

Chief Officer: Chris Shaw

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DATE 9th September 2024

To: The Members of Northwich Town Council

Dear Councillor

You are summoned to attend the meeting of the **FINANCE & GENERAL PURPOSES COMMITTEE** in the Council Chambers, 78 Church Road, Northwich CW9 5PB to be held on **MONDAY 16th SEPTEMBER 2024 at 6.00pm.**

Yours sincerely

Chris Shaw

Chris Shaw

Chief Officer

AGENDA

- 1. Apologies for absence or absence**
- 2. Declaration of interest**
Members to declare any interest under the following categories:
 - * Pecuniary interest
 - * Outside bodies interest
 - * Family, friend, or close associate interest
- 3. Signing of the Minutes**
Finance & General Committee meeting held on 19th August 2024 and noted at the Full Council meeting to be held on 2nd September 2024
- 4. Detailed Income & Expenditure by budget heading as 9th September 2024**
For member's information, see attached report
Decision of the committee is requested
- 5. Bacs due for payment to 9th September 2024**
To note and approve attached payment lists
Decision of the committee is requested
- 6. Finance committee to check payments**
Members to pick two suppliers from August 2024 payments
- 7. Insurance Renewal**
Members to approve 2024/2025 Insurance Renewal
Decision of Council is requested.
- 8. Next Month's Meeting**
21st October 2024 at 6.00pm

Councillors:

Cllr Miss C Fox
Cllr Ms A Gerrard

Cllr L Siddall
Cllr Ms J Macdonald

Cllr T Melville
Cllr Mrs K Cernik

Cllr Ms R Waterman
Cllr S Naylor

NORTHWICH TOWN COUNCIL
MINUTES OF THE FINANCE AND GENERAL PURPOSES COMMITTEE
MEETING HELD ON MONDAY 19th AUGUST 2024 at 6.00pm

Members Present : Cllr J Macdonald
Cllr L Siddall
Cllr R Waterman
Cllr C Fox
Cllr T Melville

Also Present : Chris Shaw – Chief Officer
Cath Kirwan – Deputy Chief Officer/RFO

FIN24/14 APOLOGIES FOR ABSENCE OR ABSENCE

Apologies were received from Cllr K Cernik, Cllr A Gerrard and Cllr S Naylor

FIN 24/15 DECLARATIONS OF INTEREST

Declarations of interest were given by Cllr J Macdonald to Northwich Metals, Cllr L Siddall to Siddall Training and Cllr R Waterman to Cheshire West and Chester.

FIN 24/16 SIGNING OF THE MINUTES

Minutes of the Finance and General Purposes Committee meeting held on 15th July and to be noted at Full Council meeting on Monday 2nd September 2024.

Proposed Cllr J Macdonald, seconded Cllr R Waterman, all agreed

FIN 24/17 DETAILED INCOME & EXPENDITURE BY BUDGET

RFO answered various members questions relating to budget headings.

Proposed Cllr J Macdonald, seconded Cllr R Waterman, all agreed

FIN 24/18 BACS DUE FOR PAYMENT

Bacs payments and direct debit figure approved £220,900.73

Cllr L Siddall proposed that Northwich Town Council cover the cost to Thinkprint for the “Have your Say” leaflets for the proposed Solar Farm in Winnington. Chief Officer will seek advice and this will be taken to full Council in September.

Proposed Cllr T Melville, seconded Cllr L Siddall, all agreed

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Date

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**Cllr Catherine Fox
Chair**

FIN 24/19 FINANCE COMMITTEE TO CHECK PAYMENT

Members chose two payments from July 2024 payments. DCO/RFO provided the evidence for:

New Rig Music Limited - £1080.00
Race the Dragon - £315.00

FIN 25/20 DATE OF NEXT MEETING

Date of the next meeting Monday 16th September at 6.00pm.

There being no further business the Chairman declared the meeting closed at 7.10pm

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Date

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**Cllr Catherine Fox
Chair**

Detailed Income & Expenditure by Budget Heading 31/08/2024

Month No: 5

Committee Report

	Actual Current	Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
<u>NORTHWICH TOWN COUNCIL</u>								
<u>100 Central Administration Wages</u>								
4000 Salaries	32,750	141,074	323,000	181,926		181,926	43.7%	
Central Administration Wages :- Indirect Expenditure	32,750	141,074	323,000	181,926	0	181,926	43.7%	0
Net Expenditure	(32,750)	(141,074)	(323,000)	(181,926)				
<u>105 Parks Salaries</u>								
4020 Salaries - Allotments	292	1,136	500	(636)		(636)	227.2%	
4022 Salaries - Burnside way	23	213	250	37		37	85.2%	
4023 Salaries - Yarwood Close	31	172	300	128		128	57.4%	
4024 Salaries - Old Hall Road	371	1,188	2,000	812		812	59.4%	
4025 Salaries - Church Walk Playgnd	558	2,039	3,500	1,461		1,461	58.2%	
4029 Salaries - Defibs	148	296	0	(296)		(296)	0.0%	
4030 Salaries - James Street	99	474	900	426		426	52.6%	
4035 Salaries - Verdin Park	1,321	8,088	22,000	13,912		13,912	36.8%	
4040 Salaries - Vickersway Park	3,568	20,379	39,000	18,621		18,621	52.3%	
4045 Salaries - Whalley Road	605	1,702	3,300	1,598		1,598	51.6%	
4083 Salaries - Danefield Play area	200	1,247	2,000	753		753	62.4%	
4086 Salaries - Greenall Road	129	507	900	393		393	56.4%	
4092 Salaries - Victoria Street	96	723	750	27		27	96.4%	
4093 Salaries - Belmont Road	239	526	750	225		225	70.1%	
Parks Salaries :- Indirect Expenditure	7,678	38,689	76,150	37,461	0	37,461	50.8%	0
Net Expenditure	(7,678)	(38,689)	(76,150)	(37,461)				
<u>110 Cemetery</u>								
1025 Income - Witton Cemetery	1,813	13,342	34,000	20,658			39.2%	
1027 Income - Dane Valley Cemetery	2,398	8,108	22,000	13,892			36.9%	
1030 Income - Memorials Application	182	2,100	8,000	5,900			26.3%	
1035 Income - Statutory Declaration	48	426	1,500	1,075			28.4%	
Cemetery :- Income	4,440	23,976	65,500	41,524			36.6%	0
4080 Salaries - Danebridge Cemetery	298	2,211	3,500	1,289		1,289	63.2%	
4085 Salaries - Danevalley Cemetery	699	3,375	6,000	2,625		2,625	56.3%	
4095 Salaries - Witton Cemetery	3,343	22,772	58,000	35,228		35,228	39.3%	
4100 Salaries- St Helens Churchyard	0	1,226	3,000	1,774		1,774	40.9%	
4539 Exp - Grave Digging	292	4,583	12,000	7,417		7,417	38.2%	
4580 Exp - Rates - Cemeteries	1,109	5,080	11,000	5,920		5,920	46.2%	

