

Gainsborough Town Council

Richmond House, Richmond Park, Morton Terrace

Gainsborough, Lincolnshire, DN21 2RJ

Tel: 01427 811573

Website: gainsborough-tc.gov.uk



FINANCE AND STRATEGY COMMITTEE AGENDA

To: Committee members:

Councillor Sheila Bibb

Councillor Nigel Bowler

Councillor Michael Devine

Councillor Paul Hooton

Councillor James Plastow

Councillor Doug Owles (sub)

Councillor Stephen Blogg

Councillor Nicholas Coxon

Councillor David Dobbie

Councillor Paul Key

Councillor Richard Thompson (sub)

NOTICE IS HEREBY GIVEN and Members are summoned to attend a meeting of the Finance and Strategy Committee of the Council to be held on **Tuesday 28 October 2025 at 6:30pm** in the meeting room, Richmond House, Richmond Park, Morton Terrace, Gainsborough, DN21 2RJ at which the under mentioned business will be transacted.

Prior to the commencement of the meeting there will be a public forum when members of the public may speak on any item set out in the agenda for the meeting. A maximum of two individuals to address the Committee for a maximum of 3 minutes each.

AGENDA

FS26/082 Apologies for Absence

To note apologies for absence.

FS26/083 Declarations of Interest

To receive any declarations of interest in accordance with the requirements of the Localism Act 2011.

FS26/084 Dispensation Requests

To consider any dispensation requests received by the Town Clerk in relation to personal and/or disclosable pecuniary interests, not previously recorded.

FS26/085 Items for Exclusion of Public and Press

To determine which items on the agenda, if any, require the exclusion of public and press under the Public Bodies (Admissions to Meetings) Act 1960 1 (2) and resolve to exclude public and press for these items.

FS26/086 Minutes of the Previous Meeting

To receive the minutes of the previous Finance and Strategy Committee meeting and resolve to sign these as a true and accurate record.

Paper A Tuesday 30 September 2025 (pages 4 to 9)

FS26/087 Finance Reports

To receive and consider for approval the following financial reports:

- i. Unpaid Expenditure Transactions for 23 October 2025 **Paper B** (pages 10 to 15)
- ii. Cashbook Summary (including due and unpaid transactions) for 23 October 2025 **Paper C** (pages 16 to 17)
- iii. Budget Comparison Report (including due and unpaid transactions) for 23 October 2025 **Paper D** (pages 18 to 35)

FS26/088 Bank Reconciliation

To approve and resolve to sign the monthly bank reconciliations for 30 September 2025 per paragraph 2.2 of Financial Regulations.

Paper E (pages 36 to 49)

FS26/089 Revised Budget 2025/26

To review the Council's 2025/26 budget.

Paper F (pages 50 to 85)

FS26/090 CCLA

To consider the implications of CCLA's new partnership with Jupiter Asset Management.

Paper G (pages 86 to 91)

FS26/091 Vexatious Complaints Policy Review

To review and adopt the Vexatious Complaints Policy.

Paper H (pages 92 to 98)

FS26/092 Items for Notification

To receive any items for notification to be included on a future agenda (for information only)

- i. IT Provision for Members
- ii. Love Lane Allotment Garages
- iii. Draft 2026 / 2027 Budget & Estimate
- iv. Report on grants to the Council from external bodies
- v. Unity Trust Bank
- vi. Strategic Plan
- vii. LCAS Silver Status submission
- viii. Registrar Lease renewal
- ix. Civic Protocol
- x. Communications Policy Review
- xi. GDPR Policy Review
- xii. Social Media Policy Review
- xiii. Pensions Discretionary Policy Review
- xiv. Use of work vehicles by Cllrs & Staff for personal domestic use Review

FS26/093 Time and Date of Next Meeting

To note the date and time of the next Finance and Strategy Committee meeting is scheduled for Tuesday 25 November 2025 at 6:30pm.

Rachel Allbones
Town Clerk
Richmond House
Gainsborough

Thursday, 23 October 2025

PAPER A

Gainsborough Town Council

Richmond House, Richmond Park, Morton Terrace

Gainsborough, Lincolnshire, DN21 2RJ

Tel: 01427 811573

Website: gainsborough-tc.gov.uk



DRAFT FINANCE AND STRATEGY COMMITTEE MINUTES

Minutes of the Finance and Strategy Committee meeting held on **Tuesday 30 September 2025** at **6:30pm** in the meeting room, Richmond House, Richmond Park, Morton Terrace, Gainsborough, DN21 2RJ.

Councillors Present:

Councillor Nigel Bowler (Chair)	
Councillor Sheila Bibb	Councillor Stephen Blogg (arrived at 6:39pm)
Councillor Nicholas Coxon	Councillor Michael Devine
Councillor David Dobbie	Councillor Paul Hooton
Councillor Paul Key	Councillor James Plastow

In Attendance:

Rachel Allbones
Sean Alcock

Town Clerk & Responsible Finance Officer
Operations Manager

Also Present: Councillor Doug Owles

FS26/067 Apologies for Absence

Councillor Blogg advised he would be late.

FS26/068 Declarations of Interest

Councillor Bowler declared a personal interest in agenda item FS26/075 as a trustee of Gainsborough Men's Shed.

Councillor Bibb declared a personal interest in agenda item FS26/075 as she works with applicants and members of Gainsborough Men's Shed.

Councillor Key declared a personal interest in agenda item FS26/074 as a WLDC Councillor.

FS26/069 Dispensation Requests

No dispensation requests were received.

FS26/070 Items for Exclusion of Public and Press

RESOLVED: to exclude the public and press from items FS26/077, FS26/078, FS26/079 in accordance with the Public Bodies (Admissions to Meetings) Act 1960 1 (2) due to the confidential nature of the business to be discussed.

FS26/071 Minutes of the Previous Meeting (Paper A)

Initialled:

RESOLVED: that the minutes of the Finance and Strategy Committee meeting held on Tuesday 26 August 2025 be approved as a as a true and accurate record and signed by the Chair.

Note: Councillors Hooton and Key abstained from voting on the above resolution.

FS26/072 Finance Reports (Papers B, C & D)

Note: Councillor Blogg arrived at the meeting at 6:39pm.

RESOLVED: to **NOTE** and approve the following reports:

- i. Unpaid Expenditure Transactions for 25 September 2025.
- ii. Cashbook Summary (including due and unpaid transactions) for 25 September 2025.
- iii. Budget Comparison Report (including due and unpaid transactions) for 25 September 2025.

FS26/073 Bank Reconciliation (Paper E)

RESOLVED: to approve and sign the monthly bank reconciliations for 31 August 2025.

FS26/074 Motion from Councillor Doug Owles

That this Council:

1. Establishes a Working Group to review and consider assets within the town, including (but not limited to) car parks, markets, and riverfront gardens.
2. Tasks the Working Group with collating information on the availability of assets for transfer, together with the associated financial implications and potential benefits.
3. Requires the Working Group to report its findings to the Finance & Strategy Committee.
4. Directs the Town Clerk to draft Terms of Reference for the Working Group, to be presented to Full Council for approval.

Supporting Statement

This Motion arises from the recent presentation to Members regarding *Asset Transfers* following local government reorganisation. The changing political landscape in Lincolnshire will directly impact Gainsborough as a market town. This Motion seeks to ensure that the Town Council is fully informed and prepared to make decisions in the best interests of residents, local businesses, and visitors.

Seconded by Councillor Nigel Bowler

RESOLVED: to

1. Establish a Working Group to review and consider assets within the town, including (but not limited to) car parks, markets, and riverfront gardens.
2. Task the Working Group with collating information on the availability of assets for transfer, together with the associated financial implications and potential benefits.

3. Require the Working Group to report its findings to the Finance & Strategy Committee.
4. Direct the Town Clerk to draft Terms of Reference for the Working Group, to be presented to Full Council for approval.

FS26/075 Community Grant Applications (Papers F, G & H)

Members consider grant applications received.

Note: Councillor Key left the meeting at 7:12pm.

- i. Gainsborough Men's Shed - £1,200

RESOLVED: to fund the Gainsborough Men's Shed a Community Grant of £1,200.

Note: Councillors Bibb, Bowler and Plastow abstained from voting on the above resolution.

Note: Councillor Key returned to the meeting at 7:15pm.

- ii. Rotary Club of Gainsborough - £1,000

Councillor Coxon proposed to award the Rotary Club of Gainsborough £1,000 on the proviso the relevant documents are received prior to awarding the grant. Seconded by Councillor Key.

Councillor Key proposed not award the Rotary Club of Gainsborough a Community Grant due to not complying with 4.3 (*provide a copy of its latest annual accounts and most recent bank statement*) and 4.5 (*deadline for receipt of application 31st August for determination in September*) of the Community Grants Policy.

Seconded by Councillor Plastow.

At the request of Councillor Dobbie a recorded vote was taken as follow:

Councillor Coxon proposal:

For: Councillors Bowler, Coxon

Against: Councillors Bibb, Blogg, Devine, Key, Plastow

Abstain: Councillors Dobbie, Hooton

Councillor Key proposal:

For: Councillors Bibb, Blogg, Devine, Key, Plastow

Abstain: Councillors Bowler, Coxon, Dobbie, Hooton

RESOLVED: to not award the Rotary Club of Gainsborough a Community Grant due to not complying with 4.3 (*provide a copy of its latest annual accounts and most recent bank statement*) and 4.5 (*deadline for receipt of application 31st August for determination in September*) of the Community Grants Policy.

FS26/076 Mission, Vision and Values Review (Paper I)

RESOLVED: to **RECOMMEND TO FULL COUNCIL** to approve the reviewed the Council's Vision and Mission statement as per the below:

Gainsborough Town Council's Mission:

“Working with our community to secure Gainsborough’s best future.”

Our mission is to enhance the quality of life for Gainsborough’s residents and businesses by:

- Promoting **economic wellbeing** and opportunities for growth.
- Supporting a healthy, **active, and inclusive community**.
- Developing and maintaining our **assets, green spaces, and recreation facilities**.
- **Engaging openly** with our community to shape local priorities together.
- Ensuring **effective governance** through transparency, accountability, and sound financial management.
- Protecting our environment and responding to **climate change** for a sustainable future.
- Celebrating Gainsborough’s **heritage, culture, and identity** while fostering regeneration and innovation.
- Valuing and developing our **staff team** to deliver high-quality services.

Gainsborough Town Council's Vision:

“A thriving, inclusive, and sustainable Gainsborough — a town that celebrates its heritage, supports economic growth and wellbeing, protects the environment, and fosters pride, opportunity, and community for all.”

Gainsborough Town Council's Values:

- Integrity, transparency, and openness.
- Partnership working with residents, businesses, and agencies.
- Advocacy for the people of Gainsborough.
- Value for money in service delivery.

Gainsborough Town Council's Motto:

“Strive for the Gain of All”

FS26/077 IT Provision for Members (Paper J)

RESOLVED: to defer until Octobers meeting and look into cost savings from printing paper, purchasing the devices ourselves, how many Councillors would actually require a device and if it is possible to install extra plug sockets in the meeting room.

FS26/078 Richmond House Conservatory Removal Tender Scoring Matrix (Paper K)

RESOLVED: to approve the scoring matrix for the Richmond House Conservatory Removal Tender as per Financial Regulations.

Tenders will be scored in accordance with a scoring matrix which must by resolution have been adopted by the Councils Finance and Strategy Committee.

FS26/079 Love Lane Allotment Garages (Paper L)

Note: Councillor Coxon left the meeting at 8:13pm.

Note: Councillor Key returned to the meeting at 8:17pm.

RESOLVED: to defer until Octobers meeting and look into an formal annual inspection plan for the spaces and obtain a quotation for electrical testing.

FS26/080 Items for Notification

RESOLVED: to **NOTE** the items for notification to be included on a future agendas:

- i. Revised Budget 2025/26 - October
- ii. Love Lane Allotment Garages
- iii. IT Provision for Members
- iv. CCLA – October
- v. Vexatious Complaints Policy Review - October
- vi. Unity Trust Bank
- vii. Strategic Plan
- viii. LCAS Silver Status submission
- ix. Registrar Lease renewal
- x. Civic Protocol
- xi. Communications Policy Review
- xii. GDPR Policy Review
- xiii. Social Media Policy Review
- xiv. Pensions Discretionary Policy Review
- xv. Use of work vehicles by Cllrs & Staff for personal domestic use Review

FS26/081 Time and Date of Next Meeting

RESOLVED: to **NOTE** the date and time of the next Finance and Strategy Committee meeting scheduled for Tuesday 28 October 2025 at 6:30pm at Richmond House, Morton Terrace.

The meeting closed at 8:30pm.

Signed as a true record of the Meeting: _____ Dated _____
Presiding chairman of approving meeting

PAPER B

ExpTno	Cheque	Ledger date	Gross	Vat	Net	Chq / Trans Total	Transaction Details	Heading	Occurrence
22754	BP251001O	23/09/2025	£2,016.00	£336.00	£1,680.00	2,016.00	PKF Littlejohn LLP - Limited assurance review of Annual Governance & Accountability Return for year ended 31 March 2025	External Audit	
22755	BP251001N	11/09/2025	£1,420.60	£236.76	£1,183.84	1,420.60	Safelincs Ltd - Fire extinguisher service and replacements	Richmond Park, Marshalls, Levellings & General Cemetery	
22764	BP251001P	29/09/2025	£108.00	£18.00	£90.00	108.00	RJ Tyres - Tractor new valve, tractor puncture repair	Equipment Maintenance	
22765	BP251001Q	11/10/2025	£1,075.00	£0.00	£1,075.00	1,075.00	Sir E C Bacon Settlement 1951 Residual Fund - Half yearly rent	Foxby Hill & Love Lane Allotments	
22766	BP251001R	02/10/2025	£725.00	£0.00	£725.00	725.00	Kyle Holliday Grave Digger - Grave digging BNC1016 (ND)	Grave Digging	
22767	BP251001C	29/09/2025	£275.00	£45.83	£229.17	275.00	Gainsborough Skip & Aggregates LTD - Skip exchange	Richmond Park	
22768	BP251001S	13/08/2025	£142.76	£23.79	£118.97		Phs Group Plc - Sanitary disposal and air fresheners	Marshalls	
22769	BP251001S	01/09/2025	£8.98	£1.50	£7.48	151.74	Phs Group Plc - Annual duty of care	Marshalls	
22770	BP251015	22/09/2025	£288.00	£48.00	£240.00	288.00	Chubb Fire & Security Ltd - X10 Marshalls alarm fobs	Marshalls	
22771	BP251001T	26/09/2025	£1,294.80	£215.80	£1,079.00	1,294.80	Burton & Dyson Solicitors - Professional Services	Legal Services	
22772	BP251001U	30/09/2025	£666.98	£111.16	£555.82	666.98	F5 Computing Ltd - Microsoft 365, back ups & protection	IT Services	
22790	BP2510	15/10/2025	£725.00	£0.00	£725.00	725.00	Kyle Holliday Grave Digger - Grave digging XLNC0078 (ND)	Grave Digging	
22791	BP2510	07/10/2025	£254.52	£42.42	£212.10		Peacock and Binnington - Chainsaw repair/maintenance	Equipment Maintenance	
22792	BP2510	30/09/2025	£499.00	£83.17	£415.83	753.52	Peacock and Binnington - New Hedge trimmer	New Equipment	
22793	BP2510	30/09/2025	£179.51	£29.91	£149.60	179.51	Proludic Ltd - x4 replacement hooks for equipment	Levellings	
22794	BP2510	02/10/2025	£850.00	£141.67	£708.33	850.00	Doddington Farms LLP - Norway spruce 29'7" to 31'2"	Market Place Christmas Tree	

