

Chigwell Parish Council
Finance and Governance Committee – 13 January 2026
Report of the RFO

1. FUNDFLOW REPORT

During December 2025:

Completion Report regarding Proposal December Actions

- **Charity Bank** has been notified, and the signed letter was sent to the Bank by post on 12 December 2025. The Charity Bank confirmed that the paperwork has arrived and is booked for closure on the 21st January 2026.
- **Cambridge Counties Bank Application** for 30-day business notice account issue 5 – the bank has approved the monthly interest, and a/c was opened on 02/01/2026. The £85,000 transfer was initiated on 02/01/2026.
- **Unity Trust Instant Access Savings Account** has been opened and £120,000 transferred on 23 December 2025.
- **Transfer £50,000 to the Virgin Money account** is currently held and waiting for the login to the account device.
- **Open a new current account with the Unity Trust Bank, which is currently held. Recommend opening in March to protect from additional bank charges.**

As a result of implementing the action plan, the Council's total fund position as of December 31, 2025, amounts to £528,794.68. The amount of £378,997.16 generates interest. The £135,000 will be transferred to the interest account in January 2026.

During January 2026:

16.01.2025 – Notify Cambridge, 30 Day Notice account, to make a withdrawal of £72,481.20. The funds should be credited to the nominated current account on **02 03 2026**.

2. BANK MATTER AND WRITE OFF BAD DEBTS

The RFO recommends that the Finance and Governance members consider the report, that the Council approve the recommendations, and authorise the RFO to make the necessary accounting entries (**Appendix 1**)

3. WORKPLACE PENSIONS RE-ENROLMENT – legal duties

Remind the F&G Committee members of legal duties to pensions re-enrolment. Key dates:

- Third anniversary of Council's previous re-enrolment date: 10 February 2026
- Re-declaration deadline: 9 July 2026.

In January 2026, RFO will take action to re-enrol and report back to the F&G Committee at the next meeting.

4. FC154/25 - CANCELLATION OF EROB

The sales invoice for the applicant is pending issuance. The Finance Department is still awaiting confirmation and a copy of the signed letter to proceed with further actions.

5. ADJUSTMENTS FOR PURCHASING AN iPhone

Purchased PO 3580 -£409.48 on 05/01/2026.

A refund for the wrong item, PO 3614, was requested due to the missing SIM tray on 07/01/2026.

Back Market confirmed on 09 01 2026 that it will take approximately five business days for the refund to be issued.

A new order will be made once the Company card balance is topped up.

6. PURCHASE AND BUDGET ADJUSTMENT REQUEST- (Procurement under FR5.18)

We are ordering bulk diesel for digging works under PO3621, totalling £596.20 (net) for 500 litres.

A virement of £310 will be requested to cover the £151.57 overspend, along with an additional £158.43 for petrol to support grass-cutting work scheduled for March 2026.

Recommendation: Transfer £310 from Code 108 (Equipment Maintenance), which currently has a remaining budget of £5,724.40, to Code 118 (Gas, Oil, Petrol, and Diesel).

7. IMPLEMENT CARD READERS:

- **ELAVON** selected as the card reader provider (*Appendix 2*)
- 2 x the Ingenico Tetra MOVE/5000 model (Cemetery Office and Head Office) £34.00 for both monthly fees.
- **Key benefits:**
 - ✓ Unity Trust Bank has partnered with Elavon to offer customers simple and bespoke card payment solutions for all businesses.
 - ✓ Accept all major payments
 - ✓ Latest security standards
 - ✓ Free terminal installation
 - ✓ Currency conversion
 - ✓ 24/7 support

Documents required to start application: -

*Proof of Photo ID for **2 members** of your governing body (e.g. passport)

*Proof of home address for **2 members** of your governing body (e.g. driver's license/utility bill)

*Proof of business bank account (must show account name as enter and include sort code and account number)

*The latest version of memorandum and articles of association to document class of

beneficiaries and the no-UBO clause this document needs to be certified

*Copy of certified minutes from meeting dated within the last three months

*Confirmation of the legal party you are affiliated too

*Confirmation of who your Senior Managing Official(s) (SMO/SMOs are required to be registered with Companies House as Person/s with Significant Control if you are limited , copy of photo ID/s for SMO/s)

*A complete **list of all members** of your governing body must include **full name home address, and date of birth**

Recommendation: Select two members from the list of bank signatures.

8. VICTORY HALL MATTER – Victory Hall – Key and Damage Deposit: Threshold Sports

Recommendation: that the Finance and Governance members consider the purpose of the report, present the established facts regarding the alleged unauthorised access to Victory Hall on 07 December, and recommend that Council reconsider its decision to withhold and redistribute the key and damage deposit paid by Threshold Sports on 11th December 2025 (*Appendix 3*).