Detailed Income & Expenditure by Budget Heading 31/08/2024

Month No: 5

Committee Report

	Actual Current	Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
4700 Contract Salary	539	539	0	(539)		(539)	0.0%	
Cemetery :- Indirect Expenditure	6,279	39,787	93,500	53,713	0	53,713	42.6%	0
Net Income over Expenditure	(1,839)	(15,812)	(28,000)	(12,188)				
115								
4000 Salaries	(4,707)	0	0	0		0	0.0%	
:- Indirect Expenditure	(4,707)	0	0	0	0	0		0
Net Expenditure	4,707	0	0	0				
130 Office								
1003 Income - Green Commute Initiat	0	(193)	0	193			0.0%	
1034 Income - bank interest	0	1,307	3,000	1,693			43.6%	
1060 Income - Condate	1,324	5,464	21,000	15,536			26.0%	
1176 Income - Precept	0	590,000	590,000	0			100.0%	
1191 Income - Belmont Road 2024	0	1,500	0	(1,500)			0.0%	
Office :- Income	1,324	598,078	614,000	15,922			97.4%	0
4133 DNU	1,872	1,872	0	(1,872)	25,229	(27,101)	0.0%	
4200 Exp - Payroll Admin Costs	415	890	1,300	410		410	68.5%	
4205 Exp - Training	126	1,862	3,500	1,638		1,638	53.2%	
4215 Exp - Town Mayor's Allowance	0	770	1,540	770		770	50.0%	
4220 Exp - Mayor/Dep Mayor Travel	0	0	250	250		250	0.0%	
4230 Exp - Civic Regalia	0	0	2,000	2,000		2,000	0.0%	
4255 Exp - Stationery	145	406	1,500	1,094	53	1,041	30.6%	
4260 Exp - Photocopier Rental	0	164	0	(164)		(164)	0.0%	
4265 Exp - Postage	0	5	200	195		195	2.5%	
4270 Exp - Telephone - Office	146	784	2,000	1,216		1,216	39.2%	
4275 Exp - Telephone - Mobiles	10	1,101	2,500	1,399		1,399	44.1%	
4285 Exp - Internet & Hosting	27	81	500	419		419	16.3%	
4295 Exp - Subscriptions and Audits	377	6,731	13,000	6,269		6,269	51.8%	
4300 Exp - Insurance	0	5,571	0	(5,571)		(5,571)	0.0%	
4305 Exp - Vickersway Allotments	0	0	0	0	20,700	(20,700)	0.0%	
4316 Exp - Occupational Health	233	233	800	567	107	460	42.5%	
4317 Exp - Insurance Claims	9,040	9,040	18,000	8,960		8,960	50.2%	
4320 Exp - Bank Charges	170	807	1,500	693		693	53.8%	
4325 Exp - Advertising & Marketing	(218)	1,079	2,000	921	331	590	70.5%	
4330 Exp - IT Support	0	96	500	404		404	19.2%	
4335 Exp - Office Equipment	0	1,352	4,000	2,648	65	2,583	35.4%	
4337 Exp - Office Cleaning	0	966	2,000	1,034		1,034	48.3%	

Detailed Income & Expenditure by Budget Heading 31/08/2024

Month No: 5

Committee Report

	Actual Current	Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
4365 Exp - AGM	0	105	0	(105)		(105)	0.0%	
4595 Exp - Refreshments	125	324	0	(324)		(324)	0.0%	
4601 Exp - Green Commute Initiative	2,640	1,867	0	(1,867)		(1,867)	0.0%	
Office :- Indirect Expenditure	15,108	36,108	57,090	20,982	46,485	(25,503)	144.7%	0
Net Income over Expenditure	(13,784)	561,970	556,910	(5,060)				
135 Events								
1003 Income - Green Commute Initiat	0	193	0	(193)			0.0%	
1013 Income - Verdin Park Music Fes	0	16,283	15,000	(1,283)			108.6%	
1042 Income - Mayors Events	0	311	0	(311)			0.0%	
Events :- Income	0	16,786	15,000	(1,786)			111.9%	0
4033 Exp - D-Day Celebrations	0	228	0	(228)		(228)	0.0%	
4247 Exp - Plaza Event	0	0	0	0	69	(69)	0.0%	
4345 Exp - Town Centre Enhancement	0	0	3,000	3,000		3,000	0.0%	
4350 Exp - Youth Initiative	0	0	1,500	1,500		1,500	0.0%	
4351 Exp - Christmas Extrav	0	2,153	40,000	37,848		37,848	5.4%	
4366 Exp - Easter Egg Hunt V/Way	0	42	500	458		458	8.3%	
4375 Exp - Remembrance Sunday	0	0	1,500	1,500		1,500	0.0%	
4390 Exp - Verdin Music Fest	619	35,044	14,000	(21,044)	5,875	(26,919)	292.3%	
4394 Exp - NOW Festival	0	4,000	4,000	0		0	100.0%	
4395 Exp - Tree of Lights	0	0	500	500		500	0.0%	
4701 Exp - Beacon Lighting	0	9	0	(9)		(9)	0.0%	
Events :- Indirect Expenditure	619	41,475	65,000	23,525	5,944	17,581	73.0%	0
Net Income over Expenditure	(619)	(24,689)	(50,000)	(25,311)				
136 Salary Events/Town								
4021 Salaries - Christmas Extrav	0	0	1,000	1,000		1,000	0.0%	
4026 Salaries - Remembrance Sunday	0	0	500	500		500	0.0%	
4027 Salaries - Beacon Lighting	(3,326)	(1,391)	0	1,391		1,391	0.0%	
4041 Salaries - Tree of Lights	0	0	150	150		150	0.0%	
4372 Salaries - NOW Festival	0	596	500	(96)		(96)	119.2%	
4390 Exp - Verdin Music Fest	0	0	1,000	1,000		1,000	0.0%	
Salary Events/Town :- Indirect Expenditure	(3,326)	(795)	3,150	3,945	0	3,945	(25.2%)	0
Net Expenditure	3,326	795	(3,150)	(3,945)				
140 Grants								
4450 Exp - School Advantage Fund	0	1,000	5,000	4,000		4,000	20.0%	

