95	£43.99	£219.96		Kidmans	Stihl Hedge Cutter & Grease 3080/1/1
IB210422SP	22/04/22	42798		£26,386.80	£4,397.80	£21,989.00	CIL	Safeplay Playground Maintenance Services Ltd	Repair and renewal at the Skate Park 6000
IN210422SP	22/04/22	42799		£2,328.00	£388.00	£1,940.00	CIL	Safeplay Playground Maintenance Services Ltd	Repair and Renewal of Grind Box 6000
IB210422SP	22/04/22	42800		£2,083.20	£347.20	£1,736.00	OS	Safeplay Playground Maintenance Services Ltd	Repair of Existing Skate Park equipment 3140/9/6

7.1 Paid Expenditure Transactions

Start of year 01/04/22

paid between 01/04/22 and 30/04/22

Payment Reference	Paid date	Tn no	Order	Gross	Vat	Net	Cttee	Details	Heading	
IB210422KAL C	22/04/22	42802		£1,986.00	£331.00	£1,655.00	CNCL	Kent Association Of Local Councils	Subscription to KALC and NALC	1080
IB210422KC	22/04/22	42803		£2,500.00	£0.00	£2,500.00	CIL	Kent County Council	TRO Speed Limit Chage to Marlpit Hill	6000
IB210422SLC C	22/04/22	42804		£327.00	£0.00	£327.00	CS	Society Of Local Council Clerks	Membership fees for C Leet	2070/7
IB210422ED	22/04/22	42805		£1,730.76	£288.46	£1,442.30		Edge IT Systems Ltd	Edge Licences	2020/6
IB210422SN	22/04/22	42806		£1,184.74	£0.00	£1,184.74	OS	S&N Machinery	Kubota Fuyll service and Repair	3040/2
IB210422DG	22/04/22	42807		£40.00	£0.00	£40.00	CS		Window Cleaning for Doggetts	2020/1
IB210422SS	22/04/22	42808		£132.23	£22.04	£110.19		Safetyshop	Fire Door Retiiner & Extingisher	2220/4
IB210422ICC M	22/04/22	42809		£95.00	£0.00	£95.00	CS	Institute Of Cemetery And Crematorium Management	Annual Membership	2070/7
IB210422KCC	22/04/22	42810		£80.18	£13.36	£66.82	OS	Kent County Council Commercial Services	First aid, Hand Towels and Toilet paper	3090/2
IB210422DB	22/04/22	42811		£161.50	£26.92	£134.58	CNCL		2 Gazebo's for the Jubilee	1171/2
IB220422PEN	22/04/22	42822		£6,634.87	£0.00	£6,634.87		KCC Pension Fund	Staff Pensions April	2000/2
IB220422PAY E	22/04/22	42823		£5,790.46	£0.00	£5,790.46		Inland Revenue	PAYE/IN April	2000/1
DD220422SE S8	22/04/22	42828		£70.16	£0.00	£70.16	OS	SES Business Water	Water supply Forge Croft Allotments 155106	3010/4/4/2
DD220422SE S7	22/04/22	42829		£19.00	£0.00	£19.00	OS	SES Business Water	Water Supplu S/P Cemetery 155111	3010/4/2
DD220422SE S6	22/04/22	42831		£11.00	£0.00	£11.00	CS	SES Business Water	Water Supply Rickards Hall 156644	2220/1/4
DD220422SE S5	22/04/22	42832		£10.64	£0.00	£10.64	CS	SES Business Water	Water Supply Public Toilets 156785	2210/1/3
DD220422SE S4	22/04/22	42833		£6.00	£0.00	£6.00	CS	SES Business Water	Water supply Doggetts Barn 156804	2010/4
DD220422SE S3	22/04/22	42834		£14.52	£0.00	£14.52	OS	SES Business Water	Water supply Blossoms Park Toilets 158100	3010/4/5
DD220422SE S2	22/04/22	42835		£13.00	£0.00	£13.00	OS	SES Business Water	Water supply Swan Lane Allotments 159543	3010/4/4/1
DD220422SE S1	22/04/22	42836		£2.00	£0.00	£2.00	OS	SES Business Water	Water Supply Cem 155112	3010/4/2
DD250422	25/04/22	42820		£158.85	£0.00	£158.85	OS	Sevenoaks District Council	Rates Market Yard	3011/1
DD250422SD C1	25/04/22	42821		£188.25	£0.00	£188.25	CS	Sevenoaks District Council	Rates Rickards Hall	2220/1/1

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7.1 Paid Expenditure Transactions

Start of year 01/04/22

paid between 01/04/22 and 30/04/22

Payment Reference	Paid date	Tn no	Order	Gross	Vat	Net	Cttee	Details	Heading	
DD260422O2	27/04/22	42801		£32.93	£5.49	£27.44	OS	O2	O2 Bill for Ground Staff April	3010/6/1
DD280422TG1	28/04/22	42837		£292.56	£13.93	£278.63	OS	Total Gas & Power	The Depot Electricity 04/01 to 03/04	3010/2/1
DD280422TG2	28/04/22	42838		£296.28	£14.11	£282.17	CS	Total Gas & Power	Doggetts Electricity 01/01 to 31/03	2220/1/2
DD280422TG3	28/04/22	42839		£622.18	£103.70	£518.48	CS	Total Gas & Power	Rickards Hall Electricity 04/01 to 03/04	2220/1/2
DD280422TG4	28/04/22	42840		£1,332.71	£222.12	£1,110.59	CS	Total Gas & Power	Public Toilets Electricity 04/01 to 03/04	2220/1/2
DD290422PC	29/04/22	42843		£143.33	£23.89	£119.44		Mill Hill Garage (Petrocell Holdings Ltd)	Fuel for Vehicles	3070/5
Total				£88,002.92	£8,157.36	£79,845.56				

7.2 Edenbridge Town Council Expenditure transactions - approval list

Start of year 01/04/22

Tn no	Cheque	Gross	Heading	Invoice date	Details	Cheque Total
Supplier totals will include confidential items						
42874	IB220519B ES	£1,866.00	1010	27/04/22	Besure Security Systems - Upgrade for the Intruder Alarm system to combine Museum , Ciomunity Hall and Doggetts	
42875	IB220519B ES	£1,425.00	2060/5	05/05/22	Besure Security Systems - Upgrade to Current Alarm with Monitoring	
42876	IB220519B ES	£156.00		05/05/22	Besure Security Systems - 6 Month Annual Moitoring Package for 3 sites April 2022 - Sept 2022	£3,447.00
		£3,447.00			Besure Security Systems - Total	
42858	IB220519B RA	£6.00	3050/15	09/04/22	Bradford Electrical - Screw Caps and Scissors	£6.00
		£6.00			Bradford Electrical - Total	
42857	IB220519B SP	£276.00	3030/4	27/04/22	BSP (Knockholt) Ltd - Skip Hire	£276.00
		£276.00			BSP (Knockholt) Ltd - Total	
42860	IB220519C CG	£177.60	3050/6	03/05/22	C C Goard - 4mt Screened Soil	£177.60
		£177.60			C C Goard - Total	
42867	IB220519C EC	£230.00	3080/1/1	04/05/22	Cowell & Edwards Contractors - To Dig out a root at Blossoms Park	£230.00
		£230.00			Cowell & Edwards Contractors - Total	
42882	IB220519B ON	£41.50	1171/2	16/05/22	Stationery items for the Jubilee	£41.50
		£41.50			Staff Expenses Total	
42881	IB220519E AGA	£105.00	3090/1	16/05/22	Edenbridge Allotment Gardens - Contribution form Swan Lane for Insurance 2022/23	£105.00
		£105.00			Edenbridge Allotment Gardens - Total	
42892	IB220519IP A	£100.00	1171/2	18/05/22	IPaint Faces - Face Painting for the Jubilee Event	£100.00
		£100.00			IPaint Faces - Total	
42883	IB220519J TU	£80.00	6000	16/05/22	James Turner - Update ansd re-working of Events In Visit Edenbridge Website	£80.00
		£80.00			James Turner - Total	
42849	IB220519J EW	£4.70	3050/4	06/04/22	Jewson - Raw Plugs	

Signature _____ Signature _____
Date _____

7.2 Edenbridge Town Council Expenditure transactions - approval list

Start of year 01/04/22

Supplier totals will include confidential items

Tn no	Cheque	Gross	Heading	Invoice date	Details	Cheque Total
42850	IB220519J EW	£7.19	3050/4	22/04/22	Jewson - Fast Set Postfix	
42851	IB220519J EW	£57.26	3016/3	20/04/22	Jewson - Safety Boots	
42852	IB220519J EW	£39.77	3050/4	13/04/22	Jewson - Paving Flags & Raw Plugs	
42856	IB220519J EW	£43.25	3040/1	25/04/22	Jewson - Jerri Can	
42886	IB220519J EW	£8.48	3050/4	03/05/22	Jewson - Fast Set Postmix	
42887	IB220519J EW	£6.43	3050/4	04/05/22	Jewson - Rawplugs	
42888	IB220519J EW	£16.90	3050/4	04/05/22	Jewson - Rawplug	£183.98
		<u>£183.98</u>			Jewson - Total	
42846	IB220519K CC	£58.66		23/04/22	Kent County Council Commercial Services - Stationery	
42847	IB220519K CC	£24.00	2040/2	28/04/22	Kent County Council Commercial Services - Stationery	
42885	IB220519K CC	£71.30		11/05/22	Kent County Council Commercial Services - Stationery and Bags	£153.96
42859	IB220519K CS	£39.59	2210/4	05/05/22	Kent County Council Commercial Services - Toilet Rolls for Public Toilets	£39.59
		<u>£193.55</u>			Kent County Council Commercial Services - Total	
42873	IB220519KI D	£1,682.00		07/04/22	Kidmans - Honda Rotary Mower & Ratchet Staps	£1,682.00
		<u>£1,682.00</u>			Kidmans - Total	
42854	IB220519O RI	£359.60	3050/2	25/04/22	Origin Amenity Solutions - Pitch Marking Paint	£359.60
		<u>£359.60</u>			Origin Amenity Solutions - Total	
42853	IB220519P H	£136.90	3050/4	22/04/22	Pallet Handling Penshurst Ltd - Fencing Items	£136.90
		<u>£136.90</u>			Pallet Handling Penshurst Ltd - Total	
42889	IB220519Q UA	£5,820.00	3140/24	01/04/22	Quaife Woodlands - Arboriculture Services in the Parks - Survey of the trees	£5,820.00
		<u>£5,820.00</u>			Quaife Woodlands - Total	
42893	IB220519R EB	£360.00	1170	09/05/22	Cartegraphy For the Town Station	£360.00

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Date _____

7.2 Edenbridge Town Council Expenditure transactions - approval list

Start of year 01/04/22

Supplier totals will include confidential items

Tn no	Cheque	Gross	Heading	Invoice date	Details	Cheque Total
		£360.00			Ms Bond - Total	
42890	IB220519RI T	£1,990.80	2090	17/05/22	Rite Industrial Doors Ltd - Deposit for New Door for the Depot	£1,990.80
		£1,990.80			Rite Industrial Doors Ltd - Total	
42884	IB220519R WE	£120.00	3050/15	01/04/22	RWE Rural Services - Wood chip for Recreation Ground re KCC	£120.00
		£120.00			RWE Rural Services - Total	
42861	IB220519S DC	£560.00	2085	06/05/22	Sevenoaks District Council - Garden Waste Bags	£560.00
		£560.00			Sevenoaks District Council - Total	
42863	IB220519S G	£354.00	3110/1	06/05/22	Sevenoaks Glazing - Replacement window in the sports Pavillion	
42864	IB220519S G	£307.20	3110/1	01/04/22	Sevenoaks Glazing - Replacement window in the sports Pavillion	£661.20
		£661.20			Sevenoaks Glazing - Total	
42845	IB220519S L	£4,059.38	3135	03/05/22	Streetlights - Maintenance Contract 1 of 2 2022/23	£4,059.38
		£4,059.38			Streetlights - Total	
42879	IB220519C OB	£139.00	2065	13/05/22	The Cobblers Shop - Assorted Keys Cut	£139.00
		£139.00			The Cobblers Shop - Total	
42855	IB220519C OL	£297.60	2220/2/3	28/04/22	The Colvin Cleaning Group - Cleaning of the Hall in April and Floor Buffing	£297.60
		£297.60			The Colvin Cleaning Group - Total	
42794	IB220526P H	£156.00	3016/7	31/03/22	The Preventative Healthcare Company Limited - Routine Medical SR	
42795	IB220526P H	£156.00	3016/7	31/03/22	The Preventative Healthcare Company Limited - Routine Medical LT	
42796	IB220526P H	£156.00	3016/7	31/03/22	The Preventative Healthcare Company Limited - Routine Medical CO	
42797	IB220526P H	£156.00	3016/7	31/03/22	The Preventative Healthcare Company Limited - Routine Medical TS	£624.00
		£624.00			The Preventative Healthcare Company Limited - Total	
42848	IB220519T RI	£31.14	1170	05/05/22	Trichem - Hand Sanitiser	£31.14

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7.2 Edenbridge Town Council Expenditure transactions - approval list

Start of year 01/04/22

Supplier totals will include confidential items

Tn no	Cheque	Gross	Heading	Invoice date	Details	Cheque Total
		£31.14			Trichem - Total	
42891	IB220519T RU	£325.00	1171/2	11/05/22	TruLoo Events Hire Ltd - 3 x Toilets for the Jubilee Event	£325.00
		£325.00			TruLoo Events Hire Ltd - Total	
42868	IB220519U KP	£5,061.60	6000	19/04/22	UK Power Networks Ltd - Columns in Westways	£5,061.60
		£5,061.60			UK Power Networks Ltd - Total	
Total		£27,068.85				

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7.3 Paid Expenditure over £500.00 Apr - Apr