Chigwell Parish Council

Prepared by RFO

05/01/2026

Report to Council

Income – Financial Regulations 2025/26, Section 13.3 Write-off of Irrecoverable Income (Cemetery Fees)

Purpose of Report

To seek Council approval, in accordance with Financial Regulation 13.3, for the write-off of irrecoverable income and the accounting treatment of long-outstanding unrepresented cheques relating to cemetery fees.

Financial Regulation Reference

Financial Regulations 2025/26, Section 13.3:

Any sums found to be irrecoverable, and any bad debts, shall be reported to the Council by the RFO and shall be written off in the year. The Council's approval shall be shown in the accounting records.

Background

The following cemetery invoices were issued and recorded as paid by cheque; however, the funds never appeared in the Council's Barclays bank account:

Invoice No.	Grave No.	Date	Amount	Cheque No.
168	1814	02/09/2022	£60.00	CHQ000918
169	1751	02/09/2022	£165.00	CHQ022541
170	876	02/09/2022	£165.00	CHQ022542
33	16	06/05/2022	£80.00	CHQ001028

Total: £470.00

- Cheques relating to invoices 168, 169 and 170 were sent by the Post Office on **02 September 2022**.
- The cheque relating to invoice 33 was sent by the Post Office on **06 May 2022**.
- The total amount of **£470.00** has never appeared on the Council's Barclays bank account.
- The amount was reported as an **unrepresented item** in the bank reconciliation statements from **May 2022 to the present**.

Actions Taken

- The Post Office was contacted but was unable to confirm that the cheques had been processed by the bank and directed the Financial Officer (FO) to Barclays.
- The FO visited the Barclays branch on **29 June 2022** to investigate the missing £80.00 cheque.
- Progress was significantly delayed as the FO was not registered in the bank's system and Barclays was unable to provide detailed information at that time.
- On **20 January 2025**, the Interim RFO (IRFO) and a registered bank signatory again contacted Barclays.
- Barclays conducted a full investigation but was **unable to locate the funds**, and the case was formally closed.
- Barclays issued an apology and paid **£100 compensation** to the Council.
- The remaining **£370.00** continues to be recorded as unrepresented cheques.
- On **25 September 2025**, the RFO wrote to the relevant cemetery plot holders requesting confirmation of cheque banking dates and amounts.
- No further evidence could be obtained, and the matter could not be resolved due to the age of the case.

Current Position

- The Barclays account to which the cheques should have been credited is now **closed**.
- Cemetery customers were unable to provide additional evidence to confirm the payments.
- The invoices remain technically unpaid and are considered **irrecoverable**.

Financial Implications

- Total original amount: **£470.00**
- Barclays compensation received: **£100.00**
- Zurich Insurance claim proposed: **£250.00**
- Remaining balance to be written off: **£120.00**

Recommendation

In line with **Financial Regulation 13.3**, the RFO recommends that Council:

1. **Approve acceptance of £250.00 under the Zurich Insurance claim; and**

2. **Approve the write-off of the remaining £120.00 as bad debt**, as the income is deemed irrecoverable; and
 3. Note that Council approval will be **recorded in the accounting records** and the write-off actioned in the current financial year.
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Resolution Sought

That Council approves the above recommendations and authorises the RFO to make the necessary accounting entries.



Payments solutions for Chigwell Parish Council

Prepared for Olga L on 21 October 2025

 Wendy Blackburn



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Products &
Services

Choose a terminal that's right for you

Terminals designed for your business

Choosing the right terminal for your business can make a huge difference to your customers' experience. Whether you're on the shop floor, serving a table of diners or out and about visiting customers, we have the right terminal for you.

Future ready and easy to set up

If like many small business owners you worry about keeping up with payments technology, then worry no more – whatever terminal you choose, one of our expert and friendly engineers will get you up and running in no time. We'll make sure you have the right payments solution that will grow with you as your business goes from strength to strength.

Keeping you and your customers safe

Small businesses are key targets of fraud, so payment security needs to be one of your top priorities. All of our terminals offer the highest in data security certification, protecting your brand and your customers.

Key benefits:

- Accept all major payments
- Latest security standards
- Free terminal installation
- Currency conversion
- Tax Free Shopping
- Gift Cards
- 24/7 support



Terminals

elavon.co.uk/terminals

Terminal type

Who is it for?

Description

Smart
P61C smart
terminals

Most suited to the retail and food and beverage sectors who want to manage their payments and their business from one smart terminal for seamless wireless activity.

The most innovative of terminals, Poynt is an all-in-one, Android, smart terminal that connects payments and business management. Download from a range of apps to tailor your Poynt terminal to suit your exact needs and you'll enjoy simple payments processing whilst saving time on reduced paperwork.

POS portable
Ingenico Tetra
MOVE/5000

For all businesses that want to take payment to their customers with portable tri-comms connectivity.

A next generation terminal with a large touch screen this is the portable solution for card payments on-the-go. It has tri-comms functionality, across Bluetooth (via PSTN and IP), WiFi and 3G, ensuring customers can process payments wherever they are, using the most accessible connectivity option.