ExpTno	Cheque	Ledger date	Gross	Vat	Net	Chq / Trans Total	Transaction Details	Heading	Occurrence
22795	BP2510	30/09/2025	£126.00	£21.00	£105.00	126.00	Lincolnshire Association of Local Councils - Finance Seminar (RA, NB, DO)	Staff & Councillor Training	
22796	BP2510	01/10/2025	£120.00	£20.00	£100.00	120.00	Institute of Cemetery and Crematorium Management - Exhumation training (SA)	Staff Training	
22797	BP2510	30/09/2025	£1,888.39	£314.73	£1,573.66	1,888.39	Glendale Managed Services Ltd - Grass verge cutting (24 Sept)	Highway verge cutting	
22798	BP2510	07/10/2025	£148.75	£24.79	£123.96	148.75	C21 Hygiene Ltd - x4 stainless steel toilet roll holders	Richmond Park toilets	
22799	BP2510	30/09/2025	£1,200.00	£0.00	£1,200.00	1,200.00	Gainsborough Men's Shed - Community grant	Community Grants	
22801	BP2510	08/10/2025	£280.00	£0.00	£280.00	280.00	Farnells Pest Control - Removal of x4 wasps nests	Richmond House	
22802	BP251008	26/09/2025	£570.75	£420.75	£150.00	570.75	Turners Accident Repair Limited - Excess from vehicle insurance claim	Insurance	
22803	BP2510	30/09/2025	£800.00	£0.00	£800.00	800.00	Mediright Ltd - HAVS 4 Assessment (DB, JB)	Occupational Health	
22804	BP2510	10/10/2025	£1,650.00	£0.00	£1,650.00	1,650.00	A J Douce Roofing - Overboard flat roof, install fibreglass trims, fibreglass deck and top coat	Richmond House	
22805	BP2510	10/10/2025	£954.00	£159.00	£795.00		Gainsborough Building Services Ltd - Dig out fence post, supply and fit new post and concrete in place, spray with galvanised paint	Foxby Hill Allotments	
22806	BP2510	10/10/2025	£1,314.00	£219.00	£1,095.00		Gainsborough Building Services Ltd - NW allotments, Dig out fence post, supply and fit new post and concrete in place, spray with galvanised paint	North Warren Allotments	
22807	BP2510	10/10/2025	£1,314.00	£219.00	£1,095.00	3,582.00	Gainsborough Building Services Ltd - NW allotments, Dig out fence post, supply and fit new post and concrete in place, spray with galvanised paint, weld on existing hinges to new post and add additional hinge to the top of the gate	North Warren Allotments	
22808	BP2510	23/09/2025	£26.10	£0.00	£26.10	26.10	Councillor Nigel Bowler - Mileage - 58 miles	Councillor Trael Expenses	
22812	BP2510	15/10/2025	£30.00	£5.00	£25.00	30.00	Ultimate Graphics Ltd - X6 Sign stickers	Remembrance Sunday	

ExpTno	Cheque	Ledger date	Gross	Vat	Net	Chq / Trans Total	Transaction Details	Heading	Occurrence
22813	BP2510	15/10/2025	£215.90	£35.98	£179.92		Trade UK - X10 Squire Weatherproof Combination Padlock Blue 50mm	Consumable Stock	
22818	BP2510	21/10/2025	£44.97	£7.50	£37.47		Trade UK - 3 x van first aid kits	First Aid	
22819	BP2510	21/10/2025	£22.99	£3.83	£19.16	283.86	Trade UK - Trowel kit	Consumable Stock	
22815	BP2510	03/10/2025	£2,160.00	£360.00	£1,800.00	2,160.00	Foxstone Forestry - Reduce hedging around allotments (NW)	North Warren Allotments	
22820	BP2510	22/10/2025	£684.00	£114.00	£570.00	684.00	A Price Electrical Ltd - Remedial works following emergency light test	Marshalls	
22786	CC251006	28/09/2025	£19.97	£3.33	£16.64	19.97	Adobe Systems Software Ireland Ltd - Adobe Acrobat Pro DC Subscription	IT Services	Monthly
22756	DD251001	01/10/2025	£119.12	£0.00	£119.12		West Lindsey District Council - Refuse & recycling service	Richmond Park	Monthly
22757	DD251001	01/10/2025	£59.05	£0.00	£59.05		West Lindsey District Council - Refuse & recycling service	Marshalls	Monthly
22758	DD251001	01/10/2025	£180.27	£0.00	£180.27		West Lindsey District Council - Refuse & recycling service	General Cemetery	Monthly
22759	DD251001	01/10/2025	£46.70	£0.00	£46.70	405.14	West Lindsey District Council - Refuse & recycling service	Spital Hill Allotments	Monthly
22760	DD251015E	01/10/2025	£99.00	£0.00	£99.00		West Lindsey District Council - Non-Domestic Rates	North Warren Cemetery	Monthly
22761	DD251015F	01/10/2025	£707.00	£0.00	£707.00		West Lindsey District Council - Non-Domestic Rates	General Cemetery	Monthly
22762	DD251015G	01/10/2025	£936.00	£0.00	£936.00		West Lindsey District Council - Non-Domestic Rates	Marshalls	Monthly
22763	DD251015H	01/10/2025	£295.00	£0.00	£295.00	2,037.00	West Lindsey District Council - Non-Domestic Rates	Richmond Park	Monthly
22776	DD251015B	01/10/2025	£26.32	£1.25	£25.07		British Gas Business - Electricity usage	Levelling's	31/8/25 - 29/9/25
22777	DD251015C	01/10/2025	£42.04	£2.00	£40.04		British Gas Business - Electricity usage	Marshalls External Changing	31/8/25 - 28/9/25
22775	DD251015	01/10/2025	£79.04	£3.76	£75.28		British Gas Business - Electricity usage	Richmond House Flat	31/8/25 - 29/9/25
22783	DD251017	03/10/2025	£190.97	£9.09	£181.88		British Gas Business - Electricity Usage	Marshalls Main Pavilion	1/9/25 - 30/9/25
22784	DD251021	07/10/2025	£89.00	£4.24	£84.76	427.37	British Gas Business - Electricity Usage	Richmond Park Greenhouse	5/9/25 - 7/10/25
22773	DD251016B	01/10/2025	£14.79	£0.70	£14.09	14.79	EDF Energy - Gas usage	Levelling's	1/9/25 - 16/9/25

ExpTno	Cheque	Ledger date	Gross	Vat	Net	Chq / Trans Total	Transaction Details	Heading	Occurrence
22781	DD251009	03/10/2025	£193.89	£9.23	£184.66		Positive Energy Ltd - Gas Usage	Marshalls Main Pavilion	1/9/25 - 30/9/25
22782	DD251010	03/10/2025	£8.56	£0.41	£8.15	202.45	Positive Energy Ltd - Gas Usage	Levelling's	16/9/25 - 30/9/25
22774	DD251016	01/10/2025	£82.08	£3.91	£78.17	82.08	E.ON Next Energy Ltd - Gas usage	Richmond House	1/9/25 - 30/9/25
22785	DD251007	01/10/2025	£838.87	£139.81	£699.06		Tomato Energy - Electricity usage	Richmond House Main	1/9/25 - 30/9/25
22780	DD2510	03/10/2025	£0.20	£0.01	£0.19	839.07	Tomato Energy - Electricity usage	Marshalls Bowls Pavilion	1/9/25 - 30/9/25
22800	BP2510	08/10/2025	£57.09	£0.00	£57.09		Water Plus Ltd - Used water & surface water drainage	Richmond Park	7/9/25 - 7/10/25
22809	BP2510	14/10/2025	£39.78	£0.00	£39.78		Water Plus Ltd - Used water & surface water drainage	Marshalls	12/9/25 - 12/10/25
22810	BP2510	14/10/2025	£40.07	£0.00	£40.07		Water Plus Ltd - Used water & surface water drainage	General Cemetery	13/9/25 - 13/10/25
22814	BP2510	16/10/2025	£2.44	£0.00	£2.44	139.38	Water Plus Ltd - Used water & surface water drainage	Levelling's	15/9/25 - 15/10/25
22787	DD2510	03/10/2025	£576.53	£96.09	£480.44	576.53	Anglian Water Business (National) Ltd - Water charges	Foxby Hill Allotments	1/7/25 - 30/9/25
22816	DD251019	27/09/2025	£2.35	£0.00	£2.35	2.35	HSBC - Bank charges	Bank Charges	28/8/25 - 27/9/25
22779	DD251015D	03/10/2025	£46.24	£7.70	£38.54	46.24	Integrating Solutions Ltd - Copier charges	Printing	1/9/25 - 30/9/25
22788	DD251023	09/10/2025	£183.32	£30.55	£152.77	183.32	British Telecommunications Plc - Phone line and broadband services	Phone & Broadband	Monthly
22811	DD251020	11/10/2025	£110.68	£18.45	£92.23	110.68	EE Ltd - X4 mobiles	Mobiles	Monthly
22789	DD251020B	09/10/2025				213.32	Clear Business Electricity - Landline, broadband & electricity charges		Monthly
		1	£63.60	£10.60	£53.00		Alarm line	Richmond House	
		2	£70.26	£11.70	£58.56		CCTV Broadband & Phoneline	Richmond House	
		3	£79.46	£13.25	£66.21		CCTV Broadband & Phoneline	Marshalls	
22778	DD251014	01/10/2025	£777.08	£129.51	£647.57	777.08	Fuelgenie - Fuel usage	Vehicle Expenses	1/9/25 - 30/9/25
22817	BP251022/23	01/10/2025				35,607.43	Rigel Wolf Ltd - October Payroll		

ExpTno	Cheque	Ledger date	Gross	Vat	Net	Chq / Trans Total	Transaction Details	Heading	Occurrence
		1	£26,346.09	£0.00	£26,346.09		October Payroll	Gross Salary	
		2	£3,263.85	£0.00	£3,263.85		October Payroll	Employer NI	
		3	£5,997.49	£0.00	£5,997.49		October Payroll	Employer Pension Cont	
				£3,754.18	£62,009.02	£65,763.20			
Chairman Signature _____						RFO Signature _____		Date _____	

PAPER C

Financial Summary - Cashbook

Summary of receipts and payments between 01/04/25 and 23/10/25 inclusive. This may include transactions with ledger dates outside this period. Includes current debtors and creditors.

Balances at the start of the year

Ordinary Accounts

HSBC Current/ Deposit Account	£252,970.40
Petty Cash	£100.00

Short Term Investment Accounts

CCLA Investment Management Limited	£200,000.00
Total	<u>£453,070.40</u>

RECEIPTS	Net	Vat	Gross
Precept	£691,000.00	£0.00	£691,000.00
Administration	£71,330.24	£0.00	£71,330.24
Grounds Maintenance	£12,805.01	£0.00	£12,805.01
Richmond Park & House	£2,017.50	£0.00	£2,017.50
Sports Grounds	£49,000.74	£0.00	£49,000.74
Cemetery	£30,829.81	£0.00	£30,829.81
Allotments	£11,846.71	£0.00	£11,846.71
Events	£1,000.00	£0.00	£1,000.00
Mayors Charity	£725.64	£0.00	£725.64
Total Receipts	<u>£870,555.65</u>	<u>£0.00</u>	<u>£870,555.65</u>

PAYMENTS	Net	Vat	Gross
Employee Costs	£246,207.98	£525.23	£246,733.21
Administration	£44,936.82	£4,550.03	£49,486.85
Grounds Maintenance	£37,147.64	£7,359.90	£44,507.54
Richmond Park & House	£18,501.01	£2,117.51	£20,618.52
Sports Grounds	£17,739.83	£1,463.69	£19,203.52
Cemetery	£18,792.38	£383.19	£19,175.57
Play Areas	£2,426.89	£485.36	£2,912.25
Allotments	£11,355.04	£1,685.13	£13,040.17
Public Realm	£4,147.78	£462.43	£4,610.21
Events	£4,025.00	£5.00	£4,030.00
Christmas Lights	£4,332.20	£828.96	£5,161.16
Ear Marked Reserves	£120,618.90	£12,565.04	£133,183.94
Mayors Charity	£400.00	£0.00	£400.00
Total Payments	<u>£530,631.47</u>	<u>£32,431.47</u>	<u>£563,062.94</u>

Closing Balances

Ordinary Accounts

HSBC Current/ Deposit Account	£560,463.11
Petty Cash	£100.00
	<u>£560,563.11</u>

Short Term Investment Accounts

CCLA Investment Management Limited	£200,000.00
	<u>£200,000.00</u>
Total	<u>£760,563.11</u>

PAPER D

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Actual Net	Balance	Bal %age
Precept Income					
100	Precept	£690,900.00	£690,900.00	£0.00	0.00%
105	WLDC Precept Contribution	£100.00	£100.00	£0.00	0.00%
Total Income		£691,000.00	£691,000.00	£0.00	0.00%

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Actual Net	Balance	Bal %age
Employee Costs					
Expenditure					
1000	Payroll	£432,000.00	£241,113.26	£190,886.74	-44.19%
1010	Travel and Training	£6,100.00	£1,007.25	£5,092.75	-83.49%
1020	Workwear & ID	£3,250.00	£1,611.48	£1,638.52	-50.42%
1030	HR	£4,200.00	£2,141.58	£2,058.42	-49.01%
Total Expenditure		<u>£445,550.00</u>	<u>£245,873.57</u>	<u>£199,676.43</u>	<u>-44.82%</u>

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Actual Net	Balance	Bal %age
Administration					
Income					
205	Bank Interest	£13,000.00	£10,320.37	-£2,679.63	-20.61%
210	Insurance Reimbursement (GTF)	£1,558.00	£0.00	-£1,558.00	-100.00%
215	Legal Fee Reinbursement	£0.00	£0.00	£0.00	0.00%
220	Subject Access Request / FOI	£0.00	£0.00	£0.00	0.00%
225	Insurance Claims	£0.00	£8,072.00	£8,072.00	100.00%
Total Income		£14,558.00	£18,392.37	£3,834.37	26.34%
Expenditure					
2000	Office Supplies & Telecom	£14,550.00	£6,438.48	£8,111.52	-55.75%
2010	Publicity	£570.00	£240.00	£330.00	-57.89%
2020	Subscriptions	£3,010.00	£873.00	£2,137.00	-71.00%
2030	Democratic & Civic	£25,300.00	£5,842.75	£19,457.25	-76.91%
2040	Grants	£8,879.00	£4,250.00	£4,629.00	-52.13%
2060	Insurance	£14,000.00	£22,014.10	-£8,014.10	57.24%
2070	HR & Finances	£3,599.00	£1,813.92	£1,785.08	-49.60%
2080	Legal Fees	£3,000.00	£1,452.50	£1,547.50	-51.58%
Total Expenditure		£72,908.00	£42,924.75	£29,983.25	-41.12%

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Actual Net	Balance	Bal %age
Grounds Maintenance					
Income					
300	Vehicle Hire	£0.00	£0.00	£0.00	0.00%
310	LCC Contribution towards Highway Verge Cutting	£12,446.00	£12,660.81	£214.81	1.73%
320	Sale of Grounds Equipment	£0.00	£0.00	£0.00	0.00%
330	Scrap	£100.00	£144.20	£44.20	44.20%
Total Income		£12,546.00	£12,805.01	£259.01	2.06%
Expenditure					
3000	Vehicle Costs	£18,200.00	£9,524.40	£8,675.60	-47.67%
3010	Grounds Maintenance - All Sites	£47,400.00	£25,164.98	£22,235.02	-46.91%
3020	Cleaning Products	£1,700.00	£924.63	£775.37	-45.61%
Total Expenditure		£67,300.00	£35,614.01	£31,685.99	-47.08%

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Actual Net	Balance	Bal %age
Richmond Park & House					
Income					
400	Richmond Park	£8,535.00	£2,017.50	-£6,517.50	-76.36%
Total Income		£8,535.00	£2,017.50	-£6,517.50	-76.36%
Expenditure					
4000	Richmond Park & House	£47,510.00	£17,880.77	£29,629.23	-62.36%
Total Expenditure		£47,510.00	£17,880.77	£29,629.23	-62.36%

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Actual Net	Balance	Bal %age
Sports Grounds					
Income					
500	Roses	£7,750.00	£0.00	-£7,750.00	-100.00%
510	Marshalls	£16,967.00	£8,972.44	-£7,994.56	-47.12%
520	Levellings	£1,400.00	£49.83	-£1,350.17	-96.44%
Total Income		£26,117.00	£9,022.27	-£17,094.73	-65.45%
Expenditure					
5010	Marshalls	£57,009.00	£16,787.90	£40,221.10	-70.55%
5020	Levellings	£4,987.00	£802.14	£4,184.86	-83.92%
Total Expenditure		£61,996.00	£17,590.04	£44,405.96	-71.63%

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Actual Net	Balance	Bal %age
Cemetery					
Income					
600	General Cemetery	£43,000.00	£27,942.44	-£15,057.56	-35.02%
610	North Warren Cemetery	£0.00	£247.97	£247.97	100.00%
Total Income		£43,000.00	£28,190.41	-£14,809.59	-34.44%
Expenditure					
6000	General Cemetery	£50,199.00	£15,293.40	£34,905.60	-69.53%
6010	North Warren Cemetery	£1,500.00	£2,143.71	-£643.71	42.91%
Total Expenditure		£51,699.00	£17,437.11	£34,261.89	-66.27%

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Actual Net	Balance	Bal %age
Play Areas					
Income					
700	Funding	£0.00	£0.00	£0.00	0.00%
Total Income		£0.00	£0.00	£0.00	0.00%
Expenditure					
7000	Play Equipment Maintenance	£5,000.00	£263.89	£4,736.11	-94.72%
7005	Wet Pour Maintenance	£1,000.00	£0.00	£1,000.00	-100.00%
7010	Levellings	£0.00	£0.00	£0.00	0.00%
7020	Aisby Walk	£2,000.00	£1,393.00	£607.00	-30.35%
7030	Danes Road	£0.00	£0.00	£0.00	0.00%
7040	Mayflower Close	£0.00	£0.00	£0.00	0.00%
7080	St Georges	£0.00	£0.00	£0.00	0.00%
7090	Play Area Inspections	£1,200.00	£770.00	£430.00	-35.83%
Total Expenditure		£9,200.00	£2,426.89	£6,773.11	-73.62%