Start of year 01/04/22

Payment Reference	Paid date	Tn no	Net	Cttee	Details	Heading
DD010422SD C3	01/04/22	42818	£540.25		Sevenoaks District Council	Rates Market Yard Car Park and Toilets 3010/1/4
DD060422AVI	06/04/22	42825	£1,089.23		Aviva	Health Care April 3000/8
DD140422PST	14/04/22	42841	£616.66		PS Technology	April Phone and IT Charges 2010/6/1
IB220425NP	19/04/22	42759	£948.91	OS	N Power	Street Lighting 01/01/22 to 31/01/22 3130
IB220425NP	19/04/22	42760	£803.47	OS	N Power	Street Lighting 01/02/22 to 28/02/22 3130
IB220425NP	19/04/22	42761	£844.52	OS	N Power	Street Lighting 01/03/22 to 31/03/22 3130
March Credit Card	19/04/22	42786	£2,853.06		Barclaycard	March Barclay Card Spend 2040/2
DD200422PR EM	20/04/22	42827	£968.70		Premium Credit	Buildings Insurance 3060/1/2
IB210422SAL	21/04/22	42824	£17,012.14		Salaries	Salaries April 4000/1
DD210422PST	22/04/22	42740	£1,672.50	CNCL	PS Technology	New Computer for RFO, Repair of Damaged Computer, 4 replacement Screens 1040
IB220425ME	22/04/22	42758	£535.00	OS	ME Training Services	Chain Saw Refresher Course 3016/1
IB210422SP	22/04/22	42798	£21,989.00	CIL	Safeplay Playground Maintenance Services Ltd	Repair and renewal at the Skate Park 6000
IN210422SP	22/04/22	42799	£1,940.00	CIL	Safeplay Playground Maintenance Services Ltd	Repair and Renewal of Grind Box 6000
IB210422SP	22/04/22	42800	£1,736.00	OS	Safeplay Playground Maintenance Services Ltd	Repair of Existing Skate Park equipment 3140/9/6
IB210422KAL C	22/04/22	42802	£1,655.00	CNCL	Kent Association Of Local Councils	Subscription to KALC and NALC 1080
IB210422KC	22/04/22	42803	£2,500.00	CIL	Kent County Council	TRO Speed Limit Chage to Marlpit Hill 6000
IB210422ED	22/04/22	42805	£1,442.30		Edge IT Systems Ltd	Edge Licences 2020/6
IB210422SN	22/04/22	42806	£1,184.74	OS	S&N Machinery	Kubota Fuyll service and Repair 3040/2
IB220422PEN	22/04/22	42822	£6,634.87		KCC Pension Fund	Staff Pensions April 4000/4
IB220422PAY E	22/04/22	42823	£5,790.46		Inland Revenue	PAYE/IN April 4000/1
DD280422TG3	28/04/22	42839	£518.48	CS	Total Gas & Power	Rickards Hall Electricity 04/01 to 03/04 2220/1/2
DD280422TG4	28/04/22	42840	£1,110.59	CS	Total Gas & Power	Public Toilets Electricity 04/01 to 03/04 2220/1/2

7.4 Received Income Transactions

Start of year 01/04/22

received between 01/04/22 and 30/04/22

Paying ref.	Received date	Tn no	Invoice	Gross	Vat	Net	Cttee	Heading	Details
Izettle March	01/04/22	34034		£1,294.17	£0.00	£1,294.17		285/1	Izettle Till Takings March Till Takings
Izettle CC	01/04/22	34035	RH-1213	£89.91	£0.00	£89.91		240/1	Rickards Hall Customer Facilities Booking Invoice
DP010422MB	01/04/22	34043	April	£91.26	£15.21	£76.05	OS	310/14	Mowshurst Garage Rent April
DP010422BRI	01/04/22	34044		£20.60	£0.00	£20.60	OS	310/3/1	Allotment Holders
DPCCLA040422	04/04/22	34042	March	£40.10	£0.00	£40.10	CIL	606	CCLA CIL Interest CCLA Interest March 2022
DP040422DO M	04/04/22	34045		£20.60	£0.00	£20.60	OS	310/3/1	Allotment Holders
DP040422RO B	04/04/22	34046		£20.60	£0.00	£20.60	OS	310/3/1	Allotment Holders
DP040422CCL A MAR	04/04/22	34050	March	£80.30	£0.00	£80.30	CS	226	CCLA
DP040422BA R INT	04/04/22	34051	March	£6.67	£0.00	£6.67	CS	227	Barclays Bank Plc Loyalty Rewards 14/02 to 13/03
DP050422CE M1	05/04/22	34059		£316.35	£0.00	£316.35	OS	305	Cemetery Fees Cemetery Fees 050422
DP050422CE M2	05/04/22	34060		£89.50	£0.00	£89.50	OS	305	Cemetery Fees Cemetery Fees Funeral Partners
DP RH-1208	05/04/22	34064	1208	£34.90	£0.00	£34.90	CS	240/1	Edenbridge & District PC - Men's Probus Facilities Consolidated Income, Rickards Hall
DP060422AN N	06/04/22	34038	1069	£22.50	£0.00	£22.50	OS	311	Annies Cup Cakes Market Pitch for April
DP070422HU S	07/04/22	34039	1072	£45.00	£0.00	£45.00	OS	311	Husse East Sussex Market pitch 3m Sq £25.00 per week less
DP080422KC C	08/04/22	34065	21-CLRF-S	£2,000.00	£0.00	£2,000.00	CNCL	115	Kent County Council Grant for the Garden Competition
DP110422KC C	11/04/22	34052	1063	£360.00	£60.00	£300.00	OS	325/2	Kent County Council Supplying and laying of Bark Mulch Footpaths in Edenbridge
DP110422BE D	11/04/22	34061		£38.20	£0.00	£38.20	OS	310/3/1	Allotment Holders Allotments
dp110422cem 2	11/04/22	34062		£316.35	£0.00	£316.35	OS	305	Cemetery Fees Cem3 -A112

7.4 Received Income Transactions

Start of year 01/04/22

received between 01/04/22 and 30/04/22

Paying ref.	Received date	Tn no	Invoice	Gross	Vat	Net	Cttee	Heading	Details
DP120422CH A	12/04/22	34047		£20.60	£0.00	£20.60	OS	310/3/1	Allotment Holders Plot 20
DP120422WE B	12/04/22	34048		£20.60	£0.00	£20.60	OS	310/3/1	Allotment Holders Plot 8
dp190422cem	19/04/22	34063		£540.60	£0.00	£540.60	OS	305	Cemetery Fees Cemetery Fees
CQ 100385	22/04/22	34024	RH-1188	£43.63	£0.00	£43.63		240/1	Rickards Hall Customer Facilities Booking Invoice
CQ100385 UK Power	22/04/22	34054		£51.68	£0.00	£51.68	OS	325/2	UK Power Networks (wayleaves) Wayleaves
CQ100385	22/04/22	34055		£27.40	£0.00	£27.40	OS	305	Cemetery Fees Cemetery Fees
CQ 100385	22/04/22	34056		£174.50	£0.00	£174.50	CS	240/1	Historical Society Facilities Consolidated Income, Rickards Hall
CQ100385	22/04/22	34058		£104.70	£0.00	£104.70	CS	240/1	Ladies Probus Facilities Consolidated Income, Rickards Hall
DP250422EV MT	25/04/22	34037	1068	£1,115.00	£0.00	£1,115.00	CS	235/1	Eden Valley Museum Trust Quarterly Rent 25 March 2022 to 24 June 2022
DP250422JAC	25/04/22	34049		£20.60	£0.00	£20.60	OS	310/3/1	Allotment Holders Plot 7
DP270422HM RC	27/04/22	34036		£6,129.18	£0.00	£6,129.18	CS	215	HM Customs & Excise VAT refund 01/01/22 - 31/03/22
DP 2704 RH1217	27/04/22	34053	1217	£244.32	£0.00	£244.32	CS	240/1	Evolution Dance Academy Facilities Consolidated Income, Rickards Hall
DP270422WIN	27/04/22	34066	1082	£22.50	£0.00	£22.50	OS	311	Winsford House Produce Market Pitch for 28th April 2022
DP 270422 RH1219	27/04/22	34068	1219	£131.05	£0.00	£131.05	CS	240/1	Rickards Hall Customer Facilities Consolidated Income, Rickards Hall
Deposit for R Dale	27/04/22	34069	DEPOSIT	£100.00	£0.00	£100.00	CS	240/2	Rickards Hall Customer Deposit 25/06/22
DPSDC29042 2	29/04/22	34041	17907	£14,508.58	£0.00	£14,508.58	CIL	600	Sevenoaks District Council CIL Funds CIL021-M22
DP290422	29/04/22	34067	Precept	£328,182.00	£0.00	£328,182.00		200	Sevenoaks District Council Precept
Total				£356,323.95	£75.21	£356,248.74			

Financial Budget Comparison

Comparison between 01/04/22 and 30/04/22 inclusive. Includes due and unpaid transactions.

Excludes transactions with an invoice date prior to 01/04/22

	2022/23	Reserve Movements	Actual Net	Balance	
INCOME					
Council					
100	C Precept	£68,606.00	£0.00	£34,303.00	-£34,303.00
115	C Grants	£0.00	£0.00	£2,000.00	£2,000.00
135	C Neighbourhood Planning	£0.00	£0.00	£0.00	£0.00
160	C Covid 19	£0.00	£0.00	£0.00	£0.00
170	C Events	£0.00	£0.00	£0.00	£0.00
700	Suspense	£0.00	£0.00	£0.00	£0.00
Total Council		£68,606.00	£0.00	£36,303.00	-£32,303.00
Open Spaces					
300	OS Allocation from Precept	£333,626.00	£0.00	£166,813.00	-£166,813.00
305	OS Cemetery Fees	£15,000.00	£0.00	£1,290.20	-£13,709.80
310	OS Rents	£10,810.00	£0.00	£237.85	-£10,572.15
311	OS Market Rents	£6,000.00	£0.00	£90.00	-£5,910.00
315	OS Maintenance Services	£5,224.00	£0.00	£0.00	-£5,224.00
320	OS Solar Panels	£1,000.00	£0.00	£0.00	-£1,000.00
325	OS Sundry Receipts	£70.00	£0.00	£351.68	£281.68
Total Open Spaces		£371,730.00	£0.00	£168,782.73	-£202,947.27
Central Services					
200	CS Allocation from Precept	£244,509.00	£0.00	£122,254.50	-£122,254.50
205	CS Interest (Barclays Reserves)	£0.00	£0.00	£0.00	£0.00
220	CS Sundry Receipts CWM	£234.00	£0.00	£0.00	-£234.00
226	CCLA Interest	£75.00	£0.00	£80.30	£5.30
227	Bank Interest	£75.00	£0.00	£6.67	-£68.33

7.5 Financial Budget Comparison

Comparison between 01/04/22 and 30/04/22 inclusive. Includes due and unpaid transactions.

Excludes transactions with an invoice date prior to 01/04/22

		2022/23	Reserve Movements	Actual Net	Balance
228	Barclay Reserve Interest	£30.00	£0.00	£0.00	-£30.00
235	Church House	£6,200.00	£0.00	£1,115.00	-£5,085.00
240	Rickards Hall Lettings	£6,000.00	£0.00	£789.47	-£5,210.53
250	CS Reserves 10 year Maintenance Plan (TF) XX	£0.00	£0.00	£0.00	£0.00
260	CS Reserves 30 year Maintenance Plan XX	£0.00	£0.00	£0.00	£0.00
285	Refuse bags & other sales	£10,000.00	£0.00	£0.00	-£10,000.00
290	CS Insurance Claim Payments	£0.00	£0.00	£0.00	£0.00
Total Central Services		£267,123.00	£0.00	£124,245.94	-£142,877.06
Emergency Planning Committee					
500	EP Allocation from Precept	£360.00	£0.00	£180.00	-£180.00
505	EP Sundry Receipts	£0.00	£0.00	£0.00	£0.00
Total Emergency Planning Committee		£360.00	£0.00	£180.00	-£180.00
Community Warden					
400	CW Precept (ETC Cont)	£9,263.00	£0.00	£4,631.50	-£4,631.50
405	CW Moat Housing	£1,000.00	£0.00	£0.00	-£1,000.00
410	CW West Kent Housing	£3,500.00	£0.00	£0.00	-£3,500.00
415	CW Westerham	£0.00	£0.00	£0.00	£0.00
420	CW John Coldman Trust	£2,000.00	£0.00	£0.00	-£2,000.00
425	CW Police	£0.00	£0.00	£0.00	£0.00
430	CW Great Stonebridge Trust	£6,000.00	£0.00	£0.00	-£6,000.00
435	CW KCC	£0.00	£0.00	£0.00	£0.00
440	CW Contribution for Vehicle	£0.00	£0.00	£0.00	£0.00
450	Sundry Receipts	£0.00	£0.00	£0.00	£0.00

7.5 Financial Budget Comparison

Comparison between 01/04/22 and 30/04/22 inclusive. Includes due and unpaid transactions.

Excludes transactions with an invoice date prior to 01/04/22

	2022/23	Reserve Movements	Actual Net	Balance
Total Community Warden	£21,763.00	£0.00	£4,631.50	-£17,131.50
CIL				
600 CIL	£0.00	£0.00	£0.00	£0.00
605 Interest	£0.00	£0.00	£0.00	£0.00
606 CIL CCLA Interest	£0.00	£0.00	£40.10	£40.10
Total CIL	£0.00	£0.00	£40.10	£40.10
Total Income	<u>£729,582.00</u>	<u>£0.00</u>	<u>£334,183.27</u>	<u>-£395,398.73</u>

7.5 Financial Budget Comparison

Comparison between 01/04/22 and 30/04/22 inclusive. Includes due and unpaid transactions.

Excludes transactions with an invoice date prior to 01/04/22

		2022/23	Reserve Movements	Actual Net	Balance
EXPENDITURE					
Council					
1010	C Contingencies	£10,200.00	£1,555.00	£1,555.00	£10,200.00
1011	C Projects	£13,000.00	£0.00	£0.00	£13,000.00
1020	Miscellaneous Items	£0.00	£0.00	£0.00	£0.00
1030	C Grants	£7,880.00	£0.00	£0.00	£7,880.00
1040	C Replacement Equipment and Tools	£8,000.00	£0.00	£0.00	£8,000.00
1050	C EdenbridgeTwinning Association	£1,000.00	£0.00	£0.00	£1,000.00
1060	C Eden Valley Museum Trust	£6,500.00	£0.00	£0.00	£6,500.00
1070	C House Project	£8,000.00	£0.00	£0.00	£8,000.00
1080	C Membership KALC	£1,700.00	£0.00	£1,655.00	£45.00
1120	C Summer Playscheme	£2,000.00	£0.00	£0.00	£2,000.00
1130	C Bonfire Clean Up	£1,110.00	£0.00	£0.00	£1,110.00
1150	Legal & Professional fees	£5,000.00	£0.00	£0.00	£5,000.00
1160	Election Costs	£4,000.00	£0.00	£0.00	£4,000.00
1170	Covid 19 PPE	£500.00	£0.00	£0.00	£500.00
1171	C Events	£5,000.00	£0.00	£134.58	£4,865.42
Total Council		£73,890.00	£1,555.00	£3,344.58	£72,100.42
Open Spaces					
3000	OS Staff Costs	£179,775.14	£0.00	£3,532.41	£176,242.73
3010	OS Utilities and Rates	£12,375.00	£0.00	£1,220.42	£11,154.58
3011	OS Market	£9,300.00	£0.00	£158.85	£9,141.15
3016	OS Other Staff Expenses	£3,000.00	£0.00	£47.72	£2,952.28
3020	OS IT Equipment and Licences	£0.00	£0.00	£0.00	£0.00
3029	OS Bulky Waste Collection	£1,200.00	£0.00	£0.00	£1,200.00
3030	OS External Services Costs	£6,000.00	£0.00	£230.00	£5,770.00

7.5 Financial Budget Comparison

Comparison between 01/04/22 and 30/04/22 inclusive. Includes due and unpaid transactions.