POS fixed
Ingenico Tetra
DESK/5000

For all businesses that simply want to take payments from a fixed point, such as hotels. Option to add a separate LANE/3000 PIN pad and Smartlink integration.

Beautifully simple, this counter-top terminal also boasts a large touch screen display and internal PIN pad in a compact, user-friendly design. For added flexibility, it also has the option of adding the LANE/3000 external PIN pad to suit your customers' needs.

Mobile
MobileMerchant

A low-cost, pay-as-you-go option for people whose businesses keep them on the move, from plumbers and decorators to taxis and market traders.

A pay-as-you-go card machine that turns your smartphone or tablet into a point-of-sale. Super easy for you to set up on your own - you simply install the MobileMerchant app and sync with a portable PIN pad.



Pricing

Business booster

Peace of mind with stepped-up data security and next-day funding, with choice of card machine.

Pricing Summary

Joining fee	£0.00
Minimum monthly service charge	£0.00
Authorisation fee	£0.00
Secured Encrypt fee	£0.00

Additional terminals available at discounted price

Terminals	1x	2x	3x	4x	5x
Tetra Desk (Fixed)	£15	£29	£41	£53	£66
Tetra Move (Portable)	£18	£34	£49	£63	£77

Merchant service charge (MSC):

UK Visa or Mastercard consumer	0.99%
Non-UK Visa/Mastercard business*	1.99%
Non-UK Visa/Mastercard consumer	2.50%
JCB, Union Pay International or Diners Club	2.50%
American Express	1.90%

Other fees that may apply

Higher Risk Additional Loading rate of 0.4% applied in addition to the MSC on Visa and Mastercard only. Higher risk additional loading transactions include card present not using chip and pin or contactless (e.g. swiping magnetic stripe, cardholder signature), card not present not secured by 3DS (e.g. 3DS not effective, telephone order, mail order), keying card number into any device or data unknown, file submitted 2 days or more after card accepted. Dynamic currency conversion (DCC) rebate 1%. Chargeback fee £25 (only if activity takes place). Paper statement fee £3 (online access is included).

* includes Business, Purchasing, Corporate, Fleet & Commercial cards

Fixed single monthly plan fee including:

- Choice of one fixed or portable card machine.
- Money in your account next day
- Enabled for preauthorisation & Dynamic Currency Conversion
- 24/7 technical support
- Maximum data security with end-to-end encryption
- Save when you add multiple terminals

100



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Victory Hall – Key and Damage Deposit: Threshold Sports

Report by: [FG]
Meeting: Full Council
Date: [22 01 2026]

1. Purpose of Report

To present the established facts regarding the alleged unauthorised access to Victory Hall on 07 December and to recommend that Council reconsider its decision to withhold and redistribute the key and damage deposit paid by Threshold Sports.

2. Background

Threshold Sports hired Victory Hall for the Celebrity Charity Challenge in support of Alzheimer's Research UK on 08 December. A full refund of the hall hire fee has already been processed.

Concerns were subsequently raised regarding alleged unauthorised access to Victory Hall on Sunday, 07 December. Based on those concerns, Full Council resolved to withhold and redistribute the £400 key and damage deposit.

At the time of this decision, the officer responsible for hall hire had not been involved in the investigation, and the hirer had not been consulted.

3. Summary of Findings

- Threshold Sports, as hirer, was responsible for safeguarding Victory Hall.
- The hirer was reminded of this responsibility by the Admin Assistant following contact with the BBC.
- No positive identification has been made of any individual accessing the key safe or Victory Hall on 07 December.
- The hirer (Mr Toby Dickens) confirmed that he attended the site only to check the access procedure and key safe, and did not unlock or enter Victory Hall.
- Available CCTV footage does not clearly show door movement or entry due to camera position and night-mode recording.
- No damage, loss, or cost to the Council occurred.
- The Caretaker's timely attendance ensured the hall was secured.

4. Additional Context

There have been at least two previous occasions where Council staff discovered the Victory Hall front door unlocked despite having personally locked it and verified this before leaving site. In both cases, CCTV evidence and witness accounts showed no unauthorised access. This raises the possibility of an intermittent fault with the locking mechanism or an alternative explanation unrelated to hirer conduct.

5. Assessment

- There is no clear evidence of unauthorised access or negligence by the hirer.
 - No loss or damage was incurred.
 - The hirer was not given the opportunity to explain events prior to the decision to withhold the deposit.
 - Withholding the full £400 deposit is considered disproportionate in the circumstances.
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6. Recommendation

That Full Council **reconsiders its previous decision** and agrees to **refund the full key and damage deposit (£400) to Threshold Sports**, noting that no breach has been substantiated and no loss or damage occurred.

7. Proposed Resolution

That the key and damage deposit paid by Threshold Sports in respect of the Victory Hall hire on 08 December be refunded in full.