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Actual Net	Balance	Bal %age
Allotments					
Income					
800	Allotments	£11,100.00	£11,367.30	£267.30	2.41%
815	Garage Space Ropery Road	£1,500.00	£0.00	-£1,500.00	-100.00%
Total Income		£12,600.00	£11,367.30	-£1,232.70	-9.78%
Expenditure					
8000	Foxby Hill	£2,475.00	£3,734.19	-£1,259.19	50.88%
8010	Love Lane	£2,725.00	£1,983.33	£741.67	-27.22%
8020	North Warren	£1,702.00	£3,721.76	-£2,019.76	118.67%
8030	Showfield	£1,025.00	£645.83	£379.17	-36.99%
8040	Spital Hill	£1,690.00	£996.28	£693.72	-41.05%
8050	Love Lane Garage Site	£200.00	£150.00	£50.00	-25.00%
8060	All Sites	£2,026.00	£28.65	£1,997.35	-98.59%
Total Expenditure		£11,843.00	£11,260.04	£582.96	-4.92%

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Actual Net	Balance	Bal %age
Public Realm					
Income					
920	Bus Shelters	£0.00	£0.00	£0.00	0.00%
Total Income		£0.00	£0.00	£0.00	0.00%
Expenditure					
9000	Roundabouts / Islands	£0.00	£0.00	£0.00	0.00%
9010	Street Furniture	£4,700.00	£1,160.40	£3,539.60	-75.31%
9020	War Memorial	£400.00	£0.00	£400.00	-100.00%
9030	Gainsborough in Bloom	£3,000.00	£2,605.94	£394.06	-13.14%
9040	Community Rail Partnership	£0.00	£0.00	£0.00	0.00%
Total Expenditure		£8,100.00	£3,766.34	£4,333.66	-53.50%

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Actual Net	Balance	Bal %age
Events					
Income					
1005	Richmond Park	£0.00	£0.00	£0.00	0.00%
1015	Marshalls Sports Ground	£0.00	£0.00	£0.00	0.00%
1030	Levellings Playing Field	£1,000.00	£1,000.00	£0.00	0.00%
1040	Aisby Walk Playing Field	£1,000.00	£0.00	-£1,000.00	-100.00%
Total Income		£2,000.00	£1,000.00	-£1,000.00	-50.00%
Expenditure					
10010	Illuminate	£1,000.00	£0.00	£1,000.00	-100.00%
10020	Armed Forces Day	£0.00	£0.00	£0.00	0.00%
10040	Remembrance Sunday	£300.00	£25.00	£275.00	-91.67%
10050	GO Festival	£3,000.00	£0.00	£3,000.00	-100.00%
Total Expenditure		£4,300.00	£25.00	£4,275.00	-99.42%

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Actual Net	Balance	Bal %age
Christmas Lights					
Expenditure					
11000	Switch On Event	£8,000.00	£0.00	£8,000.00	-100.00%
11010	Anchor Point / Electrical Testing	£500.00	£0.00	£500.00	-100.00%
11040	Market Place Christmas Tree	£1,800.00	£708.33	£1,091.67	-60.65%
11050	Blachere Contract	£19,000.00	£3,373.93	£15,626.07	-82.24%
11070	Lamp Post Electricity	£650.00	£249.94	£400.06	-61.55%
Total Expenditure		<u>£29,950.00</u>	<u>£4,332.20</u>	<u>£25,617.80</u>	<u>-85.54%</u>

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Actual Net	Balance	Bal %age
Community Infrastructure Levy					
Income					
14000	CIL	£0.00	£0.00	£0.00	0.00%
Total Income		£0.00	£0.00	£0.00	0.00%

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Actual Net	Balance	Bal %age
Ear Marked Reserves					
Expenditure					
12000	Ear Marked Reserves	£495,519.69	£102,239.32	£393,280.37	-79.37%
Total Expenditure		£495,519.69	£102,239.32	£393,280.37	-79.37%

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Actual Net	Balance	Bal %age
Neighbourhood Plan					
Income					
1300	Neighbourhood Plan	£0.00	£0.00	£0.00	0.00%
Total Income		£0.00	£0.00	£0.00	0.00%
Expenditure					
13000	Neighbourhood Plan	£0.00	£0.00	£0.00	0.00%
Total Expenditure		£0.00	£0.00	£0.00	0.00%

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Actual Net	Balance	Bal %age
Mayors Charity					
Income					
1200	Events & Donations	£0.00	£60.00	£60.00	100.00%
Total Income		£0.00	£60.00	£60.00	100.00%
Expenditure					
14005	Mayor Events (HSBC)	£0.00	£0.00	£0.00	0.00%
14010	Mayors Charity Donation (HSBC)	£0.00	£0.00	£0.00	0.00%
Total Expenditure		£0.00	£0.00	£0.00	0.00%

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

	2025/26	Actual Net	Balance	Bal %age
Total Income	£810,356.00	£773,854.86		
Total Expenditure	£1,305,875.69	£501,370.04		
Total Net Balance	-£495,519.69	£272,484.82		

PAPER E

Bank Account Reconciled Statement

HSBC Current/ Deposit Account 51418890+036629 40-22-01

Statement Number	152	Bank Statement No.	152
Statement Opening Balance	£658,567.70	Opening Date	01/09/25
Statement Closing Balance	£562,805.51	Closing Date	30/09/25
True/ Cashbook Closing Balance	£562,805.51		

Date	Cheque/ Ref.	Supplier/ Customer	Debit (£)	Credit (£)	Balance (£)
01/09/25	CR250901	Slimming World	0.00	121.82	658,689.52
01/09/25	CR250901B	Kixx West Lindsey	0.00	40.11	658,729.63
01/09/25	CR250901C	Wright Way Sports and Education	0.00	1,186.28	659,915.91
01/09/25	DD250901	West Lindsey District Council	405.14	0.00	659,510.77
01/09/25	DD250901B	Lex Autolease Limited	1,038.04	0.00	658,472.73
02/09/25	CR250902	North Warren Road Allotments	0.00	14.32	658,487.05
02/09/25	CR250902B	CCLA Investment Management Limited	0.00	696.81	659,183.86
03/09/25	CR250903	Little Piglets	0.00	180.57	659,364.43
03/09/25	CR250903B	Cliff Bradley & Sons Ltd	0.00	559.13	659,923.56
03/09/25	CR250903C	██████████	0.00	49.62	659,973.18
04/09/25	CR250904	Lincolnshire County Council	0.00	152.79	660,125.97
04/09/25	CR250904B	North Warren Road Allotments	0.00	14.00	660,139.97
05/09/25	CC250905	Multiple Suppliers/ Customers	265.09	0.00	659,874.88
05/09/25	DD250905	Tomato Energy	-736.15	0.00	660,611.03
08/09/25	CR250908	Slimming World	0.00	121.82	660,732.85
08/09/25	DD250908	Tomato Energy	0.00	0.00	660,732.85
09/09/25	CR250909	Cliff Bradley Memorials	0.00	314.12	661,046.97
09/09/25	DD250909	Tomato Energy	1.01	0.00	661,045.96
10/09/25	BP250910	F5 Computing Ltd	612.38	0.00	660,433.58
10/09/25	BP250910B	Burton & Dyson Solicitors	448.20	0.00	659,985.38
10/09/25	BP250910C	A J Douce Roofing	650.00	0.00	659,335.38
10/09/25	BP250910D	Farnells Pest Control	280.00	0.00	659,055.38
10/09/25	BP250910E	Chubb Fire & Security Ltd	334.69	0.00	658,720.69
10/09/25	BP250910F	RJ Tyres	54.00	0.00	658,666.69
10/09/25	BP250910G	NBB Recycled Furniture	6,156.00	0.00	652,510.69
10/09/25	BP250910H	C21 Hygiene Ltd	31.75	0.00	652,478.94
10/09/25	BP250910I	Glendale Managed Services Ltd	1,888.39	0.00	650,590.55
10/09/25	BP250910J	Sleaford Town Council	50.00	0.00	650,540.55

Bank Account Reconciled Statement

10/09/25	BP250910K	Landscape Supply Company	128.73	0.00	650,411.82
10/09/25	BP250910L	Gainsborough Building Services Ltd	1,260.00	0.00	649,151.82
10/09/25	BP250910M	Water Plus Ltd	21.17	0.00	649,130.65
10/09/25	BP250910N	N Power	893.38	0.00	648,237.27
10/09/25	CR250910	██████████	0.00	52.38	648,289.65
11/09/25	BP250911	Multiple Suppliers/ Customers	89.47	0.00	648,200.18
11/09/25	CR250911	██████████	0.00	559.13	648,759.31
13/09/25	BP250912/13	Gainsborough Trinity Foundation CIO	49,536.00	0.00	599,223.31
15/09/25	CR250915	Slimming World	0.00	121.82	599,345.13
15/09/25	CR250915B	Cliff Bradley Memorials	0.00	810.06	600,155.19
15/09/25	DD250915	British Gas Business	82.65	0.00	600,072.54
15/09/25	DD250915B	British Gas Business	22.80	0.00	600,049.74
15/09/25	DD250915C	British Gas Business	51.11	0.00	599,998.63
15/09/25	DD250915D	Integrating Solutions Ltd	41.97	0.00	599,956.66
15/09/25	DD250915E	Pozitive Energy Ltd	165.52	0.00	599,791.14
15/09/25	DD250915F	West Lindsey District Council	99.00	0.00	599,692.14
15/09/25	DD250915G	West Lindsey District Council	707.00	0.00	598,985.14
15/09/25	DD250915H	West Lindsey District Council	936.00	0.00	598,049.14
15/09/25	DD250915I	West Lindsey District Council	295.00	0.00	597,754.14
15/09/25	DD250915J	Fuelgenie	639.36	0.00	597,114.78
16/09/25	DD250916	E.ON Next Energy Ltd	13.18	0.00	597,101.60
17/09/25	DD250917	EDF Energy	39.01	0.00	597,062.59
17/09/25	DD250917B	Anglian Water Business (National) Ltd	23.53	0.00	597,039.06
17/09/25	DD250917C	Anglian Water Business (National) Ltd	114.36	0.00	596,924.70
17/09/25	DD250917D	British Gas Business	192.41	0.00	596,732.29
18/09/25	DD250918	Clear Business Electricity	210.40	0.00	596,521.89
18/09/25	DD250918B	HSBC	2.00	0.00	596,519.89
19/09/25	DD250919	British Gas Business	68.70	0.00	596,451.19
19/09/25	DD250919B	EE Ltd	109.88	0.00	596,341.31
20/09/25	CR250920	G.M.C	0.00	165.40	596,506.71
22/09/25	CR250922	Slimming World	0.00	121.82	596,628.53
22/09/25	CR250922B	Foxby Hill Allotments	0.00	21.88	596,650.41
22/09/25	DD250922	Anglian Water Business (National) Ltd	230.39	0.00	596,420.02
22/09/25	DD250922B	Anglian Water Business (National) Ltd	152.19	0.00	596,267.83

Bank Account Reconciled Statement

24/09/25	BP250923/24	Shucksmith Accountants (Gainsborough) Ltd	35,846.76	0.00	560,421.07
24/09/25	BP250924	Argos	18.00	0.00	560,403.07
24/09/25	CR250924	Showfield Allotments	0.00	15.31	560,418.38
24/09/25	CR250924B	Showfield Allotments	0.00	41.31	560,459.69
24/09/25	DD250924	Stallard Kane Associates Ltd	117.82	0.00	560,341.87
25/09/25	CR250925	LAS Metals	0.00	70.40	560,412.27
29/09/25	CR250929	Slimming World	0.00	121.82	560,534.09
29/09/25	DD250929	Anglian Water Business (National) Ltd	375.13	0.00	560,158.96
30/09/25	CR250930	HSBC	0.00	2,646.55	562,805.51

Uncleared and unrepresented effects

Total uncleared and unrepresented	0.00	0.00
Total debits / credits	103961.46	8199.27

Reconciled by Rachel Allbones

Signed _____
Clerk / Responsible Financial Officer

Chair

Date _____

Your Statement

Miss Rachel Allbones
Gainsborough Town Council
Richmond House
Morton Terrace
Gainsborough
DN21 2RJ



Account Summary

Opening Balance	10,000.00
Payments In	107,629.56
Payments Out	107,629.56
Closing Balance	10,000.00

29 August to 28 September 2025

International Bank Account Number

GB60HBUK40220151418890

Branch Identifier Code

HBUKGB4131T

Account Name

Gainsborough Town Council

Sortcode

40-22-01

Account Number Sheet Number

51418890 951

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
28 Aug 25	BALANCE BROUGHT FORWARD			10,000.00
29 Aug 25	CR  034 - LOVE LANE		28.39	
	TFR TRANSFER 03662918	28.39		10,000.00
01 Sep 25	DD WEST LINDSEY DISTR	405.14		
	DD LEX AUTOLEASE	1,038.04		
	CR  SLIMMING WORLD REN		121.82	
	CR KIXX WEST LINDSEY Kixx May		40.11	
	CR WRIGHT WAY SPORTS F340		1,186.28	
	TFR TRANSFER 03662918		94.97	10,000.00
02 Sep 25	CR  2025-NW-34		14.32	
	CR CCLA Investment Ma PS1008661-GAINSBOR		696.81	
	TFR TRANSFER 03662918	711.13		10,000.00
03 Sep 25	CR  F327		180.57	
	CR Cliff Bradley & So C113		559.13	
	CR  Foot Inv F346		49.62	
	TFR TRANSFER 03662918	789.32		10,000.00
04 Sep 25	CR LINCOLNSHIRE CC		152.79	
	CR  All rent 39 north		14.00	
	BALANCE CARRIED FORWARD			10,166.79

29 August to 28 September 2025

Your Statement

Account Name
Gainsborough Town Council

Sortcode 40-22-01 **Account Number** 51418890 **Sheet Number** 952

Your BUSINESS CURRENT ACCOUNT details				
Date	Payment type and details		Paid out	Paid in
		BALANCE BROUGHT FORWARD		10,166.79
05 Sep 25	TFR	TRANSFER 03662918	166.79	
	DD	COMMERCIAL CARD	265.09	
	CR	TOMATO ENER 181440		
		REFUND 20		736.15
08 Sep 25	TFR	TRANSFER 03662918	471.06	
	CR	[REDACTED]		
		SLIMMING WORLD REN		121.82
09 Sep 25	TFR	TRANSFER 03662918	121.82	
	DD	TOMATO ENERGY	1.01	
	CR	Cliff Bradley Memo		
		4167		314.12
10 Sep 25	TFR	TRANSFER 03662918	313.11	
	TFR	402201 03662918		
		INTERNET TRANSFER		12,000.00
	BP	F5 COMPUTING LTD		
		GAINS TOWN COUNCIL	612.38	
	BP	Burton & Dyson		
		51893	448.20	
	BP	A J Douce Roofing		
		20250902	650.00	
	BP	[REDACTED]		
		Gains Town Council	280.00	
	BP	CHUBB FIRE & SECUR		
		52047610	334.69	
	BP	RJ Tyres		
		1633	54.00	
	BP	No Butts Bin Co. L		
		1000298929	6,156.00	
	BP	C21 Hygiene Ltd		
		96040	31.75	
	BP	Glendale Countrysi		
		11402	1,888.39	
	BP	Sleaford Town Coun		
		Gains Town Council	50.00	
	BP	LANDSCAPE SUPPLY C		
		GAI001	128.73	
	BP	Gainsborough Build		
		25/26 236	1,260.00	
	BP	WATER PLUS		
		0229006916	21.17	
	BP	Npower commercial		
		J5630001	893.38	
	CR	[REDACTED]		
		Inv 330		52.38
		BALANCE CARRIED FORWARD		9,243.69

29 August to 28 September 2025

Your Statement

Account Name
Gainsborough Town Council

Sortcode 40-22-01 **Account Number** 51418890 **Sheet Number** 953

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			9,243.69
11 Sep 25	TFR TRANSFER 03662918		756.31	10,000.00
	CR 			
	C112		559.13	
	BP Sean Alcock			
	Gains Town Council	89.47		
12 Sep 25	TFR TRANSFER 03662918	469.66		10,000.00
	TFR 402201 03662918			
	INTERNET TRANSFER		30,000.00	
	BP Gainsborough Trini			
	GTC AWP	30,000.00		10,000.00
13 Sep 25	TFR 402201 03662918			
	INTERNET TRANSFER		19,000.00	
	BP Gainsborough Trini			
	GTC AWP	19,536.00		
15 Sep 25	TFR TRANSFER 03662918		536.00	10,000.00
	DD BRITISH GAS	82.65		
	DD BRITISH GAS	22.80		
	DD BRITISH GAS	51.11		
	DD INTEGRATING SOLUTI	41.97		
	DD POZITIVE ENERGY	165.52		
	DD WEST LINDSEY DC	99.00		
	DD WEST LINDSEY DC	707.00		
	DD WEST LINDSEY DC	936.00		
	DD WEST LINDSEY DC	295.00		
	DD WL ITS FUELGENIE	639.36		
	CR 			
	SLIMMING WORLD REN		121.82	
	CR Cliff Bradley Memo			
	4168		810.06	
16 Sep 25	TFR TRANSFER 03662918		2,108.53	10,000.00
	DD E.ON NEXT LTD	13.18		
	TFR TRANSFER 03662918		13.18	10,000.00
17 Sep 25	DD EDF ENERGY	39.01		
	DD ANGLIAN WATER BUSI	23.53		
	DD ANGLIAN WATER BUSI	114.36		
	DD BRITISH GAS BUSINE	192.41		
18 Sep 25	TFR TRANSFER 03662918		369.31	10,000.00
	DD CLEARBUSINESS	210.40		
	DR TOTAL CHARGES			
	TO 27AUG2025	2.00		
19 Sep 25	TFR TRANSFER 03662918		212.40	10,000.00
	DD BRITISH GAS	68.70		
	DD EE LIMITED	109.88		
	TFR TRANSFER 03662918		178.58	10,000.00
	BALANCE CARRIED FORWARD			10,000.00