Excludes transactions with an invoice date prior to 01/04/22

	2022/23	Reserve Movements	Actual Net	Balance
3040 OS Replacement Equipment and Tools	£6,630.00	£0.00	£2,614.11	£4,015.89
3050 OS Materials	£6,500.00	£0.00	£610.11	£5,889.89
3055 OS Hanging Baskets & Plants	£6,600.00	£0.00	£0.00	£6,600.00
3060 OS Buildings Insurance	£2,500.00	£0.00	£180.57	£2,319.43
3065 OS Cemetery Expenditure	£0.00	£0.00	£0.00	£0.00
3070 OS Vehicles/Costs/Fuel	£9,000.00	£0.00	£2,001.20	£6,998.80
3080 OS Contingencies	£3,000.00	£0.00	£13.25	£2,986.75
3090 OS Subs/Misc	£1,000.00	£0.00	£131.82	£868.18
3100 OS Small Projects	£4,250.00	£0.00	£0.00	£4,250.00
3110 OS Vandalism	£5,100.00	£0.00	£256.00	£4,844.00
3115 OS Misc Maintenance Charges	£0.00	£0.00	£0.00	£0.00
3120 OS Footpaths Equipment	£0.00	£0.00	£0.00	£0.00
3130 OS Public Street Lighting Electricity	£11,000.00	£0.00	£0.00	£11,000.00
3135 OS Public Street Light Contract Maintenance	£7,000.00	£0.00	£0.00	£7,000.00
3136 OS Public Lighting Repairs	£2,500.00	£0.00	£0.00	£2,500.00
3140 OS 10 Yr Maintenance Plan	£24,500.00	£4,850.00	£6,586.00	£22,764.00
3145 OS 30 Yr Maintenance Plan	£55,000.00	£0.00	£0.00	£55,000.00
Total Open Spaces	£356,230.14	£4,850.00	£17,582.46	£343,497.68
Central Services				
2000 CS Staff Costs	£165,536.45	£0.00	£2,926.80	£162,609.65
2005 CS Other staff/Cllr costs	£4,450.00	£0.00	£45.90	£4,404.10
2010 CS Utilities/Rates/Phones	£8,750.00	£0.00	£581.09	£8,168.91
2015 Professional HR/ H&S& Risk	£4,300.00	£0.00	£0.00	£4,300.00
2020 CS Service/IT/Cleaning/Misc	£11,500.00	£0.00	£1,756.97	£9,743.03
2030 CS Photocopier Rental/printing	£1,500.00	£0.00	£0.00	£1,500.00
2040 CS Materials/Stationery	£1,100.00	£0.00	£28.90	£1,071.10

7.5 Financial Budget Comparison

Comparison between 01/04/22 and 30/04/22 inclusive. Includes due and unpaid transactions.

Excludes transactions with an invoice date prior to 01/04/22

	2022/23	Reserve Movements	Actual Net	Balance
2050 CS Building, Office Insurance	£9,500.00	£0.00	£627.43	£8,872.57
2055 Inspections	£250.00	£0.00	£0.00	£250.00
2060 CS 10 Year Buildings Maintenance Plan	£6,500.00	£0.00	£0.00	£6,500.00
2062 CS 30 Yr Building Maintenance Plan	£9,000.00	£0.00	£0.00	£9,000.00
2065 CS Buildings Materials	£2,200.00	£0.00	£0.00	£2,200.00
2070 CS Subs/Bank Costs/Lone Working	£3,920.00	£0.00	£137.89	£3,782.11
2075 CS Audit Fee External/IA	£3,300.00	£0.00	£0.00	£3,300.00
2085 CS Garden sacks	£6,000.00	£0.00	£0.00	£6,000.00
2090 CS Insurance Claims	£0.00	£0.00	£0.00	£0.00
2200 CS Church House	£2,413.00	£0.00	£85.20	£2,327.80
2210 CS Public Toilets 1	£9,850.00	£0.00	£299.09	£9,550.91
2211 CS Public Toilets 2	£0.00	£0.00	£0.00	£0.00
2220 CS Rickards Hall	£8,515.00	£0.00	£1,664.43	£6,850.57
Total Central Services	£258,584.45	£0.00	£8,153.70	£250,430.75
Emergency Planning Committee				
5000 EP Equipment/Tools	£110.00	£0.00	£0.00	£110.00
5010 EP Licences	£235.00	£0.00	£0.00	£235.00
5011 EP Training	£15.00	£0.00	£0.00	£15.00
Total Emergency Planning Committee	£360.00	£0.00	£0.00	£360.00
Community Warden				
4000 CW Salary	£20,443.00	£0.00	£257.10	£20,185.90
4010 CW Management Costs	£0.00	£0.00	£0.00	£0.00
4020 CW Phone	£0.00	£0.00	£0.00	£0.00
4030 CW CRB Check	£100.00	£0.00	£0.00	£100.00
4040 CW Sundries	£100.00	£0.00	£0.00	£100.00
4050 CW Clothing & Supplies	£200.00	£0.00	£0.00	£200.00

7.5 Financial Budget Comparison

Comparison between 01/04/22 and 30/04/22 inclusive. Includes due and unpaid transactions.

Excludes transactions with an invoice date prior to 01/04/22

	2022/23	Reserve Movements	Actual Net	Balance
4060 CW Vehicle Running Costs	£800.00	£0.00	£265.25	£534.75
4080 CW Training	£120.00	£0.00	£0.00	£120.00
Total Community Warden	£21,763.00	£0.00	£522.35	£21,240.65
CIL				
6000 CIL Payments For ETC Projects	£0.00	£0.00	£30,647.00	-£30,647.00
6001 CIL Grants	£0.00	£0.00	£0.00	£0.00
Total CIL	£0.00	£0.00	£30,647.00	-£30,647.00
Total Expenditure	£710,827.59	£6,405.00	£60,250.09	£661,832.50
Total Income	£729,582.00	£0.00	£334,183.27	-£395,398.73
Total Expenditure	£710,827.59	£6,405.00	£60,250.09	£656,982.50
Total Net Balance	£18,754.41		£273,933.18	

7.6 Income and Expenditure Account

31/03/22 £		30/04/22 £
	INCOME	
582,722.00	Precept	328,182.00
4,073.88	Other Income	86.97
16,187.75	Cemetery Income	1,290.20
20,572.61	Open Spaces Income	1,077.93
6,597.36	Market Income	1,215.09
11,712.00	Grants Income	2,000.00
3,480.00	Church House Income	1,115.00
8,682.45	Rickards Hall Income	869.39
10,961.40	Bag Sales	0.00
12,500.00	Community Warden Support Grants	0.00
47,736.52	CIL Receipts	14,548.68
<u>725,225.97</u>	TOTAL INCOME	<u>350,385.26</u>
	EXPENDITURE	
354,094.22	Salaries	30,363.32
10,192.97	Staff Other Costs	93.62
54,306.29	Other Expenditure	8,290.46
7,880.00	Grants	0.00
14,000.00	SLA's	0.00
55,898.98	Open Spaces Expenditure	7,257.48
18,016.35	Street Lighting	0.00
2,392.85	Market	158.85
49,893.98	Open Spaces 10/30 YR Maintenance Plan	6,586.00
3,966.91	Church House Expenditure	85.20
6,273.69	Rickards Hall Expenditure	2,775.02
11,568.19	Public Toilets	299.09
8,190.00	Garden Bags	0.00
-21,214.72	10/30YR Maintenance Plan	0.00
25,633.53	CIL Awards	30,647.00
<u>601,093.24</u>	TOTAL EXPENDITURE	<u>86,556.04</u>
203,051.24	Balance as at 01/04/22	250,811.88
725,225.97	Add Total Income	350,385.26
<u>928,277.21</u>		<u>601,197.14</u>
601,093.24	Deduct Total Expenditure	86,556.04
0.00	Stock Adjustment	0.00
-76,372.09	Transfer to/ from reserves	-6,916.08
<u>250,811.88</u>	Balance as at 30/04/22	<u>507,725.02</u>

7.7 Consolidated Balance Sheet

31/03/22 £		30/04/22 £
Long Term assets		
0.00	Investments	0.00
0.00	Long Term Debts	0.00
0.00	LONG TERM Investment Accounts	0.00
0.00	TOTAL LONG TERM ASSETS	0.00
Current assets		
300,000.00	Investments	300,000.00
0.00	Loans Made	0.00
0.00	Investments	0.00
0.00	Stocks	0.00
6,129.18	VAT Recoverable	8,082.15
1,450.21	Debtors	22.50
1,221.35	Payment in Advance	0.00
869,128.43	Cash in Hand at Bank	1,137,449.46
1,177,929.17	TOTAL CURRENT ASSETS	1,445,554.11
1,177,929.17	TOTAL ASSETS	1,445,554.11
Current liabilities		
0.00	Loans Received	0.00
0.00	Temporary Borrowing	0.00
0.00	VAT Payable	0.00
10,513.17	Creditors	16,002.30
1,693.41	Receipts in Advance	0.00
12,206.58	TOTAL CURRENT LIABILITIES	16,002.30
1,165,722.59	TOTAL ASSETS LESS CURRENT LIABILITIES	1,429,551.81
0.00	Long Term Borrowing	0.00
0.00	Deferred Liabilities	0.00
0.00	Deferred Credits	0.00
0.00		0.00
1,165,722.59	NET ASSETS	1,429,551.81
Represented by		
250,811.88	General Fund	507,725.02
83,934.46	CIL Funds	98,443.04
1,000.00	Cemetery	1,000.00
11,500.00	Election	11,500.00
15,000.00	Neighbourhood Plan	15,000.00
1,000.00	Depreciation Equipment & tools	1,000.00
80,117.00	10/30 Year Building Plan	80,117.00
225,064.00	10/30 Year Plan Open Spaces	225,064.00
3,771.00	Community Warden	3,771.00
12,000.00	Staff Reserves	12,000.00
472,795.00	Allocated CIL Funds	472,795.00

7.7 Consolidated Balance Sheet

31/03/22		30/04/22
£		£
772.25	Grants	772.25
7,957.00	Project Carried Over	364.50
0.00	LONG TERM Investment Accounts	0.00
<u>1,165,722.59</u>		<u>1,429,551.81</u>

Signed _____

Chairman

Date _____

Responsible Financial Officer

7.8 Financial Summary - Cashbook

Summary of receipts and payments between 01/04/22 and 30/04/22 inclusive. This may include transactions with ledger dates outside this period.

Balances at the start of the year

Ordinary Accounts

Barclays CIL	£458,263.56
Barclays General Account	£18,167.82
Barclays General Reserves	£263,829.65
Lloyds General Account	£128,667.40
Petty Cash	£200.00

Short Term Investment Accounts

CCLA Council Reserves	£200,000.00
CCLA CIL	£100,000.00
Total	<u>£1,169,128.43</u>

RECEIPTS	Net	Vat	Gross
Council	£36,303.00	£0.00	£36,303.00
Open Spaces	£169,278.33	£75.21	£169,353.54
Central Services	£131,307.23	£0.00	£131,307.23
Emergency Planning Committee	£180.00	£0.00	£180.00
Community Warden	£4,631.50	£0.00	£4,631.50
CIL	£14,548.68	£0.00	£14,548.68
Total Receipts	<u>£356,248.74</u>	<u>£75.21</u>	<u>£356,323.95</u>

PAYMENTS	Net	Vat	Gross
Council	£5,310.63	£1,057.94	£6,368.57
Open Spaces	£25,251.69	£1,240.59	£26,492.28
Central Services	£20,960.41	£1,021.61	£21,982.02
Emergency Planning Committee	£65.81	£13.16	£78.97
Community Warden	£1,828.02	£38.26	£1,866.28
CIL	£26,429.00	£4,785.80	£31,214.80
Total Payments	<u>£79,845.56</u>	<u>£8,157.36</u>	<u>£88,002.92</u>

Closing Balances

Ordinary Accounts

Barclays CIL	£472,812.24
Barclays General Account	£18,440.17
Barclays General Reserves	£517,329.65
Lloyds General Account	£128,667.40
Petty Cash	£200.00

Short Term Investment Accounts

CCLA Council Reserves	£200,000.00
CCLA CIL	£100,000.00
Total	<u>£1,437,449.46</u>

7.9 Bank and Investment Accounts

April

Bank Account	Opening balance as of 01/01/2022	Spend	Receipts	Transfers	Closing Balance as of 28/02/2022
Barclays General	£18,167.82	-£88,002.92	£341,775.27	£253,500.00	£18,440.17
Barclays Reserves	£263,829.65		£0.00	£253,500.00	£517,329.65
Barclays CIL	£458,263.56		£14,548.68		£472,812.24
Lloyds General	£128,667.40		£0.00		£128,667.40
CCLA General	£200,000.00		£0.00		£200,000.00
CCLA CIL	£100,000.00		£0.00		£100,000.00
Petty Cash	£200.00		£0.00		£200.00
	£1,169,128.43	-£88,002.92	£356,323.95	£0.00	£1,437,449.46

7.9 Barclays Spend

Tn no	Invoice no	Invoice date	Paid date	Cheque	Gross	Vat	Net	Details
Barclaycard								
42788		31/03/22		Barclaycard April	£65.75	£0.00	£65.75	Refreshments
42789		31/03/22		Barclaycard April	£32.99	£5.50	£27.49	6 Port USB Charget EP
42786		31/03/22	19/04/22	March Credit Card	£3,376.58	£523.52	£2,853.06	March Barclay Card Spend
				Unpaid Total	£98.74	£5.50	£93.24	
				Paid Total	£3,376.58	£523.52	£2,853.06	
				Total	£3,475.32	£529.02	£2,946.30	
Total Expenditure Unpaid					£29,701.36	£4,602.40	£25,098.96	
Total Expenditure Paid					£100,119.00	£8,237.13	£91,881.87	
Total Expenditure					£3,475.32	£529.02	£2,946.30	

7.10 Bank Account Transfers

Start of year 01/04/22

Date	Amount	Debit	Credit	Cheque Ref.	Reason
21/04/22	£45,000.00	Barclays General Reserves	Barclays General Account		PL Pay run April
21/04/22	£17,000.00	Barclays General Reserves	Barclays General Account		April Payroll
21/04/22	£12,500.00	Barclays General Reserves	Barclays General Account		April HMRC
29/04/22	£328,000.00	Barclays General Account	Barclays General Reserves		Precept Received and moved to Reserves



NFU Mutual
INSURANCE | PENSIONS | INVESTMENTS

K Beer, R A Siggs & M B Griffin
NFU Office
Satellite House
Wrotham Road
Meopham
Kent
DA13 0QB

Telephone: 01474 813141

Edenbridge Town Council
Doggetts Barn
High Street
Edenbridge
Kent
TN8 5AR

Renewal Invoice

Account Reference 000602211 Payment Due Date **12 May 2022**
Invoice Number 1145501200/2 Invoice Date 14 April 2022

Date	Policy Number	Item	Start date of Insurance	Amount
26/02/2022	002X4198812	Motor - Private Car - Renewal	12/05/2022	£633.99
27/02/2022	003X1684805	Motor - Commercial Vehicle - Renewal	12/05/2022	£453.92
27/02/2022	003X4198633	Motor - Commercial Vehicle - Renewal	12/05/2022	£837.14
Total Due				£1,925.05

Your **Mutual Bonus** saving on items included on this invoice is **£303.31**

Handwritten signature and date: 5/5/22

We accept:

Handwritten notes: 15% INSURANCE MAX 12%

- Credit or debit card. Call us between 9am and 8pm Monday to Fridays, 9am and 12:30pm on Saturdays.
- A cheque made payable to "NFU Mutual" with 000602211 on the back to ensure it is allocated correctly.
- A bank transfer.