Detailed Income & Expenditure by Budget Heading 31/08/2024

Month No: 5

Committee Report

	Actual Current	Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
4453 Exp - Grants	0	3,600	10,000	6,400		6,400	36.0%	
4475 Exp - RBL Poppy Appeal	0	0	200	200		200	0.0%	
Grants :- Indirect Expenditure	0	4,600	15,200	10,600	0	10,600	30.3%	0
Net Expenditure	0	(4,600)	(15,200)	(10,600)				
6001 less Transfer to EMR	0	4,092						
Movement to/(from) Gen Reserve	0	(8,692)						
200 Parks								
1010 Income - Winnington Allotments	120	1,800	1,000	(800)			180.0%	
1015 Income - VW - VP - Whalley Rd	200	1,100	500	(600)			220.0%	
1024 Income - Queensgate Allotments	2,246	27,791	60	(27,731)			46318.3	
1028 Income - Memb Budget	0	2,823	0	(2,823)			0.0%	
1031 Income - Austin Street	0	900	500	(400)			180.0%	
1040 Income - Rent Sub Station	0	15	15	0			100.0%	
1066 Income - Defib	0	300	500	200			60.0%	
1069 Income - Insurance Claims	8,940	8,940	0	(8,940)			0.0%	
1202 Income - Vickersway Allotments	0	20,600	60	(20,540)			34333.3	
Parks :- Income	11,506	64,269	2,635	(61,634)			2439.1%	0
4249 Exp - Belmont Road 2024	0	1,242	0	(1,242)		(1,242)	0.0%	
4500 Exp - Tool and Plant	1,555	15,712	15,000	(712)	677	(1,389)	109.3%	
4501 Exp - Defib purchased/costs	993	993	1,000	7		7	99.3%	
4505 Exp - Vehicle Leasing	1,923	10,664	16,000	5,336	1,050	4,286	73.2%	
4510 Exp - Fuel	1,299	5,397	12,000	6,603	842	5,761	52.0%	
4511 Exp - Dementia (Northwich)	0	218	0	(218)		(218)	0.0%	
4515 Exp - Plants, Seeds, Fert	21	9,721	14,000	4,279	3,994	285	98.0%	
4520 Exp - Tree Maintenance	1,315	5,545	7,000	1,455	500	955	86.4%	
4523 Exp - Members budget	(4,199)	3,219	0	(3,219)	153	(3,372)	0.0%	
4525 Exp - Building Maint Projects	2,742	13,387	28,000	14,613	6,913	7,700	72.5%	
4535 Exp - Play Equipment	540	3,009	3,000	(9)		(9)	100.3%	
4538 Exp - Memorials	1,756	6,940	16,000	9,060	5,117	3,943	75.4%	
4545 Exp - Skips & waste removal	1,215	6,202	7,000	798		798	88.6%	
4555 Exp - Protective Clothing	65	1,559	4,000	2,441	0	2,440	39.0%	
4560 Exp - Aviary Stock and Food	33	99	258	159		159	38.4%	
4570 Exp - Utilities	916	5,108	10,000	4,892		4,892	51.1%	
4575 Exp - Cleansing	239	3,037	4,000	963	145	818	79.6%	
4590 Exp - CCTV Rental	0	1,827	5,000	3,173		3,173	36.5%	
4710 Exp - Contract Costs/Materials	26	26	0	(26)		(26)	0.0%	
4731 Exp - Verdin Park Dep Refund	(324)	0	0	0		0	0.0%	

Detailed Income & Expenditure by Budget Heading 31/08/2024

Month No: 5

Committee Report

	Actual Current	Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
4741 Exp - Winnington Allot (S106)	0	15,686	0	(15,686)		(15,686)	0.0%	
Parks :- Indirect Expenditure	10,114	109,591	142,258	32,667	19,392	13,275	90.7%	0
Net Income over Expenditure	1,392	(45,322)	(139,623)	(94,301)				
1315 Dementia Friendly Northwich								
1700 Income	0	500	0	(500)			0.0%	
Dementia Friendly Northwich :- Income	0	500	0	(500)				0
4710 Exp - Contract Costs/Materials	0	0	0	0	125	(125)	0.0%	
Dementia Friendly Northwich :- Indirect Expenditure	0	0	0	0	125	(125)		0
Net Income over Expenditure	0	500	0	(500)				
NORTHWICH TOWN COUNCIL :- Income	17,270	703,609	697,135	(6,474)			100.9%	
Expenditure	64,515	410,530	775,348	364,818	71,946	292,872	62.2%	
Net Income over Expenditure	(47,245)	293,079	(78,213)	(371,292)				
less Transfer to EMR	0	4,092						
Movement to/(from) Gen Reserve	(47,245)	288,987						

CONTRACTS**1020 Alvanley Parish Council**

1700 Income	0	0	550	550			0.0%	
Alvanley Parish Council :- Income	0	0	550	550				0
4700 Contract Salary	0	0	55	55		55	0.0%	
Alvanley Parish Council :- Indirect Expenditure	0	0	55	55	0	55		0
Net Income over Expenditure	0	0	495	495				

1050 Appleton Parish Council

1700 Income	0	0	500	500			0.0%	
Appleton Parish Council :- Income	0	0	500	500				0
4700 Contract Salary	0	0	120	120		120	0.0%	
Appleton Parish Council :- Indirect Expenditure	0	0	120	120	0	120		0
Net Income over Expenditure	0	0	380	380				