29 August to 28 September 2025

Your Statement

Account Name
Gainsborough Town Council

Sortcode 40-22-01 **Account Number** 51418890 **Sheet Number** 954

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
20 Sep 25	CR BALANCE BROUGHT FORWARD			10,000.00
	F347		165.40	
	TFR TRANSFER 03662918	165.40		10,000.00
22 Sep 25	DD ANGLIAN WATER BUSI	230.39		
	DD ANGLIAN WATER BUSI	152.19		
	CR			
	SLIMMING WORLD REN		121.82	
	BP			
	Allotment Foxby		21.88	
	TFR TRANSFER 03662918		238.88	10,000.00
23 Sep 25	TFR 402201 03662918			
	INTERNET TRANSFER		30,000.00	
	BP RIGEL WOLF CLIENT			
	GTC PAYROLL	30,000.00		10,000.00
24 Sep 25	DD STALLARD KANE ASSO	117.82		
	BP RIGEL WOLF CLIENT			
	GTC PAYROLL	5,846.76		
	BP Sean Alcock			
	Gains Town Council	18.00		
	CR CASH IN P.O. SEP24			
	13 MARKET ST@16:26			
	465941XXXXXX6651		56.62	
	TFR TRANSFER 03662918		5,925.96	10,000.00
25 Sep 25	CR LAS METALS			
	LAS METALS LRD		70.40	
	TFR TRANSFER 03662918	70.40		10,000.00
28 Sep 25	BALANCE CARRIED FORWARD			10,000.00

Information about the Financial Services Compensation Scheme

Most deposits made by HSBC Business customers are eligible for protection under the Financial Services Compensation Scheme (FSCS). For further information about the compensation provided by the FSCS, refer to the FSCS website at fscs.org.uk, call into your nearest branch or call your telephone banking service. Further details can be found on the FSCS Information Sheet and Exclusions List which is available on our website (hsbc.co.uk/fscs/).

Credit Interest Rates	balance	AER variable	Debit Interest Rates	balance	EAR variable
Credit interest is not applied			Debit interest		
					21.34%

40-22-01 51418890
Business c/a Gains twn cn

GBP 8,819.33
GBP 8,819.33 available

▼

Account information

Balance details	Recent transactions	Next working day transactions	Statements	Charges and interest
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All transactions for the last

7 days	14 days	1 month	3 months	6 months	12 months	28 Sep 2025 to 30 Sep 2025
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 Advanced search ▼

Items posted may still be reversed, returned, or recalled.

Last updated 01 Oct 2025 09:36

Date ▼	Type ▲	Description	Paid out ▲	Paid in ▲	Balance
30 Sep 2025		Balance carried forward			10,000.00
29 Sep 2025	TFR	TRANSFER 03662918		253.31	10,000.00
29 Sep 2025	CR	SLIMMING WORLD REN		121.82	9,746.69
29 Sep 2025	DD	ANGLIAN WATER BUSI	375.13		9,624.87
28 Sep 2025		Balance brought forward			10,000.00

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Your Statement

Miss Rachel Allbones
Gainsborough Town Council
Richmond House
Morton Terrace
Gainsborough
DN21 2RJ



Account Summary

Opening Balance	648,567.70
Payments In	5,925.24
Payments Out	101,687.43
Closing Balance	552,805.51

Interest Rate - Valid as at end date of the statement period
1.50 % AER

1 September to 30 September 2025

International Bank Account Number
GB04HBUK40220103662918
Branch Identifier Code
HBUKGB4131T

Account Name

Gainsborough Town Council

Sortcode

40-22-01

Account Number Sheet Number

03662918 356

Your Business Money Manager details

Date	Payment type and details	Paid out	Paid in	Balance
31 Aug 25	BALANCE BROUGHT FORWARD			648,567.70
01 Sep 25	TFR TRANSFER 51418890	94.97		648,472.73
02 Sep 25	TFR TRANSFER 51418890		711.13	649,183.86
03 Sep 25	TFR TRANSFER 51418890		789.32	649,973.18
04 Sep 25	TFR TRANSFER 51418890		166.79	650,139.97
05 Sep 25	TFR TRANSFER 51418890		471.06	650,611.03
08 Sep 25	TFR TRANSFER 51418890		121.82	650,732.85
09 Sep 25	TFR TRANSFER 51418890		313.11	651,045.96
10 Sep 25	TFR 402201 51418890			
	INTERNET TRANSFER	12,000.00		
	TFR TRANSFER 51418890	756.31		638,289.65
11 Sep 25	TFR TRANSFER 51418890		469.66	638,759.31
12 Sep 25	TFR 402201 51418890			
	INTERNET TRANSFER	30,000.00		608,759.31
13 Sep 25	TFR 402201 51418890			
	INTERNET TRANSFER	19,000.00		
	TFR TRANSFER 51418890	536.00		589,223.31
15 Sep 25	TFR TRANSFER 51418890	2,108.53		587,114.78
16 Sep 25	TFR TRANSFER 51418890	13.18		587,101.60
17 Sep 25	TFR TRANSFER 51418890	369.31		586,732.29
18 Sep 25	TFR TRANSFER 51418890	212.40		586,519.89
19 Sep 25	TFR TRANSFER 51418890	178.58		586,341.31
20 Sep 25	TFR TRANSFER 51418890		165.40	586,506.71
22 Sep 25	TFR TRANSFER 51418890	238.88		586,267.83
23 Sep 25	TFR 402201 51418890			
	INTERNET TRANSFER	30,000.00		556,267.83
	BALANCE CARRIED FORWARD			556,267.83

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1 September to 30 September 2025

Your Statement

Account Name
Gainsborough Town Council

Sortcode **Account Number** **Sheet Number**
40-22-01 03662918 357

Your Business Money Manager details					
<i>Date</i>	<i>Payment type and details</i>		<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	BALANCE BROUGHT FORWARD				556,267.83
24 Sep 25	TFR	TRANSFER 51418890	5,925.96		550,341.87
25 Sep 25	TFR	TRANSFER 51418890		70.40	550,412.27
29 Sep 25	TFR	TRANSFER 51418890	253.31		550,158.96
30 Sep 25	CR	GROSS INTEREST TO 29SEP2025		2,646.55	552,805.51
30 Sep 25	BALANCE CARRIED FORWARD				552,805.51

Information about the Financial Services Compensation Scheme

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Bank Account Reconciled Statement

CCLA Investment Management Limi 74455479 40-05-30

Statement Number	9	Bank Statement No.	9
Statement Opening Balance	£200,000.00	Opening Date	01/09/25
Statement Closing Balance	£200,000.00	Closing Date	30/09/25
True/ Cashbook Closing Balance	£200,000.00		

Date	Cheque/ Ref.	Supplier/ Customer	Debit (£)	Credit (£)	Balance (£)
	No activity		0.00	0.00	200,000.00

Uncleared and unrepresented effects

Total uncleared and unrepresented	0.00	0.00
Total debits / credits	0	0

Reconciled by Rachel Allbones

Signed
Clerk / Responsible Financial Officer Chair

Date

Statement of Account

GAINSBOROUGH TOWN COUNCIL
Richmond House
Richmond Park, Morton Terrace
Gainsborough
Lincolnshire
DN21 2RJ

5 October 2025

Account name: **GAINSBOROUGH TOWN COUNCIL**
Account number: **PS1008661-001**
Statement period: **31/08/2025 to 30/09/2025**

Account summary

Total valuation as at 30 September 2025 **£200,000.00**
Total valuation as at last statement at 31 August 2025 **£200,000.00**

Holdings as at 30 September 2025

Fund name	Unit/share holdings	Price per unit/share	Value
Public Sector Deposit Fund SC4 - Public Sector GB00B3LDFH01	200,000.0000	£1.00	£200,000.00
			Total value
			£200,000.00

The average Fund yield for this period was 4.03% p.a.

Income for the period is as follows:

Month	Date paid	Method	Amount (£)	Destination
Sep 2025	02/10/2025	Paid to Nominated Bank Details	£661.64	

Correspondence address: PO Box 12892, Dunmow, Essex CM6 9DL

clientservices@ccla.co.uk

Freephone 0800 022 3505

www.ccla.co.uk

Fund documentation is available at www.ccla.co.uk/investments, or may be requested from our Client Services team. Telephone calls are recorded.
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Registered address: One Angel Lane, London EC4R 3AB.

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Before making any additional investments into CCLA funds, please read the most recent version of the relevant fund's key information document (KID). KIDs can help investors understand the nature, risks, costs, potential gains and potential losses of fund, and compare the fund with other products. The KIDs for our funds are available in the investments section of our website at, www.ccla.co.uk. Or, you can ask us to send you copies, free of charge, by emailing our Client Services team at clientservices@ccla.co.uk.

Please keep all documents (including this statement) safe as you may need to refer to the information in the future.

If you would like to discuss any of the information on your statement please contact Client Services.

A glossary of terms used in this communication is available on **www.ccla.co.uk/glossary**. If you would like the information in an alternative format or have any queries, please call us on **0800 022 3505** or email us at **clientservices@ccla.co.uk**.

PAPER F

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Revised	Actual Net	Balance	Bal %age
Precept Income						
100	Precept	£690,900.00	£690,900.00	£690,900.00	£0.00	0.00%
105	WLDC Precept Contribution	£100.00	£100.00	£100.00	£0.00	0.00%
Total Income		£691,000.00	£691,000.00	£691,000.00	£0.00	£0.00

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Revised	Actual Net	Balance	Bal %age
Employee Costs						
Expenditure						
1000	Payroll					
1000/1	Gross Salary	£325,000.00	£317,000.00	£181,428.55	£135,571.45	-42.77%
1000/2	Employer NI Contribution	£42,000.00	£40,000.00	£22,467.70	£17,532.30	-43.83%
1000/3	Employer Pension Contribution	£60,000.00	£60,000.00	£37,217.01	£22,782.99	-37.97%
1000/4	Agency Staff	£5,000.00	£5,000.00	£0.00	£5,000.00	-100.00%
1000	Total	£432,000.00	£422,000.00	£241,113.26	£180,886.74	-42.86%
1010	Travel and Training					
1010/1	Staff Travel	£1,000.00	£700.00	£317.25	£382.75	-54.68%
1010/2	Staff Training	£5,000.00	£5,000.00	£690.00	£4,310.00	-86.20%
1010/3	Staff Car Business Insurance Reimbursement	£100.00	£100.00	£0.00	£100.00	-100.00%
1010	Total	£6,100.00	£5,800.00	£1,007.25	£4,792.75	-82.63%
1020	Workwear & ID					
1020/1	Staff Workwear	£3,000.00	£2,500.00	£1,521.06	£978.94	-39.16%
1020/2	H&S / First Aid	£200.00	£200.00	£73.27	£126.73	-63.37%
1020/3	Staff ID Badge	£50.00	£50.00	£17.15	£32.85	-65.70%
1020	Total	£3,250.00	£2,750.00	£1,611.48	£1,138.52	-41.40%
1030	HR					
1030/1	Accountant - Payroll Services	£1,500.00	£1,505.00	£752.50	£752.50	-50.00%
1030/2	HR Provider	£1,700.00	£1,200.00	£589.08	£610.92	-50.91%

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Revised	Actual Net	Balance	Bal %age
1030/3	Occupational Health	£500.00	£800.00	£800.00	£0.00	0.00%
1030/4	Recruitment	£500.00	£480.00	£0.00	£480.00	-100.00%
1030	Total	£4,200.00	£3,985.00	£2,141.58	£1,843.42	-46.26%
Total Expenditure		£445,550.00	£434,535.00	£245,873.57	£188,661.43	£0.00

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Revised	Actual Net	Balance	Bal %age
Administration						
Income						
205	Bank Interest					
205/1	HSBC Bank Interest	£13,000.00	£8,000.00	£6,071.62	-£1,928.38	-24.10%
205/2	CCLA Bank Interest	£0.00	£8,000.00	£4,248.75	-£3,751.25	-46.89%
205	Total	£13,000.00	£16,000.00	£10,320.37	-£5,679.63	-35.50%
210	Insurance Reimbursement (GTF)	£1,558.00	£1,558.00	£0.00	-£1,558.00	-100.00%
215	Legal Fee Reinbursement	£0.00	£0.00	£0.00	£0.00	0.00%
220	Subject Access Request / FOI	£0.00	£0.00	£0.00	£0.00	0.00%
225	Insurance Claims	£0.00	£8,072.00	£8,072.00	£0.00	0.00%
Total Income		£14,558.00	£25,630.00	£18,392.37	-£7,237.63	£0.00
Expenditure						
2000	Office Supplies & Telecom					
2000/1	IT Services & Maintenance	£7,200.00	£7,200.00	£3,285.77	£3,914.23	-54.36%
2000/2	Printing	£1,600.00	£1,600.00	£752.25	£847.75	-52.98%
2000/3	Postage and Stationery	£1,300.00	£1,300.00	£724.50	£575.50	-44.27%
2000/4	Office Equipment	£500.00	£500.00	£227.79	£272.21	-54.44%
2000/5	Telephone and Broadband	£1,900.00	£1,500.00	£717.53	£782.47	-52.16%
2000/6	Mobiles	£1,550.00	£1,500.00	£730.64	£769.36	-51.29%
2000/7	Shredding	£500.00	£150.00	£0.00	£150.00	-100.00%
2000	Total	£14,550.00	£13,750.00	£6,438.48	£7,311.52	-53.17%
2010	Publicity					

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Revised	Actual Net	Balance	Bal %age
2010/1	Annual Public Meeting	£120.00	£100.00	£0.00	£100.00	-100.00%
2010/2	Sponsorship	£0.00	£0.00	£0.00	£0.00	0.00%
2010/3	Website	£450.00	£450.00	£240.00	£210.00	-46.67%
2010/4	Publicity	£0.00	£0.00	£0.00	£0.00	0.00%
2010	Total	£570.00	£550.00	£240.00	£310.00	-56.36%
2020	Subscriptions					
2020/1	LALC	£2,800.00	£2,900.00	£0.00	£2,900.00	-100.00%
2020/2	The National Allotment Society	£55.00	£70.00	£0.00	£70.00	-100.00%
2020/4	Institute of Cemetery and Crematorium Management (ICCM)	£100.00	£105.00	£105.00	£0.00	0.00%
2020/5	Publications	£0.00	£0.00	£0.00	£0.00	0.00%
2020/6	Information Commissioner's Office	£55.00	£73.00	£73.00	£0.00	0.00%
2020/7	NALC	£0.00	£0.00	£0.00	£0.00	0.00%
2020/8	Breakthrough Comms DP Compliance	£0.00	£695.00	£695.00	£0.00	0.00%
2020	Total	£3,010.00	£3,843.00	£873.00	£2,970.00	-77.28%
2030	Democratic & Civic					
2030/1	Civic Service	£1,600.00	£1,200.00	£0.00	£1,200.00	-100.00%
2030/2	Civic Regalia & Past Mayors Badge	£500.00	£500.00	£0.00	£500.00	-100.00%
2030/3	Citizen of the Year Award	£0.00	£0.00	£0.00	£0.00	0.00%
2030/5	Mayoral Allowance	£500.00	£500.00	£0.00	£500.00	-100.00%