Bank Account Name NFU Mutual
 Bank Sort Code 20-83-08
 Bank Account Number 10861936
 Reference 000602211 to ensure it is allocated correctly.

We may store bank details obtained by your bank transfer payment to us, so that we can process any future refunds due to you, by Direct Credit, rather than cheque.

Alternatively, if you would prefer to pay via Direct Debit at no extra cost to you, please contact us for further details. We may refuse to accept applications for Direct Debit in certain circumstances.

Please note that K Beer, R A Siggs & M B Griffin reserves the right to hold on account, refunds for amendments to policies of £10.00 or less as a credit balance, where the payment method was: cash, cheque or bank transfer. You are able to request this refund from K Beer, R A Siggs & M B Griffin at any time. Alternatively the credit balance can be used against the next premium on your account.

Our Agents are appointed representatives of NFU Mutual, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. NFU Mutual is The National Farmers Union Mutual Insurance Society Limited (No. 111982). Registered in England. Registered Office: Tiddington Road, Stratford upon Avon, Warwickshire, CV37 7BJ. A member of the Association of British Insurers.

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NFU Mutual
INSURANCE | PENSIONS | INVESTMENTS

Edenbridge Town Council
Doggetts Barn
High Street
Edenbridge
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TN8 5AR

K Beer, R A Siggs & M B Griffin
NFU Mutual Sevenoaks & Meopham
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Contact number: 01474 813141
Fax number: 01474 813363
Email:
Sevenoaks&Meopham@nfumutual.co.uk

Sevenoaks: NFU Mutual Sevenoaks &
Meopham, 144 High Street, Sevenoaks,
Kent, TN13 1XE
Tel: 01732 496050

22nd March 2022

Dear Sirs,

It's time to renew your Commercial Vehicle insurance

Policy number 003X1684805/N06

Renewal date 12th May 2022

Thank you for insuring with NFU Mutual. We're writing to let you know that it's time to renew your policy.

Your new premium is **£453.92**. As you've been with us for over 5 years, that includes a Mutual Bonus saving of £71.52.

How to renew

Your policy will not renew automatically. To continue your insurance cover without a break, **please pay by 12th May 2022**. You can pay us over the phone or by visiting the office, we accept payments in several ways:

- By credit or debit card.
- By cheque or direct transfer from your bank.
- By monthly Direct Debit. We do not charge for paying by Direct Debit.

If you pay by monthly Direct Debit, you can choose to renew your policy automatically. We would still write to you when it is time to renew your policy, but it would renew automatically unless we heard from you, avoiding a break in cover. You can phone, email or write to us at any time if you would like to opt in to automatic renewals

Motor Legal Protection

You have unlimited access to a legal advice helpline to support you with everyday legal issues affecting you. Call our advisory service DAS on **0117 934 0572**.

Important documents we'd like you to check

Please read the enclosed documents thoroughly and make sure the cover still meets your needs. For your insurance to remain valid you must tell us about changes in your circumstances. You'll find guidance on the back of this letter.

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To find out more about how we use your personal information and your rights, please go to the privacy policy on our website.

www.nfumutual.co.uk

MS002LET0513

Any questions?

If you have any questions, please call us on 01474 813141 and we'll be happy to help you. You can also find out more about our range of other insurance, investment and pension products by visiting www.nfumutual.co.uk

Yours faithfully

K Beer, R A Siggs & M B Griffin

Please read before your insurance renewal date

Your insurance documents

There are important documents in this pack that you should read. Please check these documents carefully and tell us, before your renewal date, if any of this information has changed or is missing.

- **Insurance Demands and Needs** - this is a statement of your demands and needs.
- **Statement of insurance** - this shows the information you've given us.
- **Insurance schedule** - this shows the cover we're offering you.

Your pack may also include:

- **Changes to your insurance** - we include this when there are changes to the cover we give under our Car insurance that may affect your decision to renew. If we make a change that's specific to your policy we will tell you in a letter.
- **Policy booklet** - this gives details of your cover. Please read your most recent Policy booklet with any Changes to your Insurance documents we've sent. We will send you a new Policy booklet if we make significant changes.
- **Insurance product information document(s) or a policy summary** - these outline the key features and exclusions of cover.

Lifting Equipment Inspections

Your insurance schedule may contain items that are subject to statutory inspection under Lifting Operations and Lifting Equipment Regulations 1998 (LOLER). It's your responsibility to arrange these inspections. If you need help doing this, just call us on 01474 813141.

Changes you must tell us about

The General Conditions of your policy include details of changes you must tell us about. If you don't, this could affect your ability to claim or leave you uninsured. We won't charge any admin fees for changes but they might affect the premium or the insurance cover we offer.

You must tell us by your renewal date if:

- You or any driver named to drive any vehicle insured on your policy has:
 - Had any accidents, claims (including personal injury) or damage involving any motor vehicle not insured on this policy. This applies whether or not a claim was made, and regardless of blame.
 - Incurred any motoring convictions (including prosecutions pending), driving licence endorsements or fixed penalty notices (endorsed on their licence).
 - Been refused insurance, had any insurance cancelled, declared void (as though it never existed) or had any renewal declined or any special terms imposed since the policy last renewed.
 - Incurred any Court Judgements (e.g. CCI's) whether satisfied or not.
 - Incurred any form of bankruptcy proceedings (e.g. Individual Voluntary Arrangements (IVA's)/Trust Deeds) or statutory insolvency proceedings (e.g. Company Voluntary Arrangements).

In addition, there are changes we need to know about without waiting for your next renewal. For example you must tell us:

- Before modifying or changing your vehicle, or changing the use of the vehicle.
- Immediately if you, or any driver named to drive any vehicle insured on your policy, is disqualified from driving.
- Immediately if you, or any driver named to drive any vehicle insured on your policy, incurs any criminal convictions or prosecutions pending.
- Immediately if any driver is involved in an incident which could lead to a claim on this policy (no matter how trivial the incident).

This list is not exhaustive.

Your right to cancel

We do not charge administration fees for cancellations. You can cancel your insurance at any time by writing to us or calling us. You will find our contact details on the top of this letter. If you have not made a claim we will refund any amount you have paid for the cancelled period.

If the worst happens

Get in touch with us straight away. Call us to make a claim on 0800 282 652. If you would like to make a claim under the Motor Legal Protection section call DAS on 0800 587 8876. Do not commit to anything until you have called this number.

Edenbridge Town Council

Reference 003X1684805/N06

Your Insurance Demands & Needs

You require cover for your vehicle(s).

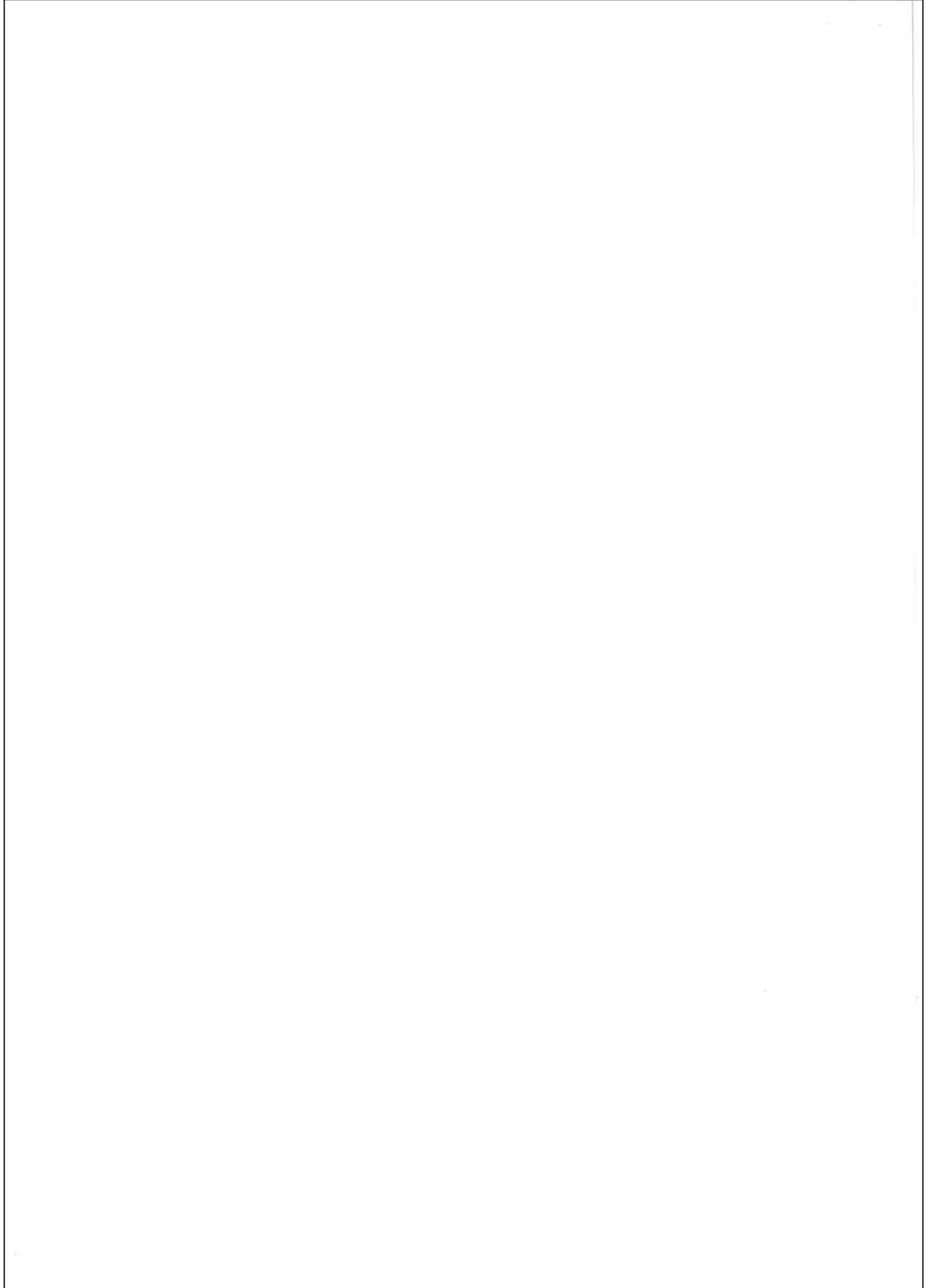
Based on the type and use of the vehicle(s) and other information you have provided as part of the fact find (shown in your Statement of Insurance) and in any subsequent correspondence, our recommendation is the Commercial Vehicle policy from NFU Mutual.

This policy meets your requirements as summarised below and as set out in your Statement of Insurance and Policy Schedule. Your Policy Schedule includes further details about what is insured, the extent of cover and key limits.

- **Vehicle Cover** - Comprehensive - to provide cover for accidental damage to your vehicle plus third party liability and loss or damage caused by fire or theft.
- **Vehicle Use** - as this varies for each individual vehicle see your schedule for full details of the insured use.
- **Drivers** - details of your selected drivers are shown on your schedule. Please note that this policy does not include third party liability cover to drive other cars.
- **Motor Legal Protection** - to cover legal costs and expenses incurred in pursuing or defending incidents in connection with using or driving your vehicle up to £100,000. This includes problems with uninsured loss recovery, defending motor prosecutions and motor contract disputes. You need to contact the DAS Motor Legal Protection helpline as soon as you are aware of a potential claim. Any costs or expenses incurred before written acceptance of the claim will be excluded. For civil claims to be proceeded with there must be a reasonable prospect of success (usually assessed as at least 51%).

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Statement of Commercial Vehicle Insurance

Policy name Edenbridge Town Council
Policy number 003X1684805/N06 **Renewal date** 12 May 2023
Period of cover 12:00 noon 12 May 2022 to 12:00 noon 12 May 2023

① Important Information

Your insurance cover is based on the information you have given us, as shown in this Statement of Insurance and your Insurance Schedule. Please check that this information is correct, as failure to disclose accurate information could invalidate your insurance or result in a claim not being paid.

If any details are wrong or missing please contact us on 01474 813141 within the next seven days.

Any changes may result in a revised premium or terms offered. In these circumstances you will be sent a new Statement of Commercial Vehicle Insurance.

Please keep this document in a safe place, with your policy booklet.

Details	Vehicle Premium	Total Premium
X334VNJ	£213.87	£213.87
RX15GVK	£262.93	£262.93
	Mutual Bonus	-£71.52
	Insurance Premium Tax (at the current rate)	£48.64
	Payment in full	£453.92

About you

Name	Edenbridge Town Council
Address	Doggetts Barn High Street Edenbridge Kent TN8 5AR
Business / Occupation	Council Officer Please Advise
Year business established	0
Business public liability insurance in force	Yes (with another insurer)
Member of trade organization or professional body	No

About those people authorised to transact business on your behalf

We take the security of your data and our obligations to comply with data protection very seriously. We will not discuss or accept instructions on this policy from anyone other than the policyholder unless you have given us authorisation to do so.

An authorised person can discuss, make changes, cancel, renew and make a payment on this policy. We will treat any information and instruction from an authorised person as if it had come from yourself. Any person dealing with this policy on your behalf will still need to be able to answer security questions.

You have authorised the following to be able to deal with this policy on your behalf:

Name	Caroline Leet
Date of birth	22 October 1968
Name	Kathy Staff
Date of birth	18 January 1957
Name	Lorraine Ganney
Date of birth	30 December 1965

About your vehicle(s) and specified trailer(s)						
Vehicle/Trailer	Year of first registration/make	Date of purchase	Estimated annual mileage	Cover	Vehicle use *	No claims discount
X334VNJ NEW HOLLAND Tractor (Not Agric Use) GVW tonnes: 5 Market value not exceeding £10,000	2000			Comprehensive Voluntary Accidental Damage excess £250	Table 6	60% (9 or more years NCD) not protected
RX15GVK KUBOTA Excavator GVW tonnes: 5 Market value not exceeding £12,000	2015	09/06/2015		Comprehensive Voluntary Accidental Damage excess £250	Table 6	60% (9 or more years NCD) not protected

* - See Vehicle use table on your Commercial Vehicle Insurance Schedule

About your vehicle(s) and specified trailer(s) - additional security
Your vehicles/trailers do not have any security or tracker devices other than those fitted as standard by the manufacturer.