Detailed Income & Expenditure by Budget Heading 31/08/2024

Month No: 5

Committee Report

	Actual Current	Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
1110 Barnton Parish Council								
1700 Income	75	375	4,000	3,625			9.4%	
Barnton Parish Council :- Income	75	375	4,000	3,625			9.4%	0
4700 Contract Salary	21	42	330	288		288	12.8%	
4710 Exp - Contract Costs/Materials	0	125	0	(125)		(125)	0.0%	
Barnton Parish Council :- Indirect Expenditure	21	167	330	163	0	163	50.7%	0
Net Income over Expenditure	54	208	3,670	3,462				
1120 Barons Quay								
1700 Income	0	0	6,000	6,000			0.0%	
Barons Quay :- Income	0	0	6,000	6,000			0.0%	0
4700 Contract Salary	0	286	700	414		414	40.9%	
Barons Quay :- Indirect Expenditure	0	286	700	414	0	414	40.9%	0
Net Income over Expenditure	0	(286)	5,300	5,586				
1130 BID Group Gadbrook Park								
1700 Income	300	1,265	1,000	(265)			126.5%	
BID Group Gadbrook Park :- Income	300	1,265	1,000	(265)			126.5%	0
4700 Contract Salary	91	227	500	273		273	45.4%	
4710 Exp - Contract Costs/Materials	15	450	0	(450)		(450)	0.0%	
BID Group Gadbrook Park :- Indirect Expenditure	106	677	500	(177)	0	(177)	135.4%	0
Net Income over Expenditure	194	588	500	(88)				
1140 BID Group Northwich								
1700 Income	8,370	9,795	12,000	2,205			81.6%	
BID Group Northwich :- Income	8,370	9,795	12,000	2,205			81.6%	0
4700 Contract Salary	1,010	4,707	7,000	2,293		2,293	67.2%	
4710 Exp - Contract Costs/Materials	15	1,179	0	(1,179)	747	(1,926)	0.0%	
BID Group Northwich :- Indirect Expenditure	1,025	5,886	7,000	1,114	747	368	94.7%	0
Net Income over Expenditure	7,345	3,909	5,000	1,091				
1155 BID Group Warrington								
1700 Income	0	400	0	(400)			0.0%	
BID Group Warrington :- Income	0	400	0	(400)				0
Net Income	0	400	0	(400)				

Detailed Income & Expenditure by Budget Heading 31/08/2024

Month No: 5

Committee Report

	Actual Current	Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
1160 Blitz Fireworks Limited								
1700 Income	0	0	3,500	3,500			0.0%	
Blitz Fireworks Limited :- Income	<u>0</u>	<u>0</u>	<u>3,500</u>	<u>3,500</u>				<u>0</u>
4700 Contract Salary	0	0	50	50		50	0.0%	
Blitz Fireworks Limited :- Indirect Expenditure	<u>0</u>	<u>0</u>	<u>50</u>	<u>50</u>	<u>0</u>	<u>50</u>		<u>0</u>
Net Income over Expenditure	<u>0</u>	<u>0</u>	<u>3,450</u>	<u>3,450</u>				
1165 BID Wilmslow								
1700 Income	0	500	0	(500)			0.0%	
BID Wilmslow :- Income	<u>0</u>	<u>500</u>	<u>0</u>	<u>(500)</u>				<u>0</u>
4700 Contract Salary	561	561	0	(561)		(561)	0.0%	
4710 Exp - Contract Costs/Materials	0	437	0	(437)		(437)	0.0%	
BID Wilmslow :- Indirect Expenditure	<u>561</u>	<u>998</u>	<u>0</u>	<u>(998)</u>	<u>0</u>	<u>(998)</u>		<u>0</u>
Net Income over Expenditure	<u>(561)</u>	<u>(498)</u>	<u>0</u>	<u>498</u>				
1190 BID Burnley								
1700 Income	0	0	3,000	3,000			0.0%	
BID Burnley :- Income	<u>0</u>	<u>0</u>	<u>3,000</u>	<u>3,000</u>				<u>0</u>
4700 Contract Salary	0	0	100	100		100	0.0%	
BID Burnley :- Indirect Expenditure	<u>0</u>	<u>0</u>	<u>100</u>	<u>100</u>	<u>0</u>	<u>100</u>		<u>0</u>
Net Income over Expenditure	<u>0</u>	<u>0</u>	<u>2,900</u>	<u>2,900</u>				
1220 Chelford Parish Council								
1700 Income	950	3,663	1,025	(2,638)			357.3%	
Chelford Parish Council :- Income	<u>950</u>	<u>3,663</u>	<u>1,025</u>	<u>(2,638)</u>			<u>357.3%</u>	<u>0</u>
4700 Contract Salary	563	1,385	639	(746)		(746)	216.8%	
4710 Exp - Contract Costs/Materials	15	135	0	(135)	68	(203)	0.0%	
Chelford Parish Council :- Indirect Expenditure	<u>579</u>	<u>1,520</u>	<u>639</u>	<u>(881)</u>	<u>68</u>	<u>(949)</u>	<u>248.6%</u>	<u>0</u>
Net Income over Expenditure	<u>371</u>	<u>2,142</u>	<u>386</u>	<u>(1,756)</u>				
1225 Chelford Train Station								
4710 Exp - Contract Costs/Materials	0	16	0	(16)		(16)	0.0%	
Chelford Train Station :- Indirect Expenditure	<u>0</u>	<u>16</u>	<u>0</u>	<u>(16)</u>	<u>0</u>	<u>(16)</u>		<u>0</u>
Net Expenditure	<u>0</u>	<u>(16)</u>	<u>0</u>	<u>16</u>				

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	Actual Current	Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
1230 Cheshire West & Chester								
1700 Income	1,755	4,480	5,000	520			89.6%	
Cheshire West & Chester :- Income	1,755	4,480	5,000	520			89.6%	0
4700 Contract Salary	649	2,486	0	(2,486)	590	(3,076)	0.0%	
4710 Exp - Contract Costs/Materials	0	590	0	(590)		(590)	0.0%	
Cheshire West & Chester :- Indirect Expenditure	649	3,076	0	(3,076)	590	(3,666)		0
Net Income over Expenditure	1,106	1,404	5,000	3,596				
1240 St. Wilfs/Church of Good Sheph								
1700 Income	780	3,550	3,500	(50)			101.4%	
St. Wilfs/Church of Good Sheph :- Income	780	3,550	3,500	(50)			101.4%	0
4700 Contract Salary	756	3,770	2,200	(1,570)		(1,570)	171.4%	
St. Wilfs/Church of Good Sheph :- Indirect Expenditure	756	3,770	2,200	(1,570)	0	(1,570)	171.4%	0
Net Income over Expenditure	24	(220)	1,300	1,520				
1251 Church Walk Paddling Pool								
1000 Income - Vickersway Games	(45)	0	0	0			0.0%	
1155 Income - Donations Received	0	10	0	(10)			0.0%	
1700 Income	1,052	9,258	13,000	3,742			71.2%	
Church Walk Paddling Pool :- Income	1,008	9,268	13,000	3,732			71.3%	0
4310 DNU	92	92	0	(92)		(92)	0.0%	
4562 Exp - Pool Chemicals/Maint	1,117	9,709	5,500	(4,209)	737	(4,946)	189.9%	
4605 Exp - Coffee Machine CW	107	535	0	(535)		(535)	0.0%	
4610 Exp - Church Walk stock	827	2,940	5,500	2,560	60	2,500	54.5%	
4700 Contract Salary	200	0	7,500	7,500		7,500	0.0%	
4710 Exp - Contract Costs/Materials	0	248	0	(248)	25	(273)	0.0%	
Church Walk Paddling Pool :- Indirect Expenditure	2,342	13,523	18,500	4,977	821	4,155	77.5%	0
Net Income over Expenditure	(1,334)	(4,255)	(5,500)	(1,245)				
1260 Comberbach Parish Council								
1700 Income	1,015	1,015	100	(915)			1015.0%	
Comberbach Parish Council :- Income	1,015	1,015	100	(915)			1015.0%	0
4700 Contract Salary	0	0	100	100		100	0.0%	
4710 Exp - Contract Costs/Materials	920	920	0	(920)		(920)	0.0%	
Comberbach Parish Council :- Indirect Expenditure	920	920	100	(820)	0	(820)	920.0%	0
Net Income over Expenditure	95	95	0	(95)				