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Revised	Actual Net	Balance	Bal %age
2030/6	Mayoral Expenses	£1,500.00	£1,500.00	£162.00	£1,338.00	-89.20%
2030/7	Mayors Cadet	£100.00	£0.00	£0.00	£0.00	0.00%
2030/8	Elections Costs	£20,000.00	£15,000.00	£5,226.94	£9,773.06	-65.15%
2030/9	Councillor Training	£300.00	£300.00	£300.00	£0.00	0.00%
2030/10	Councillor Travel	£200.00	£100.00	£26.10	£73.90	-73.90%
2030/11	Councillor ID	£50.00	£130.00	£127.71	£2.29	-1.76%
2030/12	Miscellaneous expenses	£100.00	£0.00	£0.00	£0.00	0.00%
2030/13	AdvantEDGE Admin+ & Asset Manager	£450.00	£440.00	£0.00	£440.00	-100.00%
2030	Total	£25,300.00	£19,670.00	£5,842.75	£13,827.25	-70.30%
2040	Grants					
2040/1	S137/GPC	£80.00	£120.00	£0.00	£120.00	-100.00%
2040/2	Community Grants	£8,799.00	£8,799.00	£4,250.00	£4,549.00	-51.70%
2040	Total	£8,879.00	£8,919.00	£4,250.00	£4,669.00	-52.35%
2060	Insurance					
2060/1	Zurich Municipal	£14,000.00	£13,792.00	£13,792.10	-£0.10	0.00%
2060/2	Claims	£0.00	£8,222.00	£8,222.00	£0.00	0.00%
2060/3	Valuations	£0.00	£0.00	£0.00	£0.00	0.00%
2060	Total	£14,000.00	£22,014.00	£22,014.10	-£0.10	0.00%
2070	HR & Finances					
2070/1	Internal Auditor	£700.00	£700.00	£0.00	£700.00	-100.00%
2070/2	External Auditor	£1,680.00	£1,680.00	£1,680.00	£0.00	0.00%

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Revised	Actual Net	Balance	Bal %age
2070/3	Accountant - Payroll Services	£0.00	£0.00	£0.00	£0.00	0.00%
2070/4	Edge Design - Finance Software	£869.00	£900.00	£0.00	£900.00	-100.00%
2070/5	Bank Charges	£350.00	£300.00	£133.92	£166.08	-55.36%
2070/6	HR Provider	£0.00	£0.00	£0.00	£0.00	0.00%
2070/7	Occupational Health	£0.00	£0.00	£0.00	£0.00	0.00%
2070	Total	£3,599.00	£3,580.00	£1,813.92	£1,766.08	-49.33%
2080	Legal Fees					
2080/1	General	£3,000.00	£3,000.00	£1,452.50	£1,547.50	-51.58%
2080/2	Roses Legal Fees	£0.00	£0.00	£0.00	£0.00	0.00%
2080	Total	£3,000.00	£3,000.00	£1,452.50	£1,547.50	-51.58%
Total Expenditure		£72,908.00	£75,326.00	£42,924.75	£32,401.25	£0.00

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Revised	Actual Net	Balance	Bal %age
Grounds Maintenance Income						
300	Vehicle Hire	£0.00	£0.00	£0.00	£0.00	0.00%
310	LCC Contribution towards Highway Verge Cutting	£12,446.00	£12,660.00	£12,660.81	£0.81	0.01%
320	Sale of Grounds Equipment	£0.00	£0.00	£0.00	£0.00	0.00%
330	Scrap	£100.00	£200.00	£144.20	-£55.80	-27.90%
Total Income		<u>£12,546.00</u>	<u>£12,860.00</u>	<u>£12,805.01</u>	<u>-£54.99</u>	<u>£0.00</u>
Expenditure						
3000	Vehicle Costs					
3000/1	Renault Trafic Van x2	£10,500.00	£10,500.00	£5,210.24	£5,289.76	-50.38%
3000/2	Peugeot Partner	£0.00	£7,468.00	£468.29	£6,999.71	-93.73%
3000/3	Vehicle Maintenance	£300.00	£300.00	£46.27	£253.73	-84.58%
3000/4	Fuel	£7,000.00	£7,000.00	£3,799.60	£3,200.40	-45.72%
3000/5	Trailer Maintenance	£400.00	£700.00	£0.00	£700.00	-100.00%
3000	Total	<u>£18,200.00</u>	<u>£25,968.00</u>	<u>£9,524.40</u>	<u>£16,443.60</u>	<u>-63.32%</u>
3010	Grounds Maintenance - All Sites					
3010/1	Consumable stock	£1,000.00	£1,000.00	£535.76	£464.24	-46.42%
3010/2	Equipment Service and Maintenance	£10,000.00	£10,000.00	£3,157.06	£6,842.94	-68.43%
3010/3	New Grounds Equipment	£6,000.00	£6,000.00	£4,557.83	£1,442.17	-24.04%
3010/4	Footpath/Road Maintenance	£10,000.00	£10,000.00	£0.00	£10,000.00	-100.00%
3010/5	Tree Maintenance	£5,000.00	£5,000.00	£5,000.00	£0.00	0.00%

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Revised	Actual Net	Balance	Bal %age
3010/6	Weed Killing (spraying)	£400.00	£900.00	£895.71	£4.29	-0.48%
3010/7	Green Waste Removal	£0.00	£0.00	£0.00	£0.00	0.00%
3010/8	Hedge Cutting	£0.00	£0.00	£0.00	£0.00	0.00%
3010/9	Grit	£1,000.00	£0.00	£0.00	£0.00	0.00%
3010/10	Tree Safety Survey	£3,000.00	£0.00	£0.00	£0.00	0.00%
3010/11	Health & Safety & First Aid	£1,000.00	£500.00	£0.00	£500.00	-100.00%
3010/12	Highway Verge Cutting	£10,000.00	£12,600.00	£11,018.62	£1,581.38	-12.55%
3010/13	Wildflower Verges	£0.00	£0.00	£0.00	£0.00	0.00%
3010	Total	£47,400.00	£46,000.00	£25,164.98	£20,835.02	-45.29%
3020	Cleaning Products					
3020/1	Cleaning Products and Refuse Bags	£1,700.00	£1,700.00	£924.63	£775.37	-45.61%
3020	Total	£1,700.00	£1,700.00	£924.63	£775.37	-45.61%
Total Expenditure		£67,300.00	£73,668.00	£35,614.01	£38,053.99	£0.00

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Revised	Actual Net	Balance	Bal %age
Richmond Park & House						
Income						
400	Richmond Park					
400/1	Office Rent (Registrar)	£4,035.00	£4,035.00	£2,017.50	-£2,017.50	-50.00%
400/2	Registrar Service Recharge	£4,500.00	£4,500.00	£0.00	-£4,500.00	-100.00%
400/3	Room Hire	£0.00	£0.00	£0.00	£0.00	0.00%
400	Total	£8,535.00	£8,535.00	£2,017.50	-£6,517.50	-76.36%
Total Income		£8,535.00	£8,535.00	£2,017.50	-£6,517.50	£0.00
Expenditure						
4000	Richmond Park & House					
4000/1	Rates	£3,500.00	£3,543.00	£2,067.90	£1,475.10	-41.63%
4000/2	House & Buildings Maintenance	£15,000.00	£25,000.00	£2,330.79	£22,669.21	-90.68%
4000/3	Gas	£3,500.00	£3,500.00	£778.97	£2,721.03	-77.74%
4000/4	Electricity - Main House	£3,500.00	£3,500.00	£1,636.41	£1,863.59	-53.25%
4000/5	Electricity - Flat	£1,500.00	£1,500.00	£545.54	£954.46	-63.63%
4000/6	Electricity - Greenhouse	£1,300.00	£1,300.00	£604.42	£695.58	-53.51%
4000/7	Anglian Water (Wave)	£700.00	£700.00	£220.47	£479.53	-68.50%
4000/8	WaterPlus	£600.00	£600.00	£190.19	£409.81	-68.30%
4000/9	PAT Testing	£400.00	£410.00	£410.00	£0.00	0.00%
4000/10	Fire Extinguisher & Emergency Light Service	£1,500.00	£1,000.00	£647.51	£352.49	-35.25%
4000/11	Security & Fire Alarm Service & Maintenance	£700.00	£1,000.00	£631.54	£368.46	-36.85%

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Revised	Actual Net	Balance	Bal %age
4000/12	Security & Fire Alarm Response	£600.00	£600.00	£0.00	£600.00	-100.00%
4000/13	Alarm Phone Line	£600.00	£600.00	£371.00	£229.00	-38.17%
4000/14	Legionella Monitoring	£685.00	£685.00	£0.00	£685.00	-100.00%
4000/15	Premises Licence Fee	£180.00	£180.00	£0.00	£180.00	-100.00%
4000/16	Boiler Service & Repairs	£300.00	£300.00	£200.00	£100.00	-33.33%
4000/17	Fixed Electrical Testing	£0.00	£0.00	£0.00	£0.00	0.00%
4000/18	Ground Maintenance	£2,000.00	£2,000.00	£1,380.26	£619.74	-30.99%
4000/19	Waste Management	£2,500.00	£3,500.00	£1,896.33	£1,603.67	-45.82%
4000/20	Bird Feeders	£0.00	£0.00	£0.00	£0.00	0.00%
4000/21	Bedding Plants	£1,600.00	£1,600.00	£1,172.54	£427.46	-26.72%
4000/22	Outdoor Toilet Renovations & Maintenance	£1,000.00	£1,000.00	£0.00	£1,000.00	-100.00%
4000/23	Tree / Hedge Maintenance	£0.00	£0.00	£0.00	£0.00	0.00%
4000/24	Footpath / Road Maintenance	£0.00	£0.00	£0.00	£0.00	0.00%
4000/25	New / maintenance of Litter Bins	£1,000.00	£1,000.00	£1,000.00	£0.00	0.00%
4000/26	Fountain Maintenance & Repairs	£0.00	£0.00	£0.00	£0.00	0.00%
4000/27	Flag Pole Maintenance & Repairs	£120.00	£180.00	£179.95	£0.05	-0.03%
4000/28	New Grounds Furniture	£2,000.00	£2,000.00	£1,130.00	£870.00	-43.50%
4000/29	Play Equipment Maintenance	£0.00	£0.00	£0.00	£0.00	0.00%
4000/30	Wet Pour Repairs	£0.00	£0.00	£0.00	£0.00	0.00%
4000/31	CCTV, Fibre broadband and line rental	£2,600.00	£2,600.00	£395.28	£2,204.72	-84.80%
4000/32	Replacement Conservatory	£0.00	£0.00	£0.00	£0.00	0.00%

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Revised	Actual Net	Balance	Bal %age
4000/33	First Aid & Defibrillator	£125.00	£125.00	£91.67	£33.33	-26.66%
4000	Total	£47,510.00	£58,423.00	£17,880.77	£40,542.23	-69.39%
Total Expenditure		£47,510.00	£58,423.00	£17,880.77	£40,542.23	£0.00

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Revised	Actual Net	Balance	Bal %age
Sports Grounds						
Income						
500	Roses					
500/9	Sinking Fund	£7,750.00	£0.00	£0.00	£0.00	0.00%
500	Total	£7,750.00	£0.00	£0.00	£0.00	0.00%
510	Marshalls					
510/1	Football	£4,500.00	£3,700.00	£453.63	-£3,246.37	-87.74%
510/2	Cricket	£950.00	£984.00	£0.00	-£984.00	-100.00%
510/3	Bowls	£1,417.00	£1,488.00	£1,487.78	-£0.22	-0.01%
510/4	Room Hire	£9,500.00	£12,000.00	£6,352.64	-£5,647.36	-47.06%
510/5	Training Pitch	£600.00	£800.00	£628.39	-£171.61	-21.45%
510/6	Key Deposit	£0.00	£0.00	£50.00	£50.00	100.00%
510	Total	£16,967.00	£18,972.00	£8,972.44	-£9,999.56	-52.71%
520	Levellings					
520/1	Football	£1,400.00	£600.00	£49.83	-£550.17	-91.70%
520/2	Key Deposit	£0.00	£0.00	£0.00	£0.00	0.00%
520	Total	£1,400.00	£600.00	£49.83	-£550.17	-91.70%
Total Income		£26,117.00	£19,572.00	£9,022.27	-£10,549.73	£0.00
Expenditure						
5010	Marshalls					
5010/1	Rates	£12,400.00	£11,227.00	£6,547.50	£4,679.50	-41.68%
5010/2	Main Pavilion Maintenance	£5,000.00	£5,000.00	£1,712.47	£3,287.53	-65.75%

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Revised	Actual Net	Balance	Bal %age
5010/3	Bowls Pavilion / Outbuilding Maintenance	£1,000.00	£1,100.00	£1,071.90	£28.10	-2.55%
5010/4	Hygiene Services	£235.00	£245.00	£126.45	£118.55	-48.39%
5010/5	Gas - Main Pavilion	£6,000.00	£6,000.00	£1,614.06	£4,385.94	-73.10%
5010/6	Gas - Bowls Pavilion	£0.00	£0.00	£0.00	£0.00	0.00%
5010/7	Electricity - Main Pavilion	£5,000.00	£5,000.00	£1,493.45	£3,506.55	-70.13%
5010/8	Electricity - External Changing	£800.00	£700.00	£313.92	£386.08	-55.15%
5010/9	Electricity - Bowls Pavilion	£250.00	£50.00	£3.19	£46.81	-93.62%
5010/10	Anglian Water (Wave)	£500.00	£500.00	£284.20	£215.80	-43.16%
5010/11	Waterplus	£500.00	£500.00	£229.74	£270.26	-54.05%
5010/12	PAT Testing	£25.00	£40.00	£40.00	£0.00	0.00%
5010/13	Fire Extinguisher & Emergency Light Service	£2,500.00	£1,500.00	£1,169.87	£330.13	-22.01%
5010/14	Security / Fire Alarm	£645.00	£700.00	£687.08	£12.92	-1.85%
5010/15	Legionella Monitoring	£537.00	£537.00	£0.00	£537.00	-100.00%
5010/16	Premises Licence Fee	£180.00	£180.00	£0.00	£180.00	-100.00%
5010/17	Boiler Service & Repairs	£800.00	£800.00	£0.00	£800.00	-100.00%
5010/18	Solar Panel Service & Repairs	£0.00	£0.00	£0.00	£0.00	0.00%
5010/19	Water Tank Service and Repair	£0.00	£0.00	£0.00	£0.00	0.00%
5010/20	Fixed Electrical Testing	£0.00	£0.00	£0.00	£0.00	0.00%
5010/21	Ground Maintenance & Renovations - Cricket	£2,200.00	£2,200.00	£24.44	£2,175.56	-98.89%
5010/22	Ground Maintenance & Renovations - Bowls	£1,300.00	£1,500.00	£0.00	£1,500.00	-100.00%

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Revised	Actual Net	Balance	Bal %age
5010/23	Ground Maintenance & Renovations - Football	£4,300.00	£2,000.00	£25.50	£1,974.50	-98.73%
5010/24	Ground Maintenance & Renovations - General	£2,700.00	£2,000.00	£0.00	£2,000.00	-100.00%
5010/25	Tree & Hedge Maintenance	£1,300.00	£860.00	£0.00	£860.00	-100.00%
5010/26	Ditch Clearance	£0.00	£0.00	£0.00	£0.00	0.00%
5010/27	External Light Maintenance	£500.00	£500.00	£0.00	£500.00	-100.00%
5010/28	Car Park Maintenance	£500.00	£500.00	£0.00	£500.00	-100.00%
5010/29	Waste Management	£1,200.00	£1,229.00	£933.35	£295.65	-24.06%
5010/30	CCTV Broadband & Phoneline	£2,200.00	£2,200.00	£419.11	£1,780.89	-80.95%
5010/31	First Aid & Defibrillator	£200.00	£200.00	£91.67	£108.33	-54.17%
5010/32	AdvantEDGE Facilities	£237.00	£250.00	£0.00	£250.00	-100.00%
5010/33	Drainage	£4,000.00	£0.00	£0.00	£0.00	0.00%
5010	Total	£57,009.00	£47,518.00	£16,787.90	£30,730.10	-64.67%
5020	Levellings					
5020/1	Pavilion Maintenance	£0.00	£0.00	£0.00	£0.00	0.00%
5020/2	Gas	£350.00	£450.00	£237.61	£212.39	-47.20%
5020/3	Electricity	£500.00	£500.00	£181.73	£318.27	-63.65%
5020/4	Anglian Water (Wave)	£150.00	£150.00	£42.90	£107.10	-71.40%
5020/5	WaterPlus	£150.00	£150.00	£22.76	£127.24	-84.83%
5020/6	PAT Testing	£0.00	£0.00	£0.00	£0.00	0.00%
5020/7	Fire Extinguisher & Emergency Light Service	£200.00	£287.00	£286.72	£0.28	-0.10%

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Revised	Actual Net	Balance	Bal %age
5020/8	Legionella Testing	£537.00	£537.00	£0.00	£537.00	-100.00%
5020/9	Boiler Service & Repair	£250.00	£250.00	£0.00	£250.00	-100.00%
5020/10	Fixed Electrical Testing	£0.00	£0.00	£0.00	£0.00	0.00%
5020/11	Ground Maintenance & Renovations - Football	£1,800.00	£600.00	£0.00	£600.00	-100.00%
5020/12	Ground Maintenance & Renovations - General	£500.00	£500.00	£30.42	£469.58	-93.92%
5020/13	Tree Maintenance	£0.00	£0.00	£0.00	£0.00	0.00%
5020/14	Footpath Maintenance	£0.00	£1,680.00	£0.00	£1,680.00	-100.00%
5020/15	Fence Maintenance	£500.00	£500.00	£0.00	£500.00	-100.00%
5020/16	First Aid & Defibrillator	£50.00	£50.00	£0.00	£50.00	-100.00%
5020/17	Sports Equipment	£0.00	£0.00	£0.00	£0.00	0.00%
5020	Total	£4,987.00	£5,654.00	£802.14	£4,851.86	-85.81%
Total Expenditure		£61,996.00	£53,172.00	£17,590.04	£35,581.96	£0.00