About your vehicle(s) and specified trailer(s) - ownership and location			
Vehicle/Trailer	Legal Owner	Registered Keeper	Where kept overnight
X334VNJ	Proposer/Policyholder	Proposer/Policyholder	TN8 5AR On private property
RX15GVK	Proposer/Policyholder	Proposer/Policyholder	TN8 5AR In a locked garage, building or compound

About your vehicle(s) and specified trailer(s) - other features	
	Applies to
Plant Permanently fitted	None
Cooking/refrigeration equipment fitted	None
Carriage of explosives, more than 2,000 shotgun cartridges or bullets at any one time, chemicals or gases	None

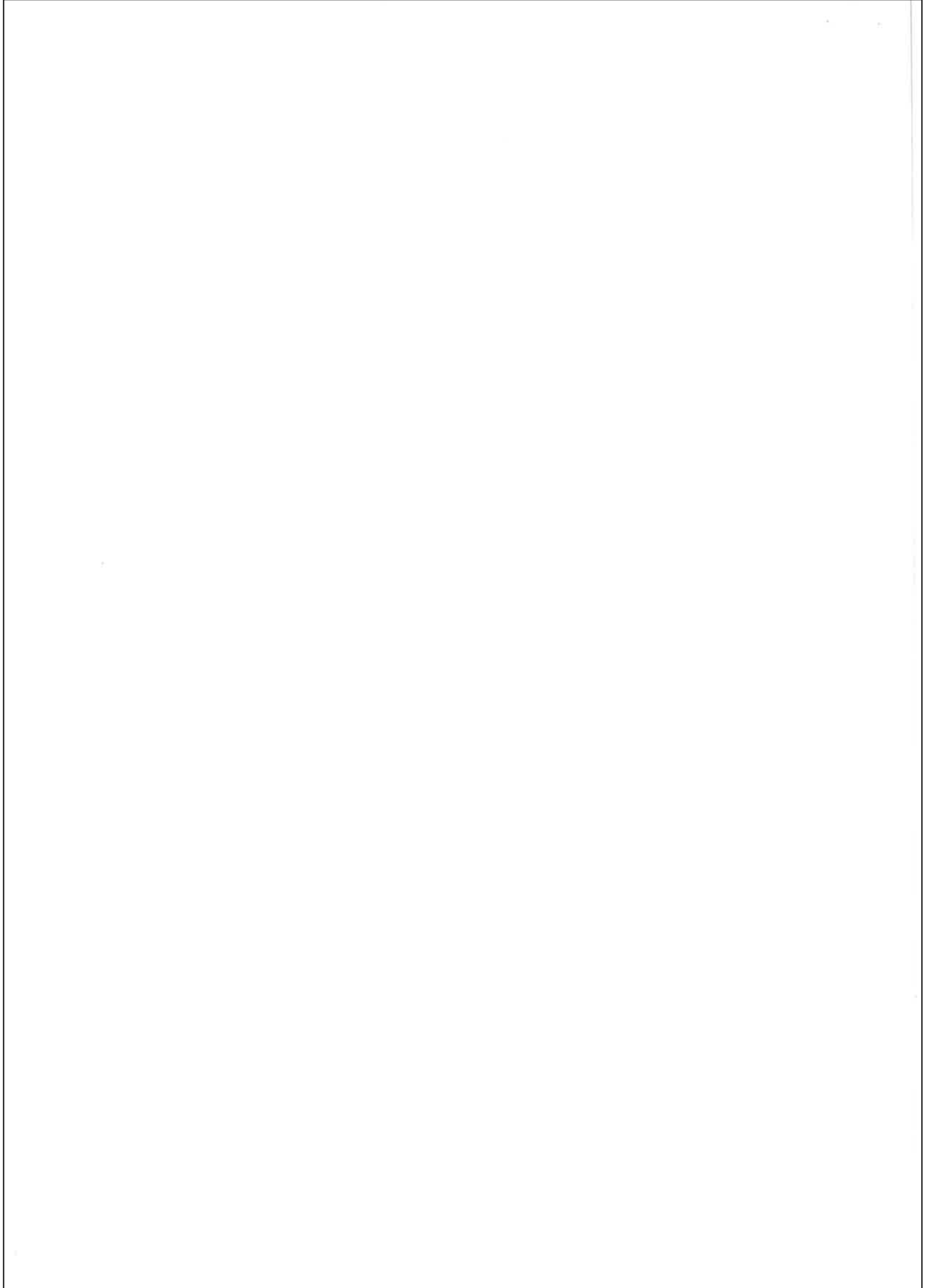
About your vehicles and drivers			
Vehicle	Driving option	Main driver	Other drivers
X334VNJ	Any driver	Craig Graham Open	Lance Thompsett, Antony Saunders.
RX15GVK	Any driver	Craig Graham Open	Lance Thompsett, Antony Saunders.

About the drivers (see your certificate of insurance for details of who's currently insured to drive)*				
Full name	Date of birth	Occupation	Type of driving licence	Years held (if less than 5)
Craig Graham Open	6 April 1988	Groundsman/woman	Full (UK)	
Antony Saunders	9 September 1962	Groundsman/woman	Full (UK)	
Lance Thompsett	5 December 1967	Groundsman/woman	Full (UK)	

* This list shows drivers whose details are on your policy. Please refer to your certificate of insurance to see who's currently insured to drive.

About the business and people connected with the business or insured under this policy
<p>You have told us the following about the business, everyone directly connected with the ownership or management of the business and everyone insured under this policy:</p> <ul style="list-style-type: none"> No-one has ever had any insurance refused, cancelled, declared void (as though it never existed), renewal declined or special terms or conditions imposed by an insurer. No-one has ever been subject to any bankruptcy proceedings (whether discharged or not) e.g. Individual Voluntary Arrangements (IVAs)/Trust Deeds or been subject to any other statutory insolvency proceedings e.g. Company Voluntary Arrangements (CVAs). No-one has had any court judgements (e.g. CCJs) in the past five years whether satisfied or not. No-one has ever been convicted of any non-motoring criminal offence* and no-one has any prosecutions pending. Details of all people who have ever been a director of a company which went into liquidation, was put into administration / receivership or subject to arrangements with creditors under statute or, in the last five years, been subject to any court judgements (CCJs): Please call us with details. Details of all people who have ever been the subject of a disqualification order made by a court under the Company Directors Disqualification Act: Please call us with details. No drivers have had any accidents, claims (including personal injury) or damage involving any motor vehicle in the past five years. This applies whether or not a claim was made, and regardless of blame. It does not apply to claims made on this policy. No drivers have had, in the last five years, any motoring convictions* (including any prosecutions pending), driving licence endorsements, fixed penalties (endorsed on their licence), or been disqualified from driving. No drivers have a Pass Plus or advanced driving qualification. No drivers have any medical conditions or disabilities that could affect their driving ability.

* You are not required to disclose convictions regarded as 'spent' under the Rehabilitation of Offenders Act 1974.



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Kent
TN8 5AR

K Beer, R A Siggs & M B Griffin
NFU Mutual Sevenoaks & Meopham
Satellite House, Wrotham Road
Meopham
Gravesend
Kent
DA13 0QB

01474 813141

Commercial Vehicle Insurance Schedule

Policy number 003X1684805 / N06
Period of cover 12:00 noon 12 May 2022 to 12:00 noon 12 May 2023
Renewal date 12 May 2023 **Date of issue** 22 March 2022

Important Information

All policies with original inception dates on or after 1st January 1999 and renewals or reissues of those policies contain a Charitable Assignment condition.

This schedule, any Certificate of Motor Insurance and your Policy booklet are to be read together as one contract. Please keep this document with your Policy booklet in a safe place.

Reason for issue Renewal

This schedule replaces your previous schedule.

	Premium
Mutual Bonus	£476.80
Insurance Premium Tax (at the current rate)	-£71.52
	£48.64
Total Price	£453.92

Vehicle(s) and specified trailer(s)						
Vehicle/Trailer	GVW tonnes	Year	Value	Cover	Vehicle use *	No claims discount
X334VNJ NEW HOLLAND Tractor (Not Agric Use)	5	2000	Market value not exceeding £10,000	Comprehensive	Table 6	60% (9 or more years NCD) not protected
RX15GVK KUBOTA Excavator	5	2015	Market value not exceeding £12,000	Comprehensive	Table 6	60% (9 or more years NCD) not protected

* - See Vehicle use table below

Drivers			
Vehicle	Driving Option	Main driver	Other drivers
X334VNJ	Any driver	Craig Graham Open	Lance Thompsett, Antony Saunders.
RX15GVK	Any driver	Craig Graham Open	Lance Thompsett, Antony Saunders.

Excess amounts for vehicle(s)					
Vehicle	Accidental damage (includes voluntary excess) Please see 'Driving Option' to check whether drivers aged under 25 are covered under your policy.		Theft	Fire	Glass replacement
X334VNJ Voluntary excess £250	Driver aged under 21	£600	£100	£0	£50 (approved) £70 (all other circumstances)
	Driver aged 21 to 24 years	£400			
	All other drivers	£300			
RX15GVK Voluntary excess £250	Driver aged under 21	£600	£100	£0	£50 (approved) £70 (all other circumstances)
	Driver aged 21 to 24 years	£400			
	All other drivers	£300			

Cover and Use Extensions	
	Applies to
Loss of use to cover the cost of hiring in an equivalent vehicle	None
Loss of hiring charges	None
Increased audio/visual amount	None
Driver's effects	None
Third party working risk excluding flooding, damage to pipes and cables	None
Third party working risk excluding flooding with £250 excess	None
Increased third party property damage	None
Hirers indemnity	None
Airside use	None
Carriage of explosives, more than 2,000 shotgun cartridges or bullets at any one time, chemicals or gases	None
Unspecified trailer	None

Vehicle Use	
Table 6	<p>You are covered for:</p> <ul style="list-style-type: none"> • social domestic and pleasure use (including voluntary use) • use for the policyholder's business <p>While being used as above, the vehicle may be used for towing a trailer or any one disabled mechanically propelled vehicle.</p> <p>You are not covered for hire or reward, racing, speed testing, competitions, rallies (other than road safety rallies and treasure hunts) trials or track days or while towing a greater number of trailers than is permitted by law.</p>

K Beer, R A Siggs & M B Griffin
NFU Mutual Sevenoaks & Meopham
Satellite House, Wrotham Road
Meopham
Gravesend
Kent
DA13 0QB

Information about our Insurance Services

Our statutory status

K Beer, R A Siggs & M B Griffin is an appointed representative of The National Farmers Union Mutual Insurance Society Limited (NFU Mutual), Tiddington Road, Stratford upon Avon, Warwickshire CV37 7BJ.

K Beer, R A Siggs & M B Griffin acts for and on behalf of NFU Mutual as an insurance intermediary.

NFU Mutual is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. Financial Services Register number 117664. You can access the Financial Services Register from the FCA website www.fca.org.uk or by calling the FCA on 0800 111 6768.

About our general insurance services

We offer products from NFU Mutual. We can also source additional products from selected providers. If this is the case, we will tell you their name.

We provide both advised and non advised sales depending on the type of insurance being arranged.

Advised Sales

We will make a recommendation for you after we have assessed your demands and needs. The Demands & Needs statement in your policy documents will confirm our recommendation.

Non Advised Sales

We will identify your demands and needs and provide you with information on the product so that you can decide how to proceed. We will not make a recommendation to you and the Demands and Needs statement in your policy documents will confirm this.

For both advised and non advised sales, we will explain the options available to you and answer the questions you may have on the cover, benefits, exclusions and limitations of the policy.

About our life insurance services

If you require advice on life, pensions and investments products we can introduce you to an NFU Mutual Financial Advisor who can carry out a financial planning review with you.

What will I have to pay for your services?

You will not be charged a fee for our general insurance services.

When we sell you a policy, NFU Mutual pays us a percentage commission from the total premium. If this sale contributes to us reaching specific sales targets and quality standards, NFU Mutual may also reward us with additional incentives, such as bonus payments.

You are entitled at any time to request information regarding any commission which we have received as a result of placing your insurance.

What do I do if I want to complain?

If you are unhappy with the service you receive, please tell us straight away as we would like the chance to put things right. You can do this by calling us on 01474 813141 or in writing. You can also use our website www.nfumutual.co.uk/complaints to find out more information or to make a complaint.

If you remain unhappy with the outcome you may be able to refer your complaint to the Financial Ombudsman Service. For more information visit www.financial-ombudsman.org.uk or call 0800 023 4567 (landline) or 0300 123 9123 (mobile).

Am I entitled to compensation?

NFU Mutual is covered by the Financial Services Compensation Scheme (FSCS), which means that you may be entitled to compensation from the FSCS if we cannot meet our obligations. This depends on the type of policy you have and the circumstances of the claim. You can find out more at www.fscs.org.uk or by calling 0800 678 1100.

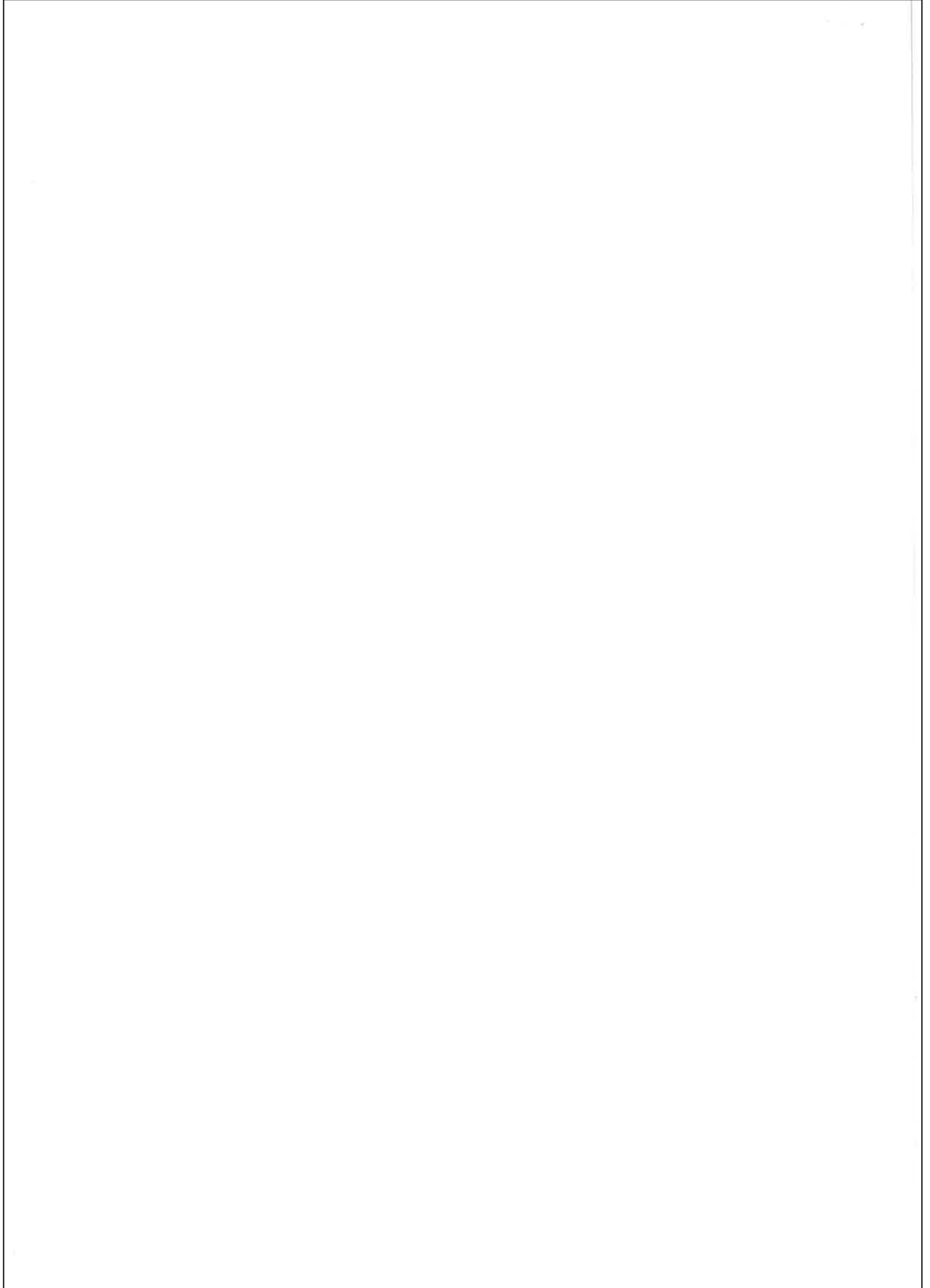
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www.nfumutual.co.uk