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	Actual Current	Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
1270 Crewe Town Council								
4700 Contract Salary	0	517	0	(517)		(517)	0.0%	
Crewe Town Council :- Indirect Expenditure	0	517	0	(517)	0	(517)		0
Net Expenditure	0	(517)	0	517				
1280 Cuddington & Sandiway PFA Ltd								
1700 Income	650	3,487	3,000	(487)			116.2%	
Cuddington & Sandiway PFA Ltd :- Income	650	3,487	3,000	(487)			116.2%	0
4700 Contract Salary	598	1,946	2,000	54		54	97.3%	
4710 Exp - Contract Costs/Materials	555	555	0	(555)		(555)	0.0%	
Cuddington & Sandiway PFA Ltd :- Indirect Expenditure	1,153	2,501	2,000	(501)	0	(501)	125.0%	0
Net Income over Expenditure	(504)	986	1,000	14				
1285 Colliers (Weaver Square)								
1700 Income	483	543	0	(543)			0.0%	
Colliers (Weaver Square) :- Income	483	543	0	(543)				0
4700 Contract Salary	95	95	0	(95)		(95)	0.0%	
4710 Exp - Contract Costs/Materials	16,860	16,865	0	(16,865)		(16,865)	0.0%	
Colliers (Weaver Square) :- Indirect Expenditure	16,955	16,960	0	(16,960)	0	(16,960)		0
Net Income over Expenditure	(16,472)	(16,417)	0	16,417				
1290 Cuddington Parish Council								
1700 Income	1,030	3,100	2,000	(1,100)			155.0%	
Cuddington Parish Council :- Income	1,030	3,100	2,000	(1,100)			155.0%	0
4700 Contract Salary	221	765	1,800	1,035		1,035	42.5%	
4710 Exp - Contract Costs/Materials	0	0	0	0	2,450	(2,450)	0.0%	
Cuddington Parish Council :- Indirect Expenditure	221	765	1,800	1,035	2,450	(1,415)	178.6%	0
Net Income over Expenditure	809	2,335	200	(2,135)				
1320 Disley Parish Council								
1700 Income	0	0	2,500	2,500			0.0%	
Disley Parish Council :- Income	0	0	2,500	2,500			0.0%	0
4700 Contract Salary	0	0	50	50		50	0.0%	
Disley Parish Council :- Indirect Expenditure	0	0	50	50	0	50	0.0%	0
Net Income over Expenditure	0	0	2,450	2,450				

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	Actual Current	Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
1420 Elton Parish Council								
1700 Income	0	0	1,000	1,000			0.0%	
Elton Parish Council :- Income	0	0	1,000	1,000			0.0%	0
4710 Exp - Contract Costs/Materials	80	113	0	(113)		(113)	0.0%	
Elton Parish Council :- Indirect Expenditure	80	113	0	(113)	0	(113)		0
Net Income over Expenditure	(80)	(113)	1,000	1,113				
1520 Freshwater View								
1700 Income	0	0	1,000	1,000			0.0%	
Freshwater View :- Income	0	0	1,000	1,000				0
4700 Contract Salary	0	0	400	400		400	0.0%	
4710 Exp - Contract Costs/Materials	0	306	0	(306)	133	(439)	0.0%	
Freshwater View :- Indirect Expenditure	0	306	400	94	133	(39)	109.8%	0
Net Income over Expenditure	0	(306)	600	906				
1530 Frodsham Town Council								
1700 Income	3,796	18,901	35,000	16,099			54.0%	
Frodsham Town Council :- Income	3,796	18,901	35,000	16,099			54.0%	0
4700 Contract Salary	2,224	8,384	14,500	6,116		6,116	57.8%	
4710 Exp - Contract Costs/Materials	15	4,338	0	(4,338)	2,416	(6,754)	0.0%	
Frodsham Town Council :- Indirect Expenditure	2,240	12,722	14,500	1,778	2,416	(638)	104.4%	0
Net Income over Expenditure	1,557	6,179	20,500	14,321				
1610 Gawsworth Parish Council								
1700 Income	0	3,193	5,000	1,808			63.9%	
Gawsworth Parish Council :- Income	0	3,193	5,000	1,808			63.8%	0
4700 Contract Salary	548	1,819	4,400	2,581		2,581	41.3%	
4710 Exp - Contract Costs/Materials	0	18	0	(18)	3,000	(3,018)	0.0%	
Gawsworth Parish Council :- Indirect Expenditure	548	1,837	4,400	2,563	3,000	(437)	109.9%	0
Net Income over Expenditure	(548)	1,356	600	(756)				
1625 Goostrey Parish Council								
1700 Income	0	0	7,000	7,000			0.0%	
Goostrey Parish Council :- Income	0	0	7,000	7,000			0.0%	0