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Revised	Actual Net	Balance	Bal %age
Cemetery						
Income						
600	General Cemetery					
600/1	Burial - Full Interment	£20,000.00	£20,000.00	£10,650.31	-£9,349.69	-46.75%
600/2	Burial - Cremation Interment	£9,000.00	£9,000.00	£4,198.40	-£4,801.60	-53.35%
600/3	Exclusive Rights of Burial	£8,000.00	£9,000.00	£6,128.69	-£2,871.31	-31.90%
600/4	Use of Chapel	£0.00	£0.00	£0.00	£0.00	0.00%
600/5	Memorial Applications	£6,000.00	£9,000.00	£6,965.04	-£2,034.96	-22.61%
600/6	Exhumations	£0.00	£0.00	£0.00	£0.00	0.00%
600	Total	£43,000.00	£47,000.00	£27,942.44	-£19,057.56	-40.55%
610	North Warren Cemetery					
610/1	Burials - Full Interments	£0.00	£1,760.00	£0.00	-£1,760.00	-100.00%
610/2	Burials - Cremation Interments	£0.00	£0.00	£0.00	£0.00	0.00%
610/3	Exclusive Right of Burial	£0.00	£1,116.00	£0.00	-£1,116.00	-100.00%
610/4	Memorial Applications	£0.00	£248.00	£247.97	-£0.03	-0.01%
610	Total	£0.00	£3,124.00	£247.97	-£2,876.03	-92.06%
Total Income		£43,000.00	£50,124.00	£28,190.41	-£21,933.59	£0.00
Expenditure						
6000	General Cemetery					
6000/1	Rates	£7,500.00	£8,483.00	£4,948.00	£3,535.00	-41.67%
6000/2	Chapel Maintenance	£4,275.00	£8,300.00	£720.00	£7,580.00	-91.33%
6000/3	Electricity	£200.00	£200.00	£0.00	£200.00	-100.00%

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Revised	Actual Net	Balance	Bal %age
6000/4	Anglian Water (Wave)	£400.00	£500.00	£367.92	£132.08	-26.42%
6000/5	WaterPlus	£400.00	£400.00	£264.68	£135.32	-33.83%
6000/6	Fire Extinguisher & Emergency Light Service	£100.00	£100.00	£94.74	£5.26	-5.26%
6000/7	Burial Software	£724.00	£846.00	£0.00	£846.00	-100.00%
6000/8	Fixed Electrical Testing	£0.00	£0.00	£0.00	£0.00	0.00%
6000/9	Ground & Building Maintenance	£2,000.00	£2,000.00	£383.20	£1,616.80	-80.84%
6000/10	Waste Management (Compound)	£2,200.00	£2,200.00	£1,261.89	£938.11	-42.64%
6000/11	Grave Digging	£18,000.00	£15,000.00	£6,467.97	£8,532.03	-56.88%
6000/12	Toilet Maintenance	£400.00	£400.00	£0.00	£400.00	-100.00%
6000/13	Tree Maintenance	£0.00	£0.00	£0.00	£0.00	0.00%
6000/14	Boundary Fence Maintenance	£2,500.00	£2,500.00	£0.00	£2,500.00	-100.00%
6000/15	Footpath/Road Repairs	£0.00	£0.00	£0.00	£0.00	0.00%
6000/16	Produce Woodland Burial & Memorial Wall	£0.00	£0.00	£0.00	£0.00	0.00%
6000/17	Extenson B Burial Land Sinking Fund	£9,500.00	£9,500.00	£0.00	£9,500.00	-100.00%
6000/18	Drainage & stand pipe repairs	£1,000.00	£1,000.00	£125.00	£875.00	-87.50%
6000/19	Memorial Topple Testing	£1,000.00	£1,000.00	£660.00	£340.00	-34.00%
6000/20	New / Maintenance of Litter Bins	£0.00	£0.00	£0.00	£0.00	0.00%
6000	Total	£50,199.00	£52,429.00	£15,293.40	£37,135.60	-70.83%
6010	North Warren Cemetery					
6010/1	Rates	£1,000.00	£1,188.00	£693.71	£494.29	-41.61%

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Revised	Actual Net	Balance	Bal %age
6010/2	Boundary Fence Maintenance	£500.00	£500.00	£0.00	£500.00	-100.00%
6010/3	Tree Maintenance	£0.00	£0.00	£0.00	£0.00	0.00%
6010/4	Memorial Topple Testing	£0.00	£0.00	£0.00	£0.00	0.00%
6010/5	Ground Maintenance / Repairs	£0.00	£0.00	£0.00	£0.00	0.00%
6010/6	Grave Digging	£0.00	£1,450.00	£1,450.00	£0.00	0.00%
6010	Total	£1,500.00	£3,138.00	£2,143.71	£994.29	-31.69%
Total Expenditure		£51,699.00	£55,567.00	£17,437.11	£38,129.89	£0.00

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Revised	Actual Net	Balance	Bal %age
Play Areas						
Income						
700	Funding					
700/1	Levellings	£0.00	£0.00	£0.00	£0.00	0.00%
700/2	Aisby Walk	£0.00	£0.00	£0.00	£0.00	0.00%
700	Total	£0.00	£0.00	£0.00	£0.00	0.00%
Total Income		£0.00	£0.00	£0.00	£0.00	£0.00
Expenditure						
7000	Play Equipment Maintenance	£5,000.00	£5,000.00	£263.89	£4,736.11	-94.72%
7005	Wet Pour Maintenance	£1,000.00	£1,000.00	£0.00	£1,000.00	-100.00%
7010	Levellings					
7010/1	New Play Equipment	£0.00	£0.00	£0.00	£0.00	0.00%
7010/2	Play Equipment Maintenance	£0.00	£0.00	£0.00	£0.00	0.00%
7010/3	Skate Park Maintenance	£0.00	£0.00	£0.00	£0.00	0.00%
7010/4	Ground Surface Repairs	£0.00	£0.00	£0.00	£0.00	0.00%
7010/5	New Benches / Litter Bins & Maintenance	£0.00	£0.00	£0.00	£0.00	0.00%
7010/6	Dog Walk	£0.00	£0.00	£0.00	£0.00	0.00%
7010/7	General All Site Repairs	£0.00	£0.00	£0.00	£0.00	0.00%
7010	Total	£0.00	£0.00	£0.00	£0.00	0.00%
7020	Aisby Walk					
7020/1	Playing Field	£0.00	£0.00	£0.00	£0.00	0.00%
7020/2	New Play Equipment	£0.00	£0.00	£0.00	£0.00	0.00%

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Revised	Actual Net	Balance	Bal %age
7020/3	Play Equipment Maintenance	£0.00	£0.00	£0.00	£0.00	0.00%
7020/4	Skate Park Maintenance	£2,000.00	£2,000.00	£1,393.00	£607.00	-30.35%
7020/5	Ground Surface Repairs	£0.00	£0.00	£0.00	£0.00	0.00%
7020/6	New Benches / Litter Bins & Maintenance	£0.00	£0.00	£0.00	£0.00	0.00%
7020/7	Boundary & Tree Maintenance	£0.00	£0.00	£0.00	£0.00	0.00%
7020	Total	£2,000.00	£2,000.00	£1,393.00	£607.00	-30.35%
7030	Danes Road					
7030/1	New Play Equipment	£0.00	£0.00	£0.00	£0.00	0.00%
7030/2	Play Equipment Maintenance	£0.00	£0.00	£0.00	£0.00	0.00%
7030/3	Ground Surface Repairs	£0.00	£0.00	£0.00	£0.00	0.00%
7030/4	New Benches / Litter Bins & Maintenance	£0.00	£0.00	£0.00	£0.00	0.00%
7030/5	Boundary Maintenance	£0.00	£0.00	£0.00	£0.00	0.00%
7030	Total	£0.00	£0.00	£0.00	£0.00	0.00%
7040	Mayflower Close					
7040/1	New Play Equipment	£0.00	£0.00	£0.00	£0.00	0.00%
7040/2	Play Equipment Maintenance	£0.00	£0.00	£0.00	£0.00	0.00%
7040/3	Ground Surface Repairs	£0.00	£0.00	£0.00	£0.00	0.00%
7040/4	New Benches / Litter Bins & Maintenance	£0.00	£0.00	£0.00	£0.00	0.00%
7040/5	Boundary Maintenance	£0.00	£0.00	£0.00	£0.00	0.00%
7040	Total	£0.00	£0.00	£0.00	£0.00	0.00%

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Revised	Actual Net	Balance	Bal %age
7080	St Georges					
7080/1	New Play Equipment	£0.00	£0.00	£0.00	£0.00	0.00%
7080/2	Play Equipment Maintenance	£0.00	£0.00	£0.00	£0.00	0.00%
7080/3	Ground Surface Repairs	£0.00	£0.00	£0.00	£0.00	0.00%
7080/4	New Benches / Litter Bins & Maintenance	£0.00	£0.00	£0.00	£0.00	0.00%
7080/5	Boundary Maintenance	£0.00	£0.00	£0.00	£0.00	0.00%
7080	Total	£0.00	£0.00	£0.00	£0.00	0.00%
7090	Play Area Inspections	£1,200.00	£1,200.00	£770.00	£430.00	-35.83%
Total Expenditure		£9,200.00	£9,200.00	£2,426.89	£6,773.11	£0.00

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Revised	Actual Net	Balance	Bal %age
Allotments						
Income						
800	Allotments					
800/1	Foxby Hill	£5,000.00	£5,300.00	£5,261.12	-£38.88	-0.73%
800/2	Love Lane	£2,000.00	£1,900.00	£1,885.71	-£14.29	-0.75%
800/3	North Warren	£1,100.00	£1,200.00	£1,161.31	-£38.69	-3.22%
800/4	Showfields	£1,200.00	£1,250.00	£1,229.58	-£20.42	-1.63%
800/5	Spital Hill	£1,800.00	£1,850.00	£1,829.58	-£20.42	-1.10%
800	Total	£11,100.00	£11,500.00	£11,367.30	-£132.70	-1.15%
815	Garage Space Ropery Road	£1,500.00	£1,500.00	£0.00	-£1,500.00	-100.00%
Total Income		£12,600.00	£13,000.00	£11,367.30	-£1,632.70	£0.00
Expenditure						
8000	Foxby Hill					
8000/1	Site Rent	£1,000.00	£1,038.00	£1,037.50	£0.50	-0.05%
8000/2	Skip Hire	£625.00	£854.00	£854.17	-£0.17	0.02%
8000/3	Water Charges	£450.00	£1,200.00	£1,047.52	£152.48	-12.71%
8000/4	Hedge Cutting	£0.00	£940.00	£0.00	£940.00	-100.00%
8000/5	Asbestos Management	£0.00	£0.00	£0.00	£0.00	0.00%
8000/6	Miscellaneous Expenditure	£400.00	£795.00	£795.00	£0.00	0.00%
8000/7	Clearance	£0.00	£0.00	£0.00	£0.00	0.00%
8000	Total	£2,475.00	£4,827.00	£3,734.19	£1,092.81	-22.64%
8010	Love Lane					

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Revised	Actual Net	Balance	Bal %age
8010/1	Site Rent	£1,000.00	£1,037.00	£1,037.50	-£0.50	0.05%
8010/2	Skip Hire	£625.00	£646.00	£645.83	£0.17	-0.03%
8010/3	Hedge Cutting	£0.00	£396.00	£0.00	£396.00	-100.00%
8010/4	Asbestos Management	£0.00	£0.00	£0.00	£0.00	0.00%
8010/5	Miscellaneous Expenditure	£400.00	£400.00	£0.00	£400.00	-100.00%
8010/6	Pond Management	£200.00	£200.00	£0.00	£200.00	-100.00%
8010/7	Drainage	£500.00	£3,500.00	£300.00	£3,200.00	-91.43%
8010	Total	£2,725.00	£6,179.00	£1,983.33	£4,195.67	-67.90%
8020	North Warren					
8020/1	Site Rent	£0.00	£0.00	£0.00	£0.00	0.00%
8020/2	Skip Hire	£625.00	£646.00	£645.83	£0.17	-0.03%
8020/3	Boundary Maintenance	£0.00	£4,232.00	£2,190.00	£2,042.00	-48.25%
8020/4	Asbestos Management	£0.00	£0.00	£0.00	£0.00	0.00%
8020/5	Japanese Knotweed Treatment	£677.00	£677.00	£677.60	-£0.60	0.09%
8020/6	Miscellaneous Expenditure	£400.00	£208.00	£208.33	-£0.33	0.16%
8020	Total	£1,702.00	£5,763.00	£3,721.76	£2,041.24	-35.42%
8030	Showfield					
8030/1	Site Rent	£0.00	£0.00	£0.00	£0.00	0.00%
8030/2	Skip Hire	£625.00	£646.00	£645.83	£0.17	-0.03%
8030/3	Asbestos Management	£0.00	£0.00	£0.00	£0.00	0.00%
8030/4	Wall Maintenance	£0.00	£0.00	£0.00	£0.00	0.00%
8030/5	Miscellaneous Expenditure	£400.00	£400.00	£0.00	£400.00	-100.00%

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Revised	Actual Net	Balance	Bal %age
8030	Total	£1,025.00	£1,046.00	£645.83	£400.17	-38.26%
8040	Spital Hill					
8040/1	Site Rent	£250.00	£250.00	£125.00	£125.00	-50.00%
8040/2	Skip Hire	£540.00	£560.00	£326.90	£233.10	-41.63%
8040/3	Water Charges	£500.00	£500.00	£402.72	£97.28	-19.46%
8040/4	Hedge Cutting	£0.00	£480.00	£0.00	£480.00	-100.00%
8040/5	Asbestos Management	£0.00	£0.00	£0.00	£0.00	0.00%
8040/6	Miscellaneous Expenditure	£400.00	£400.00	£141.66	£258.34	-64.59%
8040	Total	£1,690.00	£2,190.00	£996.28	£1,193.72	-54.51%
8050	Love Lane Garage Site	£200.00	£300.00	£150.00	£150.00	-50.00%
8060	All Sites					
8060/1	Edge IT Management Software	£526.00	£526.00	£0.00	£526.00	-100.00%
8060/2	Misc	£1,500.00	£29.00	£28.65	£0.35	-1.21%
8060	Total	£2,026.00	£555.00	£28.65	£526.35	-94.84%
Total Expenditure		£11,843.00	£20,860.00	£11,260.04	£9,599.96	£0.00

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Revised	Actual Net	Balance	Bal %age
Public Realm						
Income						
920	Bus Shelters	£0.00	£0.00	£0.00	£0.00	0.00%
Total Income		£0.00	£0.00	£0.00	£0.00	£0.00
Expenditure						
9000	Roundabouts / Islands					
9000/3	Morton Corner Traffic Island	£0.00	£0.00	£0.00	£0.00	0.00%
9000	Total	£0.00	£0.00	£0.00	£0.00	0.00%
9010	Street Furniture					
9010/1	Notice Boards	£0.00	£0.00	£0.00	£0.00	0.00%
9010/2	Benches	£1,000.00	£1,000.00	£0.00	£1,000.00	-100.00%
9010/3	Bus Shelters	£2,100.00	£2,100.00	£0.00	£2,100.00	-100.00%
9010/4	Millennium Clock	£1,600.00	£1,160.00	£1,160.40	-£0.40	0.03%
9010/5	Silver Street Sculpture	£0.00	£0.00	£0.00	£0.00	0.00%
9010	Total	£4,700.00	£4,260.00	£1,160.40	£3,099.60	-72.76%
9020	War Memorial					
9020/1	Maintenance	£400.00	£400.00	£0.00	£400.00	-100.00%
9020	Total	£400.00	£400.00	£0.00	£400.00	-100.00%
9030	Gainsborough in Bloom	£3,000.00	£3,000.00	£2,605.94	£394.06	-13.14%
9040	Community Rail Partnership	£0.00	£0.00	£0.00	£0.00	0.00%
Total Expenditure		£8,100.00	£7,660.00	£3,766.34	£3,893.66	£0.00