NFU Mutual





NFU Mutual
INSURANCE | PENSIONS | INVESTMENTS

K Beer, R A Siggs & M B Griffin
NFU Mutual Sevenoaks & Meopham
Satellite House, Wrotham Road
Meopham
Gravesend
Kent
DA13 0QB

Edenbridge Town Council
Doggetts Barn
High Street
Edenbridge
Kent
TN8 5AR

Contact number: 01474 813141
Fax number: 01474 813363
Email:
Sevenoaks&Meopham@nfumutual.co.uk

Sevenoaks: NFU Mutual Sevenoaks &
Meopham, 144 High Street, Sevenoaks,
Kent, TN13 1XE
Tel: 01732 496050

22nd March 2022

Dear Sirs,

It's time to renew your Car insurance

Policy number 002X4198812/N06

Renewal date 12th May 2022

Thank you for insuring with NFU Mutual. We're writing to let you know that it's time to renew your policy.

Your new premium is **£633.99** including Insurance Premium Tax and your Mutual Bonus saving of **£99.89**. Last year your premium was £1,223.74. There's information about why premiums may have changed within your renewal document. Please read the enclosed documents thoroughly and make sure the cover still meets your needs.

As a Mutual we pride ourselves on:

- Rewarding members for their loyalty through Mutual Bonus
- Quality products with no additional charge for paying by direct debit
- A personal service that provides the necessary guidance and support when you need it most.

Our Industry Regulator requires all firms to notify consumers that "you have been with us a number of years. You may be able to get the insurance cover you want at a better price if you shop around."

How to renew

Your policy will not renew automatically. To continue your insurance cover without a break, **please pay by 12th May 2022**. You can pay us over the phone or by visiting the office, we accept payments in several ways:

- By credit or debit card.
- By cheque or direct transfer from your bank.
- By monthly Direct Debit. We do not charge for paying by Direct Debit.

If you pay by monthly Direct Debit, you can choose to renew your policy automatically. We would still write to you when it is time to renew your policy, but it would renew automatically unless we heard from you, avoiding a break in cover. You can phone, email or write to us at any time if you would like to opt in to automatic renewals.

Customer care and support

If you require assistance or support with your renewal, please contact us using the details at the top of this letter so that we can understand your personal circumstances and requirements.

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www.nfumutual.co.uk

MS002LET0513

Motor Legal Protection

You have unlimited access to a legal advice helpline to support you with everyday legal issues affecting you. Call our advisory service DAS on **0117 934 0572**.

Important documents we'd like you to check

As this is a non advised policy, we haven't provided you with a recommendation. Please read the enclosed documents thoroughly to make sure the cover still meets your needs. For your insurance to remain valid you must tell us about changes in your circumstances. You'll find guidance on the back of this letter.

Spouse's business use

Please note that any reference to spouse under 'Vehicle use' or 'Limitations as to use' will only apply if your spouse is entitled to drive the vehicle under this policy. We have amended the wording to clarify this. Please let us know if your cover needs to be amended.

Any questions?

If you have any questions, please call us on 01474 813141 and we'll be happy to help you. You can also find out more about our range of other insurance, investment and pension products by visiting www.nfumutual.co.uk

Yours faithfully

K Beer, R A Siggs & M B Griffin

Please read before your insurance renewal date

Your insurance documents

There are important documents in this pack that you should read. Please check these documents carefully and tell us, before your renewal date, if any of this information has changed or is missing.

- **Statement of insurance** - this shows the information you've given us.
- **Insurance schedule** - this shows the cover we're offering you.

Your pack may also include:

- **Changes to your insurance** - we include this when there are changes to the cover we give under our Car insurance that may affect your decision to renew. If we make a change that's specific to your policy we will tell you in a letter.
- **Policy booklet** - this gives details of your cover. Please read your most recent Policy booklet with any Changes to your Insurance documents we've sent. We will send you a new Policy booklet if we make significant changes.
- **Insurance product information document(s) or a policy summary** - these outline the key features and exclusions of cover.

Changes you must tell us about

The General Conditions of your policy include details of changes you must tell us about. If you don't, this could affect your ability to claim or leave you uninsured. We won't charge any admin fees for changes but they might affect the premium or the insurance cover we offer.

You must tell us by your renewal date if:

- You or any driver named to drive any car insured on your policy has:
 - Had any accidents, claims (including personal injury) or damage involving any motor vehicle not insured on this policy. This applies whether or not a claim was made, and regardless of blame.
 - Incurred any motoring convictions (including prosecutions pending), driving licence endorsements or fixed penalty notices (endorsed on their licence).
 - Been refused insurance, had any insurance cancelled, declared void (as though it never existed) or had any renewal declined or any special terms imposed since the policy last renewed.
 - Incurred any Court Judgements (e.g. CCJ's) whether satisfied or not.
 - Incurred any form of bankruptcy proceedings (e.g. Individual Voluntary Arrangements (IVA's)/Trust Deeds) or statutory insolvency proceedings (e.g. Company Voluntary Arrangements).
- The declared mileage or estimated current value of your car has changed significantly i.e. by more than 10%.

In addition, there are changes we need to know about without waiting for your next renewal. For example you must tell us:

- Before modifying or changing your car, or starting to use the car for commuting or business use.
- Immediately if you, or any driver named to drive any car insured on your policy, is disqualified from driving.
- Immediately if you, or any driver named to drive any car insured on your policy, incurs any criminal convictions or prosecutions pending.
- Immediately if any driver is involved in an incident which could lead to a claim on this policy (no matter how trivial the incident).

This list is not exhaustive.

Your premium

Your premium may be different this year for a number of reasons including:

- **Pricing changes** - we regularly review the cover we're giving and the amount we charge. We keep our premiums as competitive as possible whilst maintaining our high quality cover and service.
- **Claims and convictions** - any claims or convictions in the previous year can increase the premium charged for a policy.
- **Insurance Premium Tax (IPT)** - an increase in the rate of Insurance Premium Tax collected on behalf of the Government.
- **Age** - premium varies with the age of the driver(s) and the age of the car.

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To find out more about how we use your personal information and your rights, please go to the privacy policy on our website. www.nfumutual.co.uk

Your right to cancel

We do not charge administration fees for cancellations. You can cancel your insurance at any time by writing to us or calling us. You will find our contact details on the top of this letter. If you have not made a claim we will refund any amount you have paid for the cancelled period.

If the worst happens

Get in touch with us straight away. Call us if you need to make a claim or have broken down on 0800 282 652. If you would like to make a claim under the Motor Legal Protection section call DAS on 0800 587 8876. Do not commit to anything until you have called this number.

Statement of Car Insurance

Policy name Edenbridge Town Council
Policy number 002X4198812/N06 **Renewal date** 12 May 2023
Period of cover 12:00 noon 12 May 2022 to 12:00 noon 12 May 2023

Demands and Needs

This policy will meet the demands and needs of those who want insurance cover for their Car(s) and/or Trailer including:

- liability to the public for personal injury or damage to property arising out of their use of their vehicle(s)
- damage to their vehicle(s) due to fire, theft or accidental damage
- damage to unspecified trailers up to £1,000
- legal costs incurred pursuing or defending incidents in connection with using or driving your vehicle(s) up to £100,000
- windscreen cover to replace or repair the front, back and side windows
- use of a small courtesy car during repairs following an accident

We have assessed your requirements to ensure that this cover is consistent with your demands and needs. However, we have not provided you with a personal recommendation on which cover and options you should take.

Please read this summary alongside your other documents which detail what is insured, what is not insured, the extent of cover and any key limits under each section.

ⓘ Important Information

Your Car Insurance cover is based on the information you have given us, as shown in this Statement of Insurance and your Insurance Schedule. Please check that this information is correct, as failure to disclose accurate information could invalidate your insurance or result in a claim not being paid.

If any details are wrong or missing please contact us on 01474 813141 within the next seven days.

Any changes may result in a revised premium or terms offered. In these circumstances you will be sent a new Statement of Car Insurance.

Please keep this document in a safe place, with your policy booklet.

Premium

Total £633.99

Please see your Car Insurance Schedule for premium details.

About you

Name	Edenbridge Town Council
Address	Doggetts Barn High Street Edenbridge Kent TN8 5AR
Business / Occupation	Local government

About those people authorised to transact business on your behalf

We take the security of your data and our obligations to comply with data protection very seriously. We will not discuss or accept instructions on this policy from anyone other than the policyholder unless you have given us authorisation to do so.

An authorised person can discuss, make changes, cancel, renew and make a payment on this policy. We will treat any information and instruction from an authorised person as if it had come from yourself. Any person dealing with this policy on your behalf will still need to be able to answer security questions.

You have authorised the following to be able to deal with this policy on your behalf:

Name	Kathy Staff
Date of birth	18 January 1957
Name	Caroline Leet

Date of birth	22 October 1968
Name	Lorraine Ganney
Date of birth	30 December 1965

About your car	GL61EOY
Make and Model	2012, LAND ROVER DEFENDER 110 TDI, 2198cc, Diesel, Manual
Vehicle modifications	No modification from manufacturer's standard specification.
Estimated value	Market Value not exceeding £75,000
Security	No security or tracker device other than fitted as standard by the manufacturer.
Where kept overnight	TN8 5AR On private property
Estimated annual mileage	Upto 4000 miles
Legal owner / registered keeper	Proposer/Policyholder
No Claim Discount	8 or more years NCD not protected.

About the drivers				
Full Name	Date of Birth	Occupation	Type of driving licence	Years held <i>(if less than 5)</i>
Craig Graham Open	6 April 1988	Grounds maintenance contractor	Full (UK)	
Antony Saunders	9 September 1962	Groundsman	Full (UK)	
Lance Thompsett	5 December 1967	Groundsman	Full (UK)	

About the business and people connected with the business or insured under this policy

You have told us the following about the business, everyone directly connected with the ownership or management of the business and everyone insured under this policy:

- No-one has ever had any insurance refused, cancelled, declared void (as though it never existed), renewal declined or special terms or conditions imposed by an insurer.
- No-one has ever been subject to any bankruptcy proceedings (whether discharged or not) e.g. Individual Voluntary Arrangements (IVAs)/Trust Deeds or been subject to any other statutory insolvency proceedings e.g. Company Voluntary Arrangements (CVAs).
- No-one has had any court judgements (e.g. CCJs) in the past five years whether satisfied or not.
- No-one has ever been convicted of any non-motoring criminal offence* and no-one has any prosecutions pending.
- No-one has ever been a director of a company which went into liquidation, was put into administration / receivership or subject to arrangements with creditors under statute or, in the last five years, been subject to any court judgements (CCJs).
- No-one has ever been the subject of a disqualification order made by a court under the Company Directors Disqualification Act.
- No drivers have had any accidents, claims (including personal injury) or damage involving any motor vehicle in the past five years. This applies whether or not a claim was made, and regardless of blame. It does not apply to claims made on this policy.
- No drivers have had, in the last five years, any motoring convictions* (including any prosecutions pending), driving licence endorsements, fixed penalties (endorsed on their licence), or been disqualified from driving.
- No drivers have a Pass Plus or advanced driving qualification.
- No drivers have any medical conditions or disabilities that could affect their driving ability.

* You are not required to disclose convictions regarded as 'spent' under the Rehabilitation of Offenders Act 1974.

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 DA13 0QB

01474 813141

Car Insurance Schedule

Policy number 002X4198812 / N06
Period of Cover 12:00 noon 12 May 2022 to 12:00 noon 12 May 2023
Renewal date 12 May 2023 **Date of issue** 22 March 2022

ⓘ Important Information

All policies with original inception dates on or after 1st January 1999 and renewals or reissues of those policies contain a Charitable Assignment condition.

This schedule, Certificate of Motor Insurance and Policy booklet are to be read together as one contract. Please keep this document with your Policy booklet in a safe place.

Reason for Issue Renewal

This schedule replaces your previous schedule.

Premium for this renewal

GL61EOY	£665.95
Mutual Bonus	-£99.89
Insurance Premium Tax	£67.93
Total	£633.99

Car details for GL61EOY

Make and Model	2012, LAND ROVER DEFENDER 110 TDI, 2198cc, Diesel, Manual
Value	Market Value not exceeding £75,000
Cover	Comprehensive
Vehicle use	You are covered for social, domestic and pleasure use, commuting, voluntary use, business use by the policyholder and spouse if entitled to drive under the policy and business use by any entitled driver for the policyholder's business and use by any entitled driver for farming and agricultural purposes. The vehicle may also be used for towing without reward a trailer or any one disabled mechanically-propelled vehicle. You are not covered for commercial travelling, racing, speed testing, competitions, rallies (other than road safety rallies and treasure hunts), trials or track days, Nürburgring Nordschleife driving, carriage of passengers for hire or reward, or for any purpose in connection with the motor trade or professional driving instruction.
Permitted drivers	Main driver & 2 others
Main driver	Craig Graham Open.
Other Drivers	Lance Thompsett, Antony Saunders.
No Claim Discount	8 or more years NCD not protected.
Kept overnight postcode	TN8 5AR
Road Rescue	Mutual Assist (Not Motorhomes) (Refer to Road Rescue (Mutual Assist) in your policy booklet for cover details.)
Sections of your policy booklet applying	All sections of the policy apply. The cover for any car loaned to you by our Approved Repairers is Comprehensive.