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4700 Contract Salary	0	12	5,000	4,988		4,988	0.2%	
Goostrey Parish Council :- Indirect Expenditure	0	12	5,000	4,988	0	4,988	0.2%	0
Net Income over Expenditure	0	(12)	2,000	2,012				
<u>1630 Gorstage Cemetery</u>								
4700 Contract Salary	0	0	100	100		100	0.0%	
Gorstage Cemetery :- Indirect Expenditure	0	0	100	100	0	100	0.0%	0
Net Expenditure	0	0	(100)	(100)				
<u>1710 Hartford Civic Society</u>								
1700 Income	90	260	70	(190)			371.4%	
Hartford Civic Society :- Income	90	260	70	(190)			371.4%	0
4700 Contract Salary	17	38	0	(38)		(38)	0.0%	
4710 Exp - Contract Costs/Materials	0	40	0	(40)		(40)	0.0%	
Hartford Civic Society :- Indirect Expenditure	17	78	0	(78)	0	(78)		0
Net Income over Expenditure	73	182	70	(112)				
<u>1720 Hartford Parish Council</u>								
1700 Income	2,030	10,950	16,000	5,050			68.4%	
Hartford Parish Council :- Income	2,030	10,950	16,000	5,050			68.4%	0
4700 Contract Salary	519	241	6,000	5,759		5,759	4.0%	
4710 Exp - Contract Costs/Materials	15	4,191	0	(4,191)	510	(4,701)	0.0%	
Hartford Parish Council :- Indirect Expenditure	534	4,432	6,000	1,568	510	1,058	82.4%	0
Net Income over Expenditure	1,496	6,518	10,000	3,482				
<u>1740 Helsby Parish Council</u>								
1700 Income	0	750	500	(250)			150.0%	
Helsby Parish Council :- Income	0	750	500	(250)			150.0%	0
4700 Contract Salary	52	73	113	40		40	64.4%	
Helsby Parish Council :- Indirect Expenditure	52	73	113	40	0	40	64.4%	0
Net Income over Expenditure	(52)	677	387	(290)				

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	Actual Current	Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
1750 Holmes Chapel								
1700 Income	525	2,038	1,600	(438)			127.3%	
Holmes Chapel :- Income	525	2,038	1,600	(438)			127.3%	0
4700 Contract Salary	182	349	850	501		501	41.1%	
4710 Exp - Contract Costs/Materials	15	461	0	(461)	51	(512)	0.0%	
Holmes Chapel :- Indirect Expenditure	197	811	850	39	51	(12)	101.4%	0
Net Income over Expenditure	328	1,227	750	(477)				
1760 Hough & Chorlton Parish Council								
1700 Income	1,460	6,665	4,000	(2,665)			166.6%	
Hough & Chorlton Parish Council :- Income	1,460	6,665	4,000	(2,665)			166.6%	0
4700 Contract Salary	728	2,437	4,500	2,063		2,063	54.1%	
4710 Exp - Contract Costs/Materials	15	532	0	(532)		(532)	0.0%	
Hough & Chorlton Parish Council :- Indirect Expenditure	743	2,969	4,500	1,531	0	1,531	66.0%	0
Net Income over Expenditure	717	3,696	(500)	(4,196)				
1770 Huntington Parish Council								
1700 Income	0	150	0	(150)			0.0%	
Huntington Parish Council :- Income	0	150	0	(150)				0
4710 Exp - Contract Costs/Materials	0	85	0	(85)		(85)	0.0%	
Huntington Parish Council :- Indirect Expenditure	0	85	0	(85)	0	(85)		0
Net Income over Expenditure	0	65	0	(65)				
1785 Hartford Cricket Club								
4710 Exp - Contract Costs/Materials	0	17	0	(17)		(17)	0.0%	
Hartford Cricket Club :- Indirect Expenditure	0	17	0	(17)	0	(17)		0
Net Expenditure	0	(17)	0	17				
1800 Ice Rink - Northwich Town Cent								
1700 Income	0	0	6,000	6,000			0.0%	
Ice Rink - Northwich Town Cent :- Income	0	0	6,000	6,000				0
4028 Ice Rink Hire Costs	2,814	4,878	5,000	122		122	97.6%	
Ice Rink - Northwich Town Cent :- Indirect Expenditure	2,814	4,878	5,000	122	0	122	97.6%	0
Net Income over Expenditure	(2,814)	(4,878)	1,000	5,878				

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	Actual Current	Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
2000 Kingsley Parish Council								
1700 Income	295	1,665	500	(1,165)			333.0%	
Kingsley Parish Council :- Income	295	1,665	500	(1,165)			333.0%	0
4700 Contract Salary	94	94	0	(94)		(94)	0.0%	
4710 Exp - Contract Costs/Materials	150	750	0	(750)		(750)	0.0%	
Kingsley Parish Council :- Indirect Expenditure	244	844	0	(844)	0	(844)		0
Net Income over Expenditure	51	821	500	(321)				
2010 Kingsmead Parish Council								
1700 Income	0	380	1,000	620			38.0%	
Kingsmead Parish Council :- Income	0	380	1,000	620			38.0%	0
4700 Contract Salary	0	0	400	400		400	0.0%	
4710 Exp - Contract Costs/Materials	0	319	0	(319)		(319)	0.0%	
Kingsmead Parish Council :- Indirect Expenditure	0	319	400	81	0	81	79.8%	0
Net Income over Expenditure	0	61	600	539				
2015 Kingsmead Primary School								
1700 Income	745	745	0	(745)			0.0%	
Kingsmead Primary School :- Income	745	745	0	(745)				0
4710 Exp - Contract Costs/Materials	0	556	0	(556)		(556)	0.0%	
Kingsmead Primary School :- Indirect Expenditure	0	556	0	(556)	0	(556)		0
Net Income over Expenditure	745	189	0	(189)				
2020 Knutsford Town Council								
1700 Income	0	9,575	500	(9,075)			1915.0%	
Knutsford Town Council :- Income	0	9,575	500	(9,075)			1915.0%	0
4700 Contract Salary	0	0	110	110		110	0.0%	
4710 Exp - Contract Costs/Materials	0	9,200	0	(9,200)		(9,200)	0.0%	
Knutsford Town Council :- Indirect Expenditure	0	9,200	110	(9,090)	0	(9,090)	8363.6%	0
Net Income over Expenditure	0	375	390	15				
2105 Leftwich (MB)								
4700 Contract Salary	84	536	0	(536)		(536)	0.0%	
Leftwich (MB) :- Indirect Expenditure	84	536	0	(536)	0	(536)		0
Net Expenditure	(84)	(536)	0	536				