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Revised	Actual Net	Balance	Bal %age
Events						
Income						
1005	Richmond Park	£0.00	£0.00	£0.00	£0.00	0.00%
1015	Marshalls Sports Ground	£0.00	£0.00	£0.00	£0.00	0.00%
1030	Levellings Playing Field	£1,000.00	£1,000.00	£1,000.00	£0.00	0.00%
1040	Aisby Walk Playing Field	£1,000.00	£1,000.00	£0.00	-£1,000.00	-100.00%
Total Income		<u>£2,000.00</u>	<u>£2,000.00</u>	<u>£1,000.00</u>	<u>-£1,000.00</u>	<u>£0.00</u>
Expenditure						
10010	Illuminate	£1,000.00	£1,000.00	£0.00	£1,000.00	-100.00%
10020	Armed Forces Day	£0.00	£0.00	£0.00	£0.00	0.00%
10040	Remembrance Sunday	£300.00	£300.00	£25.00	£275.00	-91.67%
10050	GO Festival	£3,000.00	£3,000.00	£0.00	£3,000.00	-100.00%
Total Expenditure		<u>£4,300.00</u>	<u>£4,300.00</u>	<u>£25.00</u>	<u>£4,275.00</u>	<u>£0.00</u>

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Revised	Actual Net	Balance	Bal %age
Christmas Lights						
Expenditure						
11000	Switch On Event	£8,000.00	£8,000.00	£0.00	£8,000.00	-100.00%
11010	Anchor Point / Electrical Testing	£500.00	£1,200.00	£0.00	£1,200.00	-100.00%
11040	Market Place Christmas Tree	£1,800.00	£1,600.00	£708.33	£891.67	-55.73%
11050	Blachere Contract	£19,000.00	£18,910.00	£3,373.93	£15,536.07	-82.16%
11070	Lamp Post Electricity	£650.00	£300.00	£249.94	£50.06	-16.69%
Total Expenditure		<u>£29,950.00</u>	<u>£30,010.00</u>	<u>£4,332.20</u>	<u>£25,677.80</u>	<u>£0.00</u>

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Revised	Actual Net	Balance	Bal %age
Community Infrastructure Levy						
Income						
14000	CIL	£0.00	£0.00	£0.00	£0.00	0.00%
Total Income		£0.00	£0.00	£0.00	£0.00	£0.00

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Revised	Actual Net	Balance	Bal %age
Ear Marked Reserves						
Expenditure						
12000	Ear Marked Reserves					
12000/1	General Fund	£164,243.60	£164,243.60	£7,000.00	£157,243.60	-95.74%
12000/2	Mayors Charity Account	£8,789.01	£8,789.01	£7,000.00	£1,789.01	-20.36%
12000/3	Roses AWP Sinking Fund	£59,500.00	£59,500.00	£49,536.00	£9,964.00	-16.75%
12000/4	Roses Key Deposits	£950.00	£950.00	£0.00	£950.00	-100.00%
12000/5	Marshalls Key Deposits	£800.00	£800.00	£0.00	£800.00	-100.00%
12000/6	Levellings Key Deposit	£0.00	£0.00	£0.00	£0.00	0.00%
12000/7	Pension Contribution	£20,000.00	£20,000.00	£0.00	£20,000.00	-100.00%
12000/8	Community Grants	£500.00	£500.00	£500.00	£0.00	0.00%
12000/9	General Tree/Hedge Maintenance & Survey	£8,800.00	£8,800.00	£1,450.00	£7,350.00	-83.52%
12000/10	General Waste Removal	£1,250.00	£1,250.00	£131.68	£1,118.32	-89.47%
12000/11	Richmond House Maintenance	£22,000.00	£22,000.00	£16,947.34	£5,052.66	-22.97%
12000/12	Richmond House Conservatory replacement	£40,000.00	£40,000.00	£0.00	£40,000.00	-100.00%
12000/13	Richmond Park Compound Fence	£6,000.00	£6,000.00	£2,450.00	£3,550.00	-59.17%
12000/14	Richmond Park Litter Bin Replacement	£3,000.00	£3,000.00	£3,000.00	£0.00	0.00%
12000/15	Richmond Park Toilet Renovation	£1,500.00	£1,500.00	£491.22	£1,008.78	-67.25%
12000/16	Aviary Sale	£1,000.00	£1,000.00	£0.00	£1,000.00	-100.00%

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Revised	Actual Net	Balance	Bal %age
12000/17	Marshalls Pavilion Maintenance (Electrics, Boiler, Solar)	£18,000.00	£18,000.00	£12,178.11	£5,821.89	-32.34%
12000/18	Legionella Risk Assessments	£1,095.00	£1,095.00	£1,095.00	£0.00	0.00%
12000/19	Levellings Pavilion Maintenance	£1,700.00	£1,700.00	£59.97	£1,640.03	-96.47%
12000/20	Levellings Defibrillator	£400.00	£400.00	£0.00	£400.00	-100.00%
12000/21	Cemetery Chapel Maintenance	£10,725.00	£10,725.00	£0.00	£10,725.00	-100.00%
12000/22	Cemetery Water	£1,500.00	£1,500.00	£0.00	£1,500.00	-100.00%
12000/23	Cemetery Extension B Land Sinking Fund	£65,000.00	£65,000.00	£0.00	£65,000.00	-100.00%
12000/24	Cemetery Boundary Fence Maintenance	£10,500.00	£10,500.00	£0.00	£10,500.00	-100.00%
12000/25	Cemetery Compound	£1,000.00	£1,000.00	£0.00	£1,000.00	-100.00%
12000/26	General Play Equipment Maintenance	£1,000.00	£1,000.00	£0.00	£1,000.00	-100.00%
12000/27	Wet Pour Repairs	£2,500.00	£2,500.00	£0.00	£2,500.00	-100.00%
12000/28	Aisby Walk Skate Park	£2,000.00	£2,000.00	£0.00	£2,000.00	-100.00%
12000/29	Love Lane Allotment Drainage	£1,000.00	£1,000.00	£0.00	£1,000.00	-100.00%
12000/30	Spital Hill Allotments	£400.00	£400.00	£400.00	£0.00	0.00%
12000/31	Benches	£1,000.00	£1,000.00	£0.00	£1,000.00	-100.00%
12000/32	Bus Shelters	£3,000.00	£3,000.00	£0.00	£3,000.00	-100.00%
12000/33	Silver St Sculpture Maintenance	£1,000.00	£1,000.00	£0.00	£1,000.00	-100.00%
12000/34	Neighbourhood Plan Review	£1,000.00	£1,000.00	£0.00	£1,000.00	-100.00%
12000/35	CIL	£34,367.08	£34,367.08	£0.00	£34,367.08	-100.00%
12000/36	Staff Training	£0.00	£0.00	£0.00	£0.00	0.00%

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Revised	Actual Net	Balance	Bal %age
12000	Total	£495,519.69	£495,519.69	£102,239.32	£393,280.37	-79.37%
Total Expenditure		£495,519.69	£495,519.69	£102,239.32	£393,280.37	£0.00

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Revised	Actual Net	Balance	Bal %age
Neighbourhood Plan						
Income						
1300	Neighbourhood Plan	£0.00	£0.00	£0.00	£0.00	0.00%
Total Income		£0.00	£0.00	£0.00	£0.00	£0.00
Expenditure						
13000	Neighbourhood Plan	£0.00	£0.00	£0.00	£0.00	0.00%
Total Expenditure		£0.00	£0.00	£0.00	£0.00	£0.00

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

		2025/26	Revised	Actual Net	Balance	Bal %age
Mayors Charity						
Income						
1200	Events & Donations					
1200/1	Fundraising Events	£0.00	£0.00	£60.00	£60.00	100.00%
1200/2	Civic Service Collection	£0.00	£0.00	£0.00	£0.00	0.00%
1200/3	Donations	£0.00	£0.00	£0.00	£0.00	0.00%
1200	Total	£0.00	£0.00	£60.00	£60.00	100.00%
Total Income		£0.00	£0.00	£60.00	£60.00	£0.00
Expenditure						
14005	Mayor Events (HSBC)	£0.00	£0.00	£0.00	£0.00	0.00%
14010	Mayors Charity Donation (HSBC)	£0.00	£0.00	£0.00	£0.00	0.00%
Total Expenditure		£0.00	£0.00	£0.00	£0.00	£0.00

Financial Budget Comparison

Comparison between 01/04/25 and 23/10/25 inclusive. Includes due and unpaid transactions.

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

	2025/26	Revised	Actual Net	Balance	Bal %age
Total Income	£810,356.00	£822,721.00	£773,854.86		
Total Expenditure	£1,305,875.69	£1,318,240.69	£501,370.04		
Total Net Balance	<u>-£495,519.69</u>	<u>-£495,519.69</u>	<u>£272,484.82</u>		

PAPER G

**Officer Report to the
Finance and Strategy Committee**

Report Author: Rachel Allbones
Report Date: 23 October 2025



Gainsborough
TOWN COUNCIL

Subject: CCLA Partnership with Jupiter Asset Management

1. Summary

Committee is asked to consider the implications of CCLA's new partnership with Jupiter Asset Management and to determine the Council's position regarding further investment in the CCLA Public Sector Deposit Fund.

2. Background

Previous Decisions

- On 5 November 2024, Full Council approved an investment of £200,000 with CCLA.
- Between 3 – 12 February 2025, £200,000 was deposited in CCLA's Public Sector Deposit Fund.
- On 1 July 2025, the Council resolved to deposit a further £300,000 into the same fund.
 - This transaction has not yet been carried out.

Notification of Change in Ownership

On 29 July 2025, Committee received communication from CCLA Chief Executive, Peter Hugh Smith, announcing that, subject to regulatory approval, CCLA will be acquired by Jupiter Investment Management Group Limited (Jupiter), a leading European investment manager. CCLA stated that:

- It will retain its branding, client service model, and investment approach under Jupiter ownership.
- The partnership aims to provide greater resources, investment expertise, and growth opportunities.
- CCLA's mission and stewardship activities will continue unchanged.
- FCA approval of the transaction is expected in December 2025 or January 2026.
- CCLA branding will be retained for a minimum of 25 years.

Committee and Council Consideration

- 29 July 2025: Committee resolved to recommend to Full Council that the resolution to invest a further £300,000 be put in abeyance until more information was available.
- 2 September 2025: Full Council approved this recommendation, deferring the additional deposit until October 2025 pending further details on the change in ownership.

Meeting with CCLA – Wednesday 22nd October at 10:00am

Members were invited to join a meeting with the Council's Relationship Manager from CCLA, Lee, to discuss the Jupiter partnership and pending merger.

The Town Clerk, along with Councillors Bowler and Key, met with Lee for approximately one hour. During the meeting, Lee provided an overview of the corporate ownership changes and outlined the anticipated benefits for CCLA arising from the merger.

It was noted that FSA approval is still required, with a decision expected in December 2025 or January 2026. As part of the agreement, CCLA will retain its branding for a minimum of 25 years.

Webinar Invitation

CCLA has invited clients to a webinar hosted by Peter Hugh Smith (CCLA CEO) and Matt Beesley (Jupiter CEO) to discuss the partnership and its implications.

- Date: Monday, 10 November 2025
- Time: 09:30–10:15
- Location: Zoom

The Town Clerk will broadcast the webinar in the Reading Room prior to the Chair's Group meeting.

3. Options

1. Proceed with the deposit of a further £300,000 into the CCLA Public Sector Deposit Fund.
2. Recommend to Full Council that no further funds be deposited at this time pending regulatory approval and further information.
3. Recommend to Full Council that the £200,000 already invested be withdrawn from the CCLA Public Sector Deposit Fund.

4. Recommendation

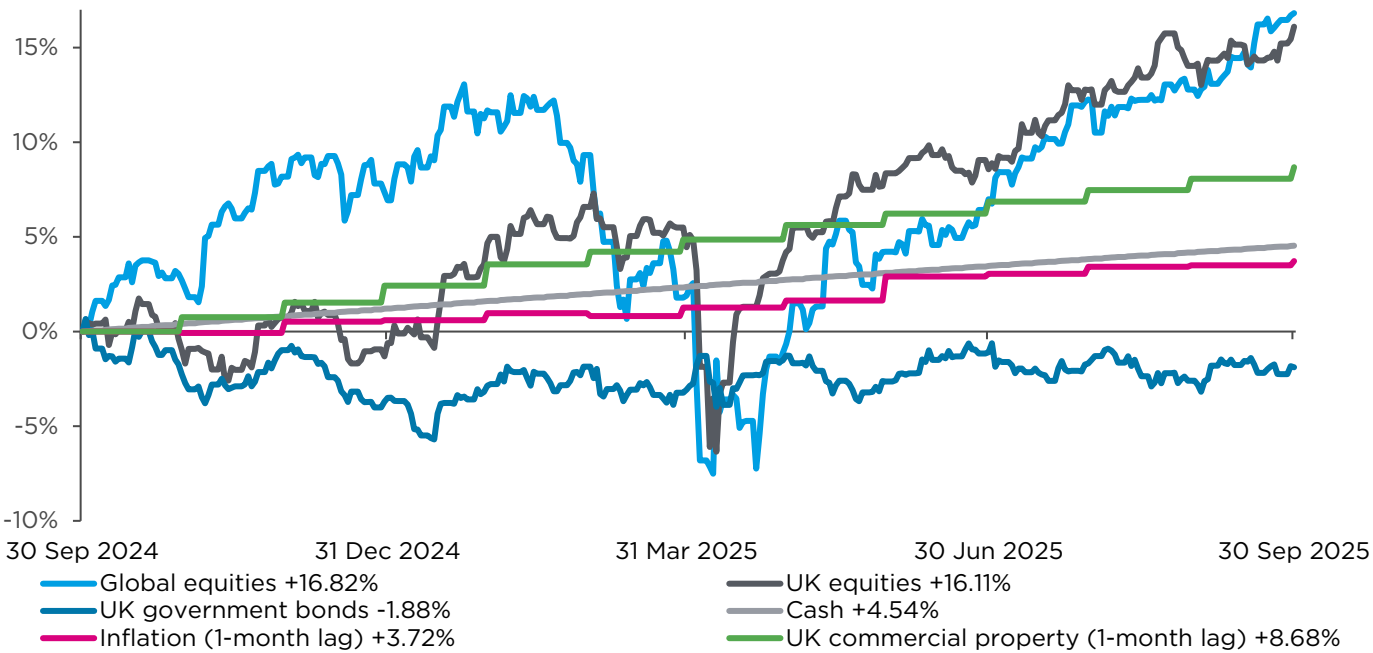
That the Committee consider the above options or any other alternatives deemed appropriate in light of the information provided.

Market report

The headlines

- ▶ **Share prices continued to rise in September, helped by the American central bank's first interest rate cut since 2024 and by positive company news.**
- ▶ **The concentration among stock market winners continues to increase. Just 38% of shares in the S&P500 index have accounted for all the index's gains this year.**
- ▶ **In the UK, the US and the eurozone, short-dated bond yields rose in September, as investors reduced their expectations of how much central banks will cut interest rates.**

Market returns: this year's rally has survived a historic tariff shock and several Middle East conflicts.



Sources: Bloomberg, in pound sterling, as of 30 September 2025. Daily data, except for inflation and UK commercial property, shown monthly. UK government bond returns as per Markit iBoxx £ Gilts Index. UK inflation index (30 September 2024=0%) as per the Office of National Statistics' Consumer Prices Index, with a one-month lag. UK commercial property as per MSCI UK Monthly Property Index, estimated for the most recent month. Cash returns as per Sterling Overnight Index Average (SONIA). Global and UK equity returns as per MSCI World Index and MSCI UK IMI Index, respectively. **Past performance is not a reliable indicator of future results.**

Economics and markets news

World share prices rose 3.2% in September⁽¹⁾, helped by the US Federal Reserve's ('the Fed's') first interest rate cut since December 2024.

US share prices rose 3.6% during the month, UK share prices rose 1.8% and eurozone share prices rose 2.8%, all in local currency.

Short-dated interest rates rose in the US, the UK and the eurozone, but long-dated interest rates fell.⁽²⁾

The pound sterling weakened somewhat versus the US dollar, from \$1.35 at the end of August to \$1.34 at the end of September. This boosted returns from dollar-denominated assets in pound sterling.

United States

Historically, September is a poor month for financial returns. But this September was different.

The month started with price falls in US financial markets, after a court ruled that only Congress, not President Trump, has the authority to implement tariffs. The possibility that the Trump Administration might have to reimburse some of its tariff revenues also weighed on US government bonds ('Treasuries') and raised yields. (Bond yields rise when bond prices fall.)

After that short dip, however, share prices rose for the rest of September, to gain 3.6% over the month. This rally was helped by the Fed's first rate cut this year and by helpful company news.

The Fed's preferred inflation measure, core personal consumption expenditure (PCE), remained above its 2.0% target in August, at 2.9%, year on year (yoy). But the Fed has a second goal, to maximise employment. And the US labour market had weakened in previous months, losing 13,000 jobs in June and gaining only 22,000 in August. As widely expected because of these numbers, the Fed cut interest rates in mid-September, from 4.25%-4.50% to 4.00%-4.25%.

Company news continued to support share prices as well: database and cloud computing company Oracle reported that its cloud infrastructure revenue would grow 77% by May 2026 and, from there, multiply eightfold by 2030. Imaging software company Adobe, chipmaker Micron and retailer Costco all reported higher-than-expected earnings. And film studio Paramount Skydance reportedly wants to buy media conglomerate Warner Bros. Discovery, which boosted the latter's share price nearly 60%.