Excess amounts for GL61EOY	
Accidental Damage This includes £250 voluntary excess. Please see 'Permitted drivers' above to check whether drivers aged under 25 are covered under your policy.	
Drivers aged under 21	£550
Drivers aged 21 - 24 (inclusive)	£350
Drivers aged 25 - 29 (inclusive)	£250
All other drivers	£250
Theft	£100
Glass replacement	
	£50 (approved company)
	£70 (all other circumstances)
Endorsements for GL61EOY	
None	

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We will make a recommendation for you after we have assessed your demands and needs. The Demands & Needs statement in your policy documents will confirm our recommendation.

Non Advised Sales

We will identify your demands and needs and provide you with information on the product so that you can decide how to proceed. We will not make a recommendation to you and the Demands and Needs statement in your policy documents will confirm this.

For both advised and non advised sales, we will explain the options available to you and answer the questions you may have on the cover, benefits, exclusions and limitations of the policy.

About our life insurance services

If you require advice on life, pensions and investments products we can introduce you to an NFU Mutual Financial Advisor who can carry out a financial planning review with you.

What will I have to pay for your services?

You will not be charged a fee for our general insurance services.

When we sell you a policy, NFU Mutual pays us a percentage commission from the total premium. If this sale contributes to us reaching specific sales targets and quality standards, NFU Mutual may also reward us with additional incentives, such as bonus payments.

You are entitled at any time to request information regarding any commission which we have received as a result of placing your insurance.

What do I do if I want to complain?

If you are unhappy with the service you receive, please tell us straight away as we would like the chance to put things right. You can do this by calling us on 01474 813141 or in writing. You can also use our website www.nfumutual.co.uk/complaints to find out more information or to make a complaint.

If you remain unhappy with the outcome you may be able to refer your complaint to the Financial Ombudsman Service. For more information visit www.financial-ombudsman.org.uk or call 0800 023 4567 (landline) or 0300 123 9123 (mobile).

Am I entitled to compensation?

NFU Mutual is covered by the Financial Services Compensation Scheme (FSCS), which means that you may be entitled to compensation from the FSCS if we cannot meet our obligations. This depends on the type of policy you have and the circumstances of the claim. You can find out more at www.fscs.org.uk or by calling 0800 678 1100.

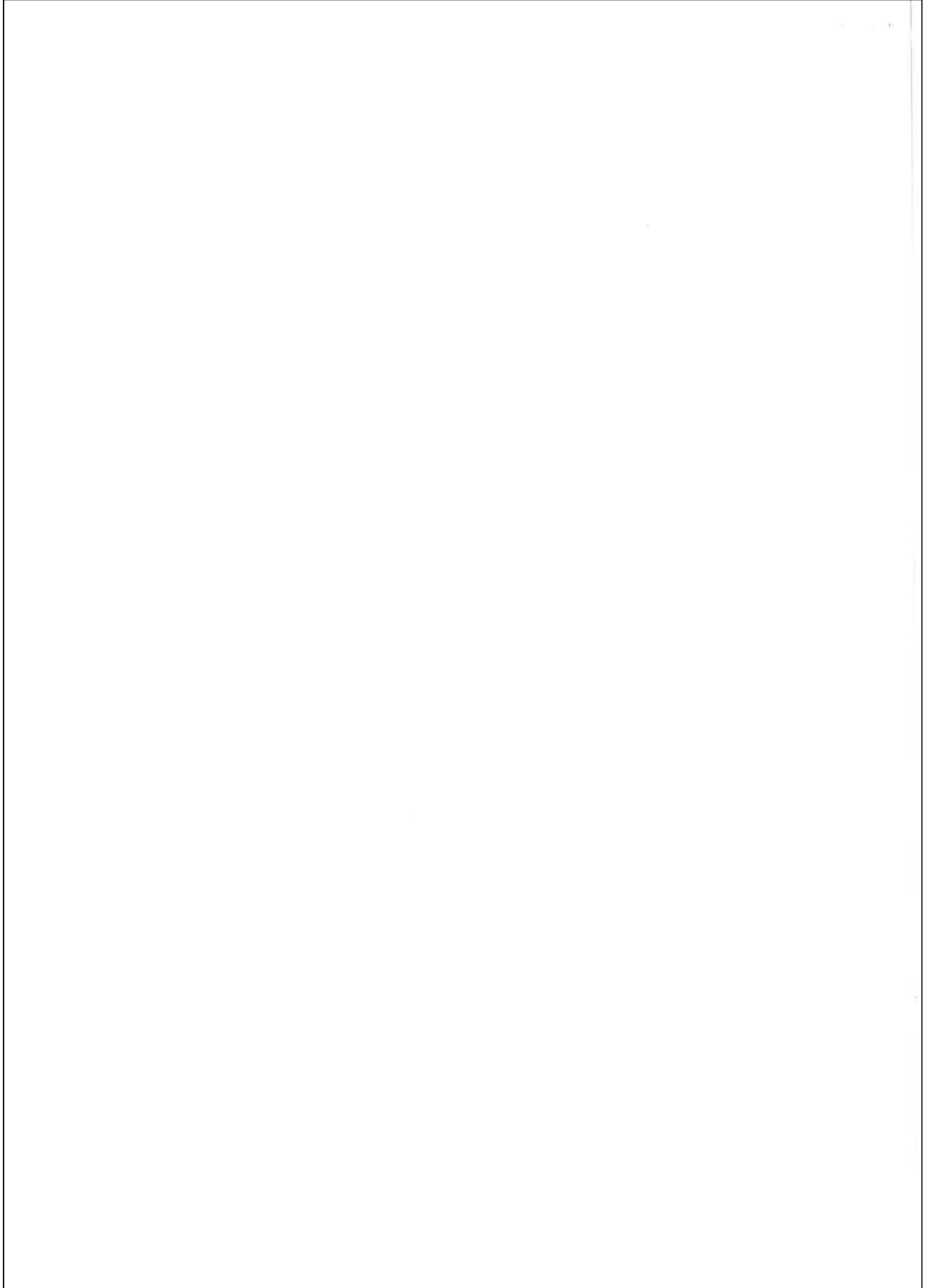
Our Agents are appointed representatives of NFU Mutual, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. NFU Mutual is The National Farmers Union Mutual Insurance Society Limited (No. 111982). Registered in England. Registered Office: Tiddington Road, Stratford upon Avon, Warwickshire, CV37 7BJ. A member of the Association of British Insurers.

To find out more about how we use your personal information and your rights, please go to the privacy policy on our website.

www.nfumutual.co.uk



NFU Mutual





NFU Mutual
INSURANCE | PENSIONS | INVESTMENTS

Edenbridge Town Council
Doggetts Barn
High Street
Edenbridge
Kent
TN8 5AR

K Beer, R A Siggs & M B Griffin
NFU Mutual Sevenoaks & Meopham
Satellite House, Wrotham Road
Meopham
Gravesend
Kent
DA13 0QB

Contact number: 01474 813141
Fax number: 01474 813363
Email:
Sevenoaks&Meopham@nfumutual.co.uk

Sevenoaks: NFU Mutual Sevenoaks &
Meopham, 144 High Street, Sevenoaks,
Kent, TN13 1XE
Tel: 01732 496050

22nd March 2022

Dear Sirs,

It's time to renew your Light Goods Commercial Vehicle insurance

Policy number 003X4198633/N06

Renewal date 12th May 2022

Thank you for insuring with NFU Mutual. We're writing to let you know that it's time to renew your policy.

Your new premium is **£837.14** including Insurance Premium Tax and your Mutual Bonus saving of **£131.90**. Last year your premium was £832.96. There's information about why premiums may have changed within your renewal document. Please read the enclosed documents thoroughly and make sure the cover still meets your needs.

As a Mutual we pride ourselves on:

- Rewarding members for their loyalty through Mutual Bonus
- Quality products with no additional charge for paying by direct debit
- A personal service that provides the necessary guidance and support when you need it most.

Our Industry Regulator requires all firms to notify consumers that "you have been with us a number of years. You may be able to get the insurance cover you want at a better price if you shop around."

How to renew

Your policy will not renew automatically. To continue your insurance cover without a break, **please pay by 12th May 2022**. You can pay us over the phone or by visiting the office, we accept payments in several ways:

- By credit or debit card.
- By cheque or direct transfer from your bank.
- By monthly Direct Debit. We do not charge for paying by Direct Debit.

If you pay by monthly Direct Debit, you can choose to renew your policy automatically. We would still write to you when it is time to renew your policy, but it would renew automatically unless we heard from you, avoiding a break in cover. You can phone, email or write to us at any time if you would like to opt in to automatic renewals

Customer care and support

If you require assistance or support with your renewal, please contact us using the details at the top of this letter so that we can understand your personal circumstances and requirements.

Motor Legal Protection

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www.nfumutual.co.uk

MS002LET0513

You have unlimited access to a legal advice helpline to support you with everyday legal issues affecting you. Call our advisory service DAS on **0117 934 0572**.

Important documents we'd like you to check

As this is a non advised policy, we haven't provided you with a recommendation. Please read the enclosed documents thoroughly to make sure the cover still meets your needs. For your insurance to remain valid you must tell us about changes in your circumstances. You'll find guidance on the back of this letter.

Any questions?

If you have any questions, please call us on 01474 813141 and we'll be happy to help you. You can also find out more about our range of other insurance, investment and pension products by visiting www.nfumutual.co.uk

Yours faithfully

K Beer, R A Siggs & M B Griffin

Please read before your insurance renewal date

Your insurance documents

There are important documents in this pack that you should read. Please check these documents carefully and tell us, before your renewal date, if any of this information has changed or is missing.

- **Statement of insurance** - this shows the information you've given us.
- **Insurance schedule** - this shows the cover we're offering you.

Your pack may also include:

- **Changes to your insurance** - we include this when there are changes to the cover we give under our Car insurance that may affect your decision to renew. If we make a change that's specific to your policy we will tell you in a letter.
- **Policy booklet** - this gives details of your cover. Please read your most recent Policy booklet with any Changes to your Insurance documents we've sent. We will send you a new Policy booklet if we make significant changes.
- **Insurance product information document(s) or a policy summary** - these outline the key features and exclusions of cover.

Changes you must tell us about

The General Conditions of your policy include details of changes you must tell us about. If you don't, this could affect your ability to claim or leave you uninsured. We won't charge any admin fees for changes but they might affect the premium or the insurance cover we offer.

You must tell us by your renewal date if:

- You or any driver named to drive any vehicle insured on your policy has:
 - Had any accidents, claims (including personal injury) or damage involving any motor vehicle not insured on this policy. This applies whether or not a claim was made, and regardless of blame.
 - Incurred any motoring convictions (including prosecutions pending), driving licence endorsements or fixed penalty notices (endorsed on their licence).
 - Been refused insurance, had any insurance cancelled, declared void (as though it never existed) or had any renewal declined or any special terms imposed since the policy last renewed.
 - Incurred any Court Judgements (e.g. CCJ's) whether satisfied or not.
 - Incurred any form of bankruptcy proceedings (e.g. Individual Voluntary Arrangements (IVA's)/Trust Deeds) or statutory insolvency proceedings (e.g. Company Voluntary Arrangements).
- The declared mileage of your vehicle has changed significantly i.e. by more than 10%.

In addition, there are changes we need to know about without waiting for your next renewal. For example you must tell us:

- Before modifying or changing your vehicle, or changing the use of the vehicle.
- Immediately if you, or any driver named to drive any vehicle insured on your policy, is disqualified from driving.
- Immediately if you, or any driver named to drive any vehicle insured on your policy, incurs any criminal convictions or prosecutions pending.
- Immediately if any driver is involved in an incident which could lead to a claim on this policy (no matter how trivial the incident).
- Immediately if the main driver changes.

This list is not exhaustive.

Your premium

Your premium may be different this year for a number of reasons including:

- **Pricing changes** - we regularly review the cover we're giving and the amount we charge. We keep our premiums as competitive as possible whilst maintaining our high quality cover and service.
- **Claims and convictions** - any claims or convictions in the previous year can increase the premium charged for a policy.
- **Insurance Premium Tax (IPT)** - an increase in the rate of Insurance Premium Tax collected on behalf of the Government.
- **Age** - premium varies with the age of the driver(s) and the age of the vehicle.

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Your right to cancel

We do not charge administration fees for cancellations. You can cancel your insurance at any time by writing to us or calling us. You will find our contact details on the top of this letter. If you have not made a claim we will refund any amount you have paid for the cancelled period.

If the worst happens

Get in touch with us straight away. Call us to make a claim on 0800 282 652. If you would like to make a claim under the Motor Legal Protection section call DAS on 0800 587 8876. Do not commit to anything until you have called this number.

Statement of Light Goods Vehicle Insurance

Policy name	Edenbridge Town Council		
Policy number	003X4198633/N06	Renewal date	12 May 2023
Period of cover	12:00 noon 12 May 2022 to 12:00 noon 12 May 2023		

Demands and Needs

This policy will meet the demands and needs of those who want insurance cover for their Light Goods vehicle(s) and/or Trailer including:

- liability to the public for personal injury or damage to property arising out of their use of their vehicle(s)
- damage to their vehicle(s) due to fire, theft or accidental damage
- damage to unspecified trailer(s) up to £1,000
- legal costs incurred pursuing or defending incidents in connection with using or driving your vehicle(s) up to £100,000
- windscreen cover to replace or repair the front, back and side windows
- use of a small courtesy car during repairs following an accident

We have assessed your requirements to ensure that this cover is consistent with your demands and needs. However, we have not provided you with a personal recommendation on which cover and options you should take.

Please read this summary alongside your other documents which detail what is insured, what is not insured, the extent of cover and any key limits under each section.

① Important Information

Your insurance cover is based on the information you have given us, as shown in this Statement of Insurance and your Insurance Schedule. Please check that this information is correct, as failure to disclose accurate information could invalidate your insurance or result in a claim not being paid.

Young Drivers aged under 25

It is important that you let us know correctly how much access a young person will have to the vehicle to ensure you have the right cover.

If the young person owns the vehicle, they should have a policy in their own name.

If you own the vehicle but the young person has unrestricted access to it or uses it to drive to and from work or college, or is an employee allowed to take the vehicle home, or normally has to use the vehicle for business, they are probably the main driver and you will need to tell us.

Your insurance schedule will tell you who we have noted as the main driver of each vehicle insured by this policy. We understand that circumstances change, for example, a son or daughter, or employee may have recently passed their test, or a new driver may have been employed. So please review your cover to ensure we have your policy details recorded correctly.

If any details are wrong or missing please contact us on 01474 813141 within the next seven days.

Any changes may result in a revised premium or terms offered. In these circumstances you will be sent a new Statement of Light Goods Vehicle Insurance.

Please keep this document in a safe place, with your policy booklet.

Details	Vehicle Premium	Road Rescue Premium	Continental Breakdown Premium	Total Premium
HN12DVT	£205.20	£0.00	£0.00	£205.20
OY18HDO	£674.14	£0.00	£0.00	£674.14
	Mutual Bonus			-£131.90
	Insurance Premium Tax (at the current rate)			£89.70
	Payment in full			£837.14

About You

Name	Edenbridge Town Council
Address	Doggetts Barn High Street Edenbridge Kent TN8 5AR
Business / Occupation	Council Officer Please Advise
Year business established	0
Business public liability insurance in force	Yes (with another insurer)
Member of trade organization or professional body	No

About those people authorised to transact business on your behalf

We take the security of your data and our obligations to comply with data protection very seriously. We will not discuss or accept instructions on this policy from anyone other than the policyholder unless you have given us authorisation to do so.