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	Actual Current	Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
2115 Little Stanney								
1700 Income	0	0	75	75			0.0%	
Little Stanney :- Income	<u>0</u>	<u>0</u>	<u>75</u>	<u>75</u>				<u>0</u>
Net Income	<u>0</u>	<u>0</u>	<u>75</u>	<u>75</u>				
2120 Lostock Gramam Parish Council								
1700 Income	0	195	2,000	1,805			9.8%	
Lostock Gramam Parish Council :- Income	<u>0</u>	<u>195</u>	<u>2,000</u>	<u>1,805</u>			<u>9.8%</u>	<u>0</u>
4700 Contract Salary	0	9	600	591		591	1.5%	
4710 Exp - Contract Costs/Materials	0	0	0	0	17	(17)	0.0%	
Lostock Gramam Parish Council :- Indirect Expenditure	<u>0</u>	<u>9</u>	<u>600</u>	<u>591</u>	<u>17</u>	<u>574</u>	<u>4.3%</u>	<u>0</u>
Net Income over Expenditure	<u>0</u>	<u>186</u>	<u>1,400</u>	<u>1,214</u>				
2130 Lostock Gramam Church								
1700 Income	600	2,700	1,500	(1,200)			180.0%	
Lostock Gramam Church :- Income	<u>600</u>	<u>2,700</u>	<u>1,500</u>	<u>(1,200)</u>			<u>180.0%</u>	<u>0</u>
4700 Contract Salary	471	2,487	1,800	(687)		(687)	138.2%	
Lostock Gramam Church :- Indirect Expenditure	<u>471</u>	<u>2,487</u>	<u>1,800</u>	<u>(687)</u>	<u>0</u>	<u>(687)</u>	<u>138.2%</u>	<u>0</u>
Net Income over Expenditure	<u>129</u>	<u>213</u>	<u>(300)</u>	<u>(513)</u>				
2155 Lower Peover								
1700 Income	0	0	150	150			0.0%	
Lower Peover :- Income	<u>0</u>	<u>0</u>	<u>150</u>	<u>150</u>			<u>0.0%</u>	<u>0</u>
4700 Contract Salary	0	0	50	50		50	0.0%	
Lower Peover :- Indirect Expenditure	<u>0</u>	<u>0</u>	<u>50</u>	<u>50</u>	<u>0</u>	<u>50</u>	<u>0.0%</u>	<u>0</u>
Net Income over Expenditure	<u>0</u>	<u>0</u>	<u>100</u>	<u>100</u>				
2210 Mid Cheshire Community Rail								
1700 Income	0	0	900	900			0.0%	
Mid Cheshire Community Rail :- Income	<u>0</u>	<u>0</u>	<u>900</u>	<u>900</u>			<u>0.0%</u>	<u>0</u>
4700 Contract Salary	0	0	500	500		500	0.0%	
4710 Exp - Contract Costs/Materials	0	0	0	0	150	(150)	0.0%	
Mid Cheshire Community Rail :- Indirect Expenditure	<u>0</u>	<u>0</u>	<u>500</u>	<u>500</u>	<u>150</u>	<u>350</u>	<u>30.0%</u>	<u>0</u>
Net Income over Expenditure	<u>0</u>	<u>0</u>	<u>400</u>	<u>400</u>				

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2220 Middlewich Town Council								
1700 Income	0	0	500	500			0.0%	
Middlewich Town Council :- Income	<u>0</u>	<u>0</u>	<u>500</u>	<u>500</u>			<u>0.0%</u>	<u>0</u>
4700 Contract Salary	0	0	100	100		100	0.0%	
Middlewich Town Council :- Indirect Expenditure	<u>0</u>	<u>0</u>	<u>100</u>	<u>100</u>	<u>0</u>	<u>100</u>	<u>0.0%</u>	<u>0</u>
Net Income over Expenditure	<u>0</u>	<u>0</u>	<u>400</u>	<u>400</u>				
2225 Mickle Trafford								
1700 Income	300	1,200	0	(1,200)			0.0%	
Mickle Trafford :- Income	<u>300</u>	<u>1,200</u>	<u>0</u>	<u>(1,200)</u>				<u>0</u>
4700 Contract Salary	683	1,288	0	(1,288)		(1,288)	0.0%	
Mickle Trafford :- Indirect Expenditure	<u>683</u>	<u>1,288</u>	<u>0</u>	<u>(1,288)</u>	<u>0</u>	<u>(1,288)</u>		<u>0</u>
Net Income over Expenditure	<u>(383)</u>	<u>(88)</u>	<u>0</u>	<u>88</u>				
2230 Moulton Parish Council								
4700 Contract Salary	0	0	20	20		20	0.0%	
Moulton Parish Council :- Indirect Expenditure	<u>0</u>	<u>0</u>	<u>20</u>	<u>20</u>	<u>0</u>	<u>20</u>		<u>0</u>
Net Expenditure	<u>0</u>	<u>0</u>	<u>(20)</u>	<u>(20)</u>				
2310 Nantwich Town Council								
1700 Income	0	0	750	750			0.0%	
Nantwich Town Council :- Income	<u>0</u>	<u>0</u>	<u>750</u>	<u>750</u>				<u>0</u>
4700 Contract Salary	0	0	50	50		50	0.0%	
Nantwich Town Council :- Indirect Expenditure	<u>0</u>	<u>0</u>	<u>50</u>	<u>50</u>	<u>0</u>	<u>50</u>		<u>0</u>
Net Income over Expenditure	<u>0</u>	<u>0</u>	<u>700</u>	<u>700</u>				
2330 Newcastle Under Lyne (BID) Ltd								
1700 Income	0	0	750	750			0.0%	
Newcastle Under Lyne (BID) Ltd :- Income	<u>0</u>	<u>0</u>	<u>750</u>	<u>750</u>				<u>0</u>
4700 Contract Salary	0	0	50	50		50	0.0%	
Newcastle Under Lyne (BID) Ltd :- Indirect Expenditure	<u>0</u>	<u>0</u>	<u>50</u>	<u>50</u>	<u>0</u>	<u>50</u>		<u>0</u>
Net Income over Expenditure	<u>0</u>	<u>0</u>	<u>700</u>	<u>700</u>				