Unsurprisingly, communications and technology were the best-performing stock market sectors during the month, followed by consumer discretionary firms. Concentrated gains among the largest stocks boosted the market value of the seven largest US shares (the so-called Mag-7⁽³⁾) to 37% of the S&P500 index.

This record level of concentration concerned some observers. In addition, investors worried about inflation, which remains above the Fed's target. This might hold back further interest rate cuts. Slowing jobs growth, on the other hand, may weigh on consumer sentiment and lower earnings outlooks. Finally, as the month progressed, fears rose for another US government shutdown, the first since 2018, if Republicans and Democrats can't agree on a government spending bill.

In the bond market, two-year US Treasury yields rose from 3.59% to 3.63% over September, mainly due to persistent inflation. Ten-year Treasury yields fell from 4.23% at the start of September to 4.15% at the end of the month, mainly because of poor recent jobs data.

The difference between short-term bond yields and long-term yields had been growing for most of 2025, so September was a reversal of that trend. But further

rate cuts and persistent inflation may increase the gap between short- and long-dated bond yields again soon.

United Kingdom

UK share prices rose 1.8% during September, led by mining companies Fresnillo, Antofagasta and Anglo American.

Prices for precious metals, such as gold and silver, rose to record highs during September, as inflation continued to be a concern for many investors. Prices of industrial metals, such as copper, continued to rise as renewable energy and data centres drove demand, while supply remained constrained. Anglo American's merger with Canadian copper producer Teck helped lift its share price by over 22% in September.

UK consumer price (CPI) inflation remained at 3.8%, yoy, during August, the same level as in July. Despite this level of inflation – nearly twice the Bank of England's target – the Bank chose to keep its Official Bank Rate on hold during the month, at 4%. In the Bank's opinion, 'underlying' inflation continues to fall, helped by moderate wage growth. The bank expects headline inflation to rise somewhat in September, before falling to 2% in 2026.

As in the United States, two-year gilt yields rose during September, because investors now expect fewer rate cuts than they did a few months ago. Ten-year gilt yields fell, after peaking over budget concerns at the beginning of the month.

During the month, Chancellor Rachel Reeves announced that she will deliver her Budget on Wednesday 26 November, a month later than last year. Tax rises are expected for the Chancellor to meet her fiscal targets, i.e. a) to balance the budget by 2029/30, b) to have net financial debt falling by 2029/30, and c) to cap welfare spending (excluding pensions, among other items) at £194.5 billion by 2029/30.

Other markets

Eurozone share prices rose 2.8% in September, in euro terms, helped by stable inflation and low interest rates. Inflation remained stable at 2% in August, for the third month in a row, so the European Central Bank kept interest rates on hold in September.

Eurozone growth remains modest, at around 1.5% in the second quarter of 2025, yoy. Its best stock market performers, therefore, included firms that benefit from global trends. Those included semiconductor firm ASML, consumer technology group Prosus and luxury goods conglomerate Kering.

Share prices in **China** rose 0.5% during September. After a rally that lasted several months, investors took a more cautious stance during September. Investors became more sceptical about domestic Chinese AI breakthroughs, and manufacturing continued to contract in September, albeit at a slower pace. Formal recommendations for the country's next five-year plan (2026-2030) will start to be set out in autumn.

From 1 October, China starts its Golden Week holiday, typically a good time to gauge domestic consumer sentiment. Despite economic growth of 5.2% in the second quarter of 2025, Chinese consumer prices fell 0.4%, yoy, in August. It remains to be seen how soon the country can re-establish a level of inflation in line with its economic goals.

Japanese shares advanced 5.18%, helped by the global boom in AI and semiconductor manufacturing, by reforms to corporate governance that have improved shareholder returns, and by the Fed's rate cut.

Japan's inflation rate fell from 3.1%, yoy, in July to a 10-month low of 2.7% in September. The Bank of Japan therefore left its policy rate unchanged at 0.5% during September. It is aiming to gradually raise interest rates, but without returning the country to the systematic deflation that has plagued it since the 1990s.

⁽¹⁾ Source: MSCI (net total return in local currency), except where stated

⁽²⁾ Sources: US Federal Reserve, Bank of England, European Central Bank

⁽³⁾ The 'Magnificent 7' or 'Mag 7' are seven of the world's biggest tech companies: Apple, Amazon, Google parent Alphabet, Meta Platforms, Microsoft, NVIDIA and Tesla.

Looking ahead

This year's share price rally has survived a historic tariff shock, several Middle East conflicts, and an attempt to interfere with the Fed's independence. Impressive.

And in our analysis, the economic backdrop is solid enough to sustain this rally. Recent purchasing manager index ('PMI') readings for the US, UK and the eurozone indicate economic expansion. Second-quarter earnings growth for firms in the S&P500 was an impressive 12%. And the Fed's September rate cut shows that, for now, it prioritises jobs over inflation.

But this year's share price rally has been remarkable. Only 38% of companies in the S&P500 have made up all of the index's gains. In the US, the seven largest companies now make up 37% of the S&P500 index, the highest proportion ever. This raises concerns for investors with diversified portfolios, like us:

- Valuations have returned to their 2021 post-lockdown highs. NVIDIA's price-to-earnings ratio of 53x aside, buying this market implies investing in

Tesla at over 250 times its earnings or surveillance firm Palantir at over 600 times earnings!

- These valuations mean that the equity risk premium (the outperformance, over government bonds, that stock market investors can expect) has fallen to 1.25% p.a., versus its historical average of 4.61%, both after inflation.
- Retail investors now dominate the stock market, and they are more subject to sudden reversals. 'Zero-day-to-expiry' options, the day trader's leveraged instrument of choice, accounted for 62% of S&P500 options volume in August, 72% higher than one year ago.

Every now and then, small cracks appear in this AI-driven rally, such as when OpenAI's Sam Altman considers investors 'overexcited about AI'. Or when renowned tech investor James Anderson points out that some of the \$100m that NVIDIA invested in OpenAI will flow back to it as revenue, akin to the 'vendor financing' that preceded the dotcom crash. Nobody can tell when this AI rally will end – but it will.

Our analysis continues to favour investing in equities, so our portfolios remain invested in shares in the same proportion as their benchmarks. But our bottom-up research continues to lead to a selective stance.

- We select quality shares, characterised by higher returns on equity, more stable earnings growth and lower debt levels than the broader market.
- As a result, the cash flow return on investment of the companies in our portfolios is around four percentage points higher than those in the index.
- Historically, such quality shares have outperformed growth shares over the long run, and they have been more stable than growth shares in a downturn.

Glossary

Please refer to the glossary on our website (www.ccla.co.uk/glossary) for explanations of terms used in this communication. If you would like the information in an alternative format or have any queries, please call us on **0800 022 3505** or email us at clientservices@ccla.co.uk

PAPER H

Vexatious Complaints Policy

Contents

1. Introduction.....	2
2. Habitual or Vexatious Complainants.....	2
3. Definitions.....	3
4. Imposing Restrictions	4
5. New complaints from complainants who are treated as abusive, vexatious or Persistent 5	
6. Review.....	6
7. Record Keeping.....	6

Document History

Adopted by Council – 5 January 2022

Reviewed and Adopted – 15 August 2023

Reviewed and Adopted – 28 October 2025

A policy for dealing with abusive, persistent or vexatious complaints and complainants.

1. Introduction

- 1.1 This policy identifies situations where a complainant, either individually or as part of a group, or a group of complainants, might be considered to be habitual or vexatious. The following clauses form the Council policy for ways of responding to these situations.
- 1.2 In this policy the term habitual means ‘done repeatedly or as a habit’. The term vexatious is recognised in law and means ‘denoting an action or the bringer of an action that is brought without sufficient grounds for winning, purely to cause annoyance to the defendant’. This policy intends to assist in identifying and managing persons who seek to be disruptive to the Council.
- 1.3 The term complaint in this policy includes requests made under the Freedom of Information Act 2000 and the Data Protection Act 2018 and reference to the Complaints Procedure is, where relevant, to be interpreted as meaning a request under those Acts.
- 1.4 Habitual or vexatious complaints can be a problem for Council staff and members. The difficulty in handling such complainants is that they are time consuming and wasteful of resources in terms of Officer and Member time. While the Council endeavours to respond with patience and sympathy to the needs of all complainants there are times when there is nothing further which can reasonably be done to assist or to rectify a real or perceived problem.
- 1.5 Raising of legitimate queries or criticisms of a complaints procedure as it progresses, for example if agreed timescales are not met, should not in itself lead to someone being regarded as a vexatious or an unreasonably persistent complainant. Similarly, the fact that a complainant is unhappy with the outcome of a complaint and seeks to challenge it once, or more than once, should not necessarily cause him or her to be labelled vexatious or unreasonably persistent.
- 1.6 The aim of this policy is to contribute to the overall aim of dealing with all complainants in ways which are demonstrably consistent, fair and reasonable.

2. Habitual or Vexatious Complainants

- 2.1 For the purpose of this policy the following definitions of habitual or vexatious complainants will be used: *The repeated and/or obsessive pursuit of:*
 - (1) *unreasonable complaints and/or unrealistic outcomes; and/or*
 - (2) *reasonable complaints in an unreasonable manner.*
- 2.2 Prior to considering its implementation the Council will send a summary of this policy to the complainant to give them prior notification of its possible implementation.
- 2.3 Where complaints continue and have been identified as habitual or vexatious in accordance with the criteria set out in Section 3, the staff and Council will seek agreement to treat the complainant as a habitual or vexatious complainant for the appropriate course of action to be taken. Section 4 details the options available for dealing with habitual or vexatious complaints.
- 2.4 The Town Clerk on behalf of the Council will notify complainants, in writing, of the reasons why their complaint has been treated as habitual or vexatious and the action that will be taken. District and County Councillors for Gainsborough Town

Council will also be informed that a constituent has been designated as an habitual or vexatious complainant.

- 2.5 The status of the complainant will be kept under review. If a complainant subsequently demonstrates a more reasonable approach, then their status will be reviewed.

3. Definitions

- 3.1. Gainsborough Town Council defines unreasonably persistent and vexatious complainants as those complainants who, because of the frequency or nature of their contacts with the Council, hinder the Council's consideration of their or other people's complaints. The description 'unreasonably persistent' and 'vexatious' may apply separately or jointly to a particular complainant.
- 3.2. Examples include the way in which, or frequency with which, complainants raise their complaints with staff or how complainants respond when informed of the Council's decision about the complaint.
- 3.3. Features of an unreasonably persistent and/or vexatious complainant include the following (the list is not exhaustive, nor does one single feature on its own necessarily imply that the person will be considered as being in this category):

An unreasonably persistent and/or vexatious complainant may:

- have insufficient or no grounds for their complaint and be making the complaint only to annoy (or for reasons that he or she does not admit or make obvious)
- refuse to specify the grounds of a complaint despite offers of assistance
- refuse to co-operate with the complaints investigation process while still wishing their complaint to be resolved.
- refuse to accept that issues are not within the remit of the complaints policy and procedure despite having been provided with information about the scope of the policy and procedure
- refuse to accept that issues are not within the power of the Council to investigate, change or influence
- insist on the complaint being dealt with in ways which are incompatible with the complaints procedure or with good practice (e.g. insisting that there must not be any written record of the complaint)
- make what appear to be groundless complaints about the staff dealing with the complaints, and seek to have them dismissed or replaced
- make an unreasonable number of contacts with the Council, by any means in relation to a specific complaint or complaints
- make persistent and unreasonable demands or expectations of staff and/or the complaints process after the unreasonableness has been explained to the complainant (an example of this could be a complainant who insists on immediate responses to questions, frequent and/or complex letters, faxes telephone calls or emails)
- harass or verbally abuse or otherwise seek to intimidate staff dealing with their complaint, in relation to their complaint by use of foul or inappropriate language or by

the use of offensive and racist language or publish their complaints in other forms of media

- raise subsidiary or new issues whilst a complaint is being addressed that were not part of the complaint at the start of the complaint process
- introduce trivial or irrelevant new information whilst the complaint is being investigated and expect this to be taken into account and commented on
- change the substance or basis of the complaint without reasonable justification whilst the complaint is being addressed
- deny statements they made at an earlier stage in the complaint process
- are known to have electronically recorded meetings and conversations without the prior knowledge and consent of the other person(s) involved
- adopts a 'scattergun' approach, for instance, pursuing a complaint or complaints not only with the Council, but at the same time with, for example, a Member of Parliament, other Councils, elected Councillors of this and other Councils, the Council's Independent Auditor, the Standards Board, the Police, other public bodies or solicitors
- refuse to accept the outcome of the complaint process after its conclusion, repeatedly arguing the point, complaining about the outcome, and/or denying that an adequate response has been given
- make the same complaint repeatedly, perhaps with minor differences, after the complaints procedure has been concluded and insist that the minor differences make these 'new' complaints which should be put through the full complaints procedure
- persistently approach the Council through different routes or other persons about the same issue
- persist in seeking an outcome which Council has explained is unrealistic for legal or policy (or other valid) reasons
- refuse to accept documented evidence as factual
- complain about or challenge an issue based on an historic and/or an irreversible decision or incident
- combine some or all of these features.

4. Imposing Restrictions

- 4.1 The Council will ensure that the complaint is being, or has been, investigated properly according to the adopted complaints procedure.
- 4.2 In the first instance the Town Clerk will consult with the Chair of the Council and/or the Leader prior to issuing a warning to the complainant. The Town Clerk will contact the complainant in writing, or by e-mail, to explain why this behaviour is causing concern and ask them to change this behaviour and outline the actions that the Council may take if they do not comply.
- 4.3 If the disruptive behaviour continues, the Town Clerk will issue a reminder letter to the complainant advising them that the way in which they will be allowed to contact the Council in future will be restricted. The Town Clerk will make this decision in consultation with the Chair of the Council and/or the Leader and inform the

complainant in writing of what procedures have been put in place and for what period.

4.4 Any restriction that is imposed on the complainant's contact with the Council will be appropriate and proportionate and the complainant will be advised of the period of time over which that the restriction will be in place. In most cases restrictions will apply for between three to six months, but in exceptional cases this may be extended. In such cases the restrictions would be reviewed on a quarterly basis, or at the next Full Council Meeting.

4.5 Restrictions will be tailored to deal with the individual circumstances of the complainant and may include:

- banning the complainant from making contact by telephone except through a third party e.g. a solicitor, a Councillor or a friend acting on their behalf
- banning the complainant from sending emails to individuals and/or all Council Officers and insisting they only correspond by postal letter requiring contact to take place with one named member of staff only restricting telephone calls to specified days and/or times and/or duration
- requiring any personal contact to take place in the presence of an appropriate witness letting the complainant know that the Council will not reply to or acknowledge any further contact from them on the specific topic of that complaint (in this case, a designated member of staff will be identified who will read future correspondence).

4.6 When the decision has been taken to apply this policy to a complainant, the Town Clerk will contact the complainant in writing to explain:

- why the decision has been taken
- what action has been taken
- the duration of that action.

4.7 The Town Clerk will enclose a copy of this policy in the letter to the complainant.

4.8 Where a complainant continues to behave in a way that is unacceptable, the Town Clerk, in consultation with the Chair of the Council and/or the Leader may decide to refuse all contact with the complainant and stop any investigation into his or her complaint.

4.9 Where the behaviour is so extreme or it threatens the immediate safety and welfare of staff, other options will be considered, e.g. the reporting of the matter to the police or taking legal action. In such cases, the complainant may not be given prior warning of that action.

5. New complaints from complainants who are treated as abusive, vexatious or Persistent

5.1 New complaints from people who have come under this policy will be treated on their merits. The Town Clerk in consultation with the Chair of the Council and/or the Leader will decide whether any restrictions that have been applied before are still appropriate and necessary in relation to the new complaint. A blanket policy is not supported, nor ignoring genuine service requests or complaints where they are founded.

5.2 The fact that a complainant is judged to be unreasonably persistent or vexatious, and any restrictions imposed on Council's contact with them, will be recorded and notified to those who need to know within the Council.

6. Review

6.1 The status of a complainant judged to be unreasonably persistent or vexatious will be reviewed by the Town Clerk and the Chair of the Council and/or the Leader, after three months, and at the end of every subsequent three months within the period during which the policy is to apply, or by the next Full Council Meeting.

6.2 The complainant will be informed of the result of this review if the decision to apply this policy has been changed or extended.

7. Record Keeping

7.1 The Town Clerk will retain adequate records of the details of the case and the action that has been taken. Records will be kept of:

- the name and address of each member of the public who is treated as abusive, vexatious or persistent, or any other person who so aids the complainant
- when the restrictions came into force and ends
- what the restrictions are
- when the person and Council were advised.

7.2 Full Council be provided with a regular report giving information about members of the public who have been treated as vexatious/persistent complainers.