An authorised person can discuss, make changes, cancel, renew and make a payment on this policy. We will treat any information and instruction from an authorised person as if it had come from yourself. Any person dealing with this policy on your behalf will still need to be able to answer security questions.

You have authorised the following to be able to deal with this policy on your behalf:

Name	Kathy Staff
Date of birth	18 January 1956
Name	Caroline Leet
Date of birth	22 October 1968
Name	Lorraine Ganney
Date of birth	30 December 1965

About your vehicle(s) and specified trailer(s)

Vehicle/Trailer	Signage	Internal or external racking	Estimated annual mileage	Cover	Vehicle use *	No claims discount
HN12DVT RENAULT KANGOO ML19 DCI 90 GVW tonnes: 2 Year of first registration/make: 2007 Date of purchase: 05/02/2015 Market value not exceeding £6,600(includes modifications)	Yes	No	Up to 3000	Comprehensive Voluntary Accidental Damage excess £100	Table 1a	60% (9 or more years NCD) not protected
OY18HDO VOLKSWAGEN CADDY C20 STARTLINE 214 TDI 102 BMT GVW tonnes: 3 Year of first registration/make: 2018 Date of purchase: 03/07/2019 Market value not exceeding £17,894(includes modifications)	Yes	Yes	Up to 5000	Comprehensive Voluntary Accidental Damage excess None	Table 1a	60% (9 or more years NCD) not protected

* - See Vehicle use table on your Light Goods Vehicle Insurance Schedule

About your vehicle(s) and specified trailer(s) - additional security and modifications

Your vehicles/trailers do not have any security or tracker devices other than those fitted as standard by the manufacturer. Your vehicles/trailers have not been converted, modified or adapted in any way from the vehicle manufacturer's standard specification.

About your vehicle(s) and specified trailer(s) - ownership and location

Vehicle/Trailer	Legal Owner	Registered Keeper	Where kept overnight
HN12DVT	Proposer/Policyholder	Proposer/Policyholder	TN8 5BD In a locked garage, building or compound
OY18HDO	Proposer/Policyholder	Proposer/Policyholder	TN8 5AR In a locked garage, building or compound

About your vehicle(s) and specified trailer(s) - other features

	Applies to
Plant Permanently fitted	None
Cooking/refrigeration equipment fitted	None
Carriage of explosives, more than 2,000 shotgun cartridges or bullets at any one time, chemicals or gases	None

About your vehicles and drivers

Vehicle	Driving option	Main driver	Other drivers
HN12DVT	Main driver & 1 other	Rosemary Briggs	Martin Leach
OY18HDO	Any driver aged 25yrs +	Craig Graham Open	N/A

About the drivers (see your certificate of insurance for details of who's currently insured to drive)*

Full name	Date of birth	Occupation	Type of driving licence	Years held (if less than 5)
Rosemary Briggs	7 September 1960	Community Development Officer	Full (UK)	
Martin Leach	11 May 1956	Property Management	Full (UK)	
Craig Graham Open	6 April 1988	Groundsman/woman	Full (UK)	
Antony Saunders	9 September 1962	Groundsman/woman	Full (UK)	
Lance Thompsett	5 December 1967	Groundsman/woman	Full (UK)	

* This list shows drivers whose details are on your policy. Please refer to your certificate of insurance to see who's currently insured to drive.

About the business and people connected with the business or insured under this policy

You have told us the following about the business, everyone directly connected with the ownership or management of the business and everyone insured under this policy:

- No-one has ever had any insurance refused, cancelled, declared void (as though it never existed), renewal declined or special terms or conditions imposed by an insurer.
- No-one has ever been subject to any bankruptcy proceedings (whether discharged or not) e.g. Individual Voluntary Arrangements (IVAs)/Trust Deeds or been subject to any other statutory insolvency proceedings e.g. Company Voluntary Arrangements (CVAs).
- No-one has had any court judgements (e.g. CCJs) in the past five years whether satisfied or not.
- No-one has ever been convicted of any non-motoring criminal offence* and no-one has any prosecutions pending.

About the business and people connected with the business or insured under this policy

- No-one has ever been a director of a company which went into liquidation, was put into administration / receivership or subject to arrangements with creditors under statute or, in the last five years, been subject to any court judgements (CCJs).
- No-one has ever been the subject of a disqualification order made by a court under the Company Directors Disqualification Act.
- No drivers have had any accidents, claims (including personal injury) or damage involving any motor vehicle in the past five years. This applies whether or not a claim was made, and regardless of blame. It does not apply to claims made on this policy.
- No drivers have had, in the last five years, any motoring convictions* (including any prosecutions pending), driving licence endorsements, fixed penalties (endorsed on their licence), or been disqualified from driving.
- No drivers have a Pass Plus or advanced driving qualification.
- No drivers have any medical conditions or disabilities that could affect their driving ability.

* You are not required to disclose convictions regarded as 'spent' under the Rehabilitation of Offenders Act 1974.

Edenbridge Town Council
Doggetts Barn
High Street
Edenbridge
Kent
TN8 5AR

K Beer, R A Siggs & M B Griffin
NFU Mutual Sevenoaks & Meopham
Satellite House, Wrotham Road
Meopham
Gravesend
Kent
DA13 0QB

01474 813141

Light Goods Vehicle Insurance Schedule

Policy number 003X4198633 / N06
Period of cover 12:00 noon 12 May 2022 to 12:00 noon 12 May 2023
Renewal date 12 May 2023 **Date of issue** 22 March 2022

Important Information

All policies with original inception dates on or after 1st January 1999 and renewals or reissues of those policies contain a Charitable Assignment condition.

This schedule, any Certificate of Motor Insurance and your Policy booklet are to be read together as one contract. Please keep this document with your Policy booklet in a safe place.

Reason for Issue Renewal

This schedule replaces your previous schedule.

	Premium
Mutual Bonus	£879.34
Insurance Premium Tax (at the current rate)	-£131.90
Total Price	£89.70
	£837.14

Vehicle(s) and specified trailer(s)

Vehicle/Trailer	GVW tonnes	Year	Value	Cover	Vehicle Use *	No claims discount
HN12DVT RENAULT KANGOO ML19 DCI 90	2	2007	Market value not exceeding £6,600	Comprehensive	Table 1a	60% (9 or more years NCD) not protected
OY18HDO VOLKSWAGEN CADDY C20 STARTLINE 214 TDI 102 BMT	3	2018	Market value not exceeding £17,894	Comprehensive	Table 1a	60% (9 or more years NCD) not protected

* - See Vehicle use table below

Drivers

Vehicle	Driving Option	Main driver	Other drivers
HN12DVT	Main driver & 1 other	Rosemary Briggs	Martin Leach
OY18HDO	Any driver aged 25yrs +	Craig Graham Open	N/A

Excess amounts for vehicle(s)					
Vehicle	Accidental damage (includes voluntary excess) Please see 'Driving Option' to check whether drivers aged under 25 are covered under your policy.		Theft	Fire	Glass replacement
HN12DVT Voluntary excess £100	Driver aged under 21 £400 Driver aged 21 to 24 years £200 All other drivers £100		£100	£0	£50 (approved) £70 (all other circumstances)
OY18HDO Voluntary excess £0	Driver aged under 21 £300 Driver aged 21 to 24 years £100 All other drivers £0		£100	£0	£50 (approved) £70 (all other circumstances)

Cover and Use Extensions	
	Applies to
Road Rescue refer to your policy booklet for cover details	
No Cover	HN12DVT, OY18HDO
Annual Continental Breakdown refer to Cover Extensions - Continental Breakdown in your policy booklet for cover details	None
Loss of use to cover the cost of upgrading your standard courtesy vehicle	None
Loss of hiring charges	None
Increased audio/visual amount	None
Driver's effects	None
Increased third party property damage limit	None
Airside use	None
Driving tuition	None
Carriage of schoolchildren for hire or reward	None
Carriage of explosives, more than 2,000 shotgun cartridges or bullets at any one time, chemicals or gases	None

Vehicle Use	
Table 1a	<p>You are covered for:</p> <ul style="list-style-type: none"> • social domestic and pleasure use (including voluntary use) • commuting • use for the policyholder's business <p>While being used as above, the vehicle may be used to tow a trailer or any one disabled mechanically propelled vehicle.</p> <p>You are not covered for hire or reward, racing, speed testing, competitions, rallies (other than road safety rallies and treasure hunts) trials or track days or while towing a greater number of trailers than is permitted by law.</p>

K Beer, R A Siggs & M B Griffin
NFU Mutual Sevenoaks & Meopham
Satellite House, Wrotham Road
Meopham
Gravesend
Kent
DA13 0QB

Information about our Insurance Services

Our statutory status

K Beer, R A Siggs & M B Griffin is an appointed representative of The National Farmers Union Mutual Insurance Society Limited (NFU Mutual), Tiddington Road, Stratford upon Avon, Warwickshire CV37 7BJ.

K Beer, R A Siggs & M B Griffin acts for and on behalf of NFU Mutual as an insurance intermediary.

NFU Mutual is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. Financial Services Register number 117664. You can access the Financial Services Register from the FCA website www.fca.org.uk or by calling the FCA on 0800 111 6768.

About our general insurance services

We offer products from NFU Mutual. We can also source additional products from selected providers. If this is the case, we will tell you their name.

We provide both advised and non advised sales depending on the type of insurance being arranged.

Advised Sales

We will make a recommendation for you after we have assessed your demands and needs. The Demands & Needs statement in your policy documents will confirm our recommendation.

Non Advised Sales

We will identify your demands and needs and provide you with information on the product so that you can decide how to proceed. We will not make a recommendation to you and the Demands and Needs statement in your policy documents will confirm this.

For both advised and non advised sales, we will explain the options available to you and answer the questions you may have on the cover, benefits, exclusions and limitations of the policy.

About our life insurance services

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What will I have to pay for your services?

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Am I entitled to compensation?

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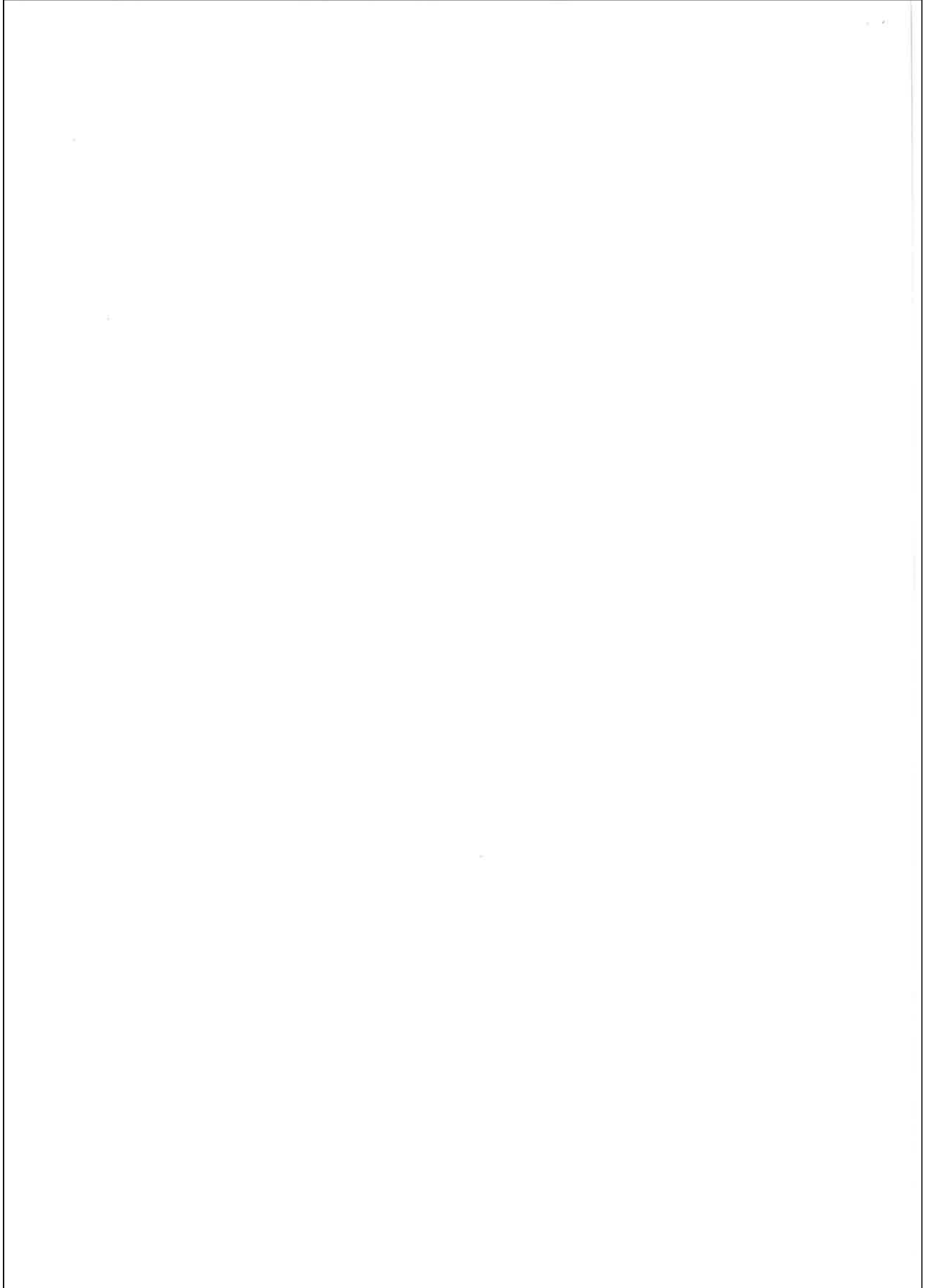
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NFU Mutual



Today : May 5, 2022

MISS Lorraine Valerie Ganney



Make a payment to another UK account

Your payment is being processed. It won't be reflected in your balance until it's complete, so make sure you have enough money in your account and don't try to make the payment again. We may contact you if we need more information

[Questions about a delayed payment? Our FAQs could help.](#)

From General Account
20-76-55 2388 1989

To NFU MUTUAL
20-83-08 1086 1936

Amount £1,925.05

Reference 000602211

When *Immediately after authorisation*
This payment will be processed as soon as it's fully authorised, so please make sure there's enough money in the account.
We'll only update your balance when the payment is complete, so please don't try to make it again.
We'll contact you if we need more information.

Instructions received at *May 5, 2022*
This payment won't be processed until it's been approved by a second authoriser.
Once they've logged in to Online Banking, they'll get a notification and will be directed to a 'Payment authorisation' screen to approve, decline or edit this payment. If they edit the payment, you'll need to review and approve it again before it can be processed.

MS Lorraine 5/5/22
A. Ganney 5/5/22

1 of 1

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