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2340 Norley Parish Council								
1700 Income	0	150	100	(50)			150.0%	
Norley Parish Council :- Income	0	150	100	(50)			150.0%	0
4700 Contract Salary	0	12	20	8		8	61.0%	
Norley Parish Council :- Indirect Expenditure	0	12	20	8	0	8	61.0%	0
Net Income over Expenditure	0	138	80	(58)				
2370 Mobberley Parish Council								
1700 Income	990	9,560	2,500	(7,060)			382.4%	
Mobberley Parish Council :- Income	990	9,560	2,500	(7,060)			382.4%	0
4700 Contract Salary	262	468	0	(468)		(468)	0.0%	
4710 Exp - Contract Costs/Materials	0	6,128	0	(6,128)	186	(6,314)	0.0%	
Mobberley Parish Council :- Indirect Expenditure	262	6,596	0	(6,596)	186	(6,782)		0
Net Income over Expenditure	728	2,964	2,500	(464)				
2515 Plaza, Northwich								
1700 Income	0	124	0	(124)			0.0%	
Plaza, Northwich :- Income	0	124	0	(124)				0
Net Income	0	124	0	(124)				
2525 Premier Estates (Davenham)								
4710 Exp - Contract Costs/Materials	0	610	0	(610)		(610)	0.0%	
Premier Estates (Davenham) :- Indirect Expenditure	0	610	0	(610)	0	(610)		0
Net Expenditure	0	(610)	0	610				
2530 Pina Colada Event								
4700 Contract Salary	0	0	500	500		500	0.0%	
4710 Exp - Contract Costs/Materials	1,689	2,589	7,500	4,911	112	4,800	36.0%	
Pina Colada Event :- Indirect Expenditure	1,689	2,589	8,000	5,411	112	5,300	33.8%	0
Net Expenditure	(1,689)	(2,589)	(8,000)	(5,411)				
2535 Premier Estates (Hunters Chase)								
1700 Income	433	5,077	0	(5,077)			0.0%	
Premier Estates (Hunters Chase :- Income	433	5,077	0	(5,077)				0

Detailed Income & Expenditure by Budget Heading 31/08/2024

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Committee Report

	Actual Current	Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
4700 Contract Salary	0	296	0	(296)		(296)	0.0%	
4710 Exp - Contract Costs/Materials	0	350	0	(350)		(350)	0.0%	
Premier Estates (Hunters Chase :- Indirect Expenditure	<u>0</u>	<u>646</u>	<u>0</u>	<u>(646)</u>	<u>0</u>	<u>(646)</u>		<u>0</u>
Net Income over Expenditure	<u>433</u>	<u>4,430</u>	<u>0</u>	<u>(4,430)</u>				
<u>2705 River Festival</u>								
4700 Contract Salary	396	396	550	154		154	71.9%	
4710 Exp - Contract Costs/Materials	0	750	1,500	750	1,538	(788)	152.5%	
River Festival :- Indirect Expenditure	<u>396</u>	<u>1,146</u>	<u>2,050</u>	<u>904</u>	<u>1,538</u>	<u>(633)</u>	<u>130.9%</u>	<u>0</u>
Net Expenditure	<u>(396)</u>	<u>(1,146)</u>	<u>(2,050)</u>	<u>(904)</u>				
<u>2720 Rudheath PC (Ground Maint)</u>								
1700 Income	0	3,461	5,000	1,540			69.2%	
Rudheath PC (Ground Maint) :- Income	<u>0</u>	<u>3,461</u>	<u>5,000</u>	<u>1,540</u>			<u>69.2%</u>	<u>0</u>
4700 Contract Salary	591	2,070	4,400	2,330		2,330	47.0%	
Rudheath PC (Ground Maint) :- Indirect Expenditure	<u>591</u>	<u>2,070</u>	<u>4,400</u>	<u>2,330</u>	<u>0</u>	<u>2,330</u>	<u>47.0%</u>	<u>0</u>
Net Income over Expenditure	<u>(591)</u>	<u>1,390</u>	<u>600</u>	<u>(790)</u>				
<u>2725 Rudheath PC (Bereavement Serv)</u>								
1700 Income	0	3,186	5,000	1,814			63.7%	
Rudheath PC (Bereavement Serv) :- Income	<u>0</u>	<u>3,186</u>	<u>5,000</u>	<u>1,814</u>			<u>63.7%</u>	<u>0</u>
4710 Exp - Contract Costs/Materials	0	1,478	0	(1,478)		(1,478)	0.0%	
Rudheath PC (Bereavement Serv) :- Indirect Expenditure	<u>0</u>	<u>1,478</u>	<u>0</u>	<u>(1,478)</u>	<u>0</u>	<u>(1,478)</u>		<u>0</u>
Net Income over Expenditure	<u>0</u>	<u>1,708</u>	<u>5,000</u>	<u>3,292</u>				
<u>2805 Sandymoor Parish Council</u>								
1700 Income	0	0	500	500			0.0%	
Sandymoor Parish Council :- Income	<u>0</u>	<u>0</u>	<u>500</u>	<u>500</u>				<u>0</u>
Net Income	<u>0</u>	<u>0</u>	<u>500</u>	<u>500</u>				
<u>2835 St. Andrews Church (Winsford)</u>								
1700 Income	0	(50)	0	50			0.0%	
St. Andrews Church (Winsford) :- Income	<u>0</u>	<u>(50)</u>	<u>0</u>	<u>50</u>				<u>0</u>
Net Income	<u>0</u>	<u>(50)</u>	<u>0</u>	<u>50</u>				

Detailed Income & Expenditure by Budget Heading 31/08/2024

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Committee Report

	Actual Current	Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
2840 St. Lukes Hospice								
1700 Income	0	0	500	500			0.0%	
St. Lukes Hospice :- Income	0	0	500	500				0
4700 Contract Salary	0	134	200	66		66	67.2%	
St. Lukes Hospice :- Indirect Expenditure	0	134	200	66	0	66	67.2%	0
Net Income over Expenditure	0	(134)	300	434				
2850 Stockton Heath Parish Council								
1700 Income	690	815	0	(815)			0.0%	
Stockton Heath Parish Council :- Income	690	815	0	(815)				0
4700 Contract Salary	197	197	0	(197)		(197)	0.0%	
4710 Exp - Contract Costs/Materials	0	0	0	0	400	(400)	0.0%	
Stockton Heath Parish Council :- Indirect Expenditure	197	197	0	(197)	400	(597)		0
Net Income over Expenditure	493	618	0	(618)				
2860 Stretton Parish Council								
4700 Contract Salary	0	0	100	100		100	0.0%	
Stretton Parish Council :- Indirect Expenditure	0	0	100	100	0	100		0
Net Expenditure	0	0	(100)	(100)				
2910 Tarporley Parish Council								
1700 Income	0	1,100	4,000	2,900			27.5%	
Tarporley Parish Council :- Income	0	1,100	4,000	2,900			27.5%	0
4700 Contract Salary	42	42	350	308		308	11.9%	
Tarporley Parish Council :- Indirect Expenditure	42	42	350	308	0	308	11.9%	0
Net Income over Expenditure	(42)	1,058	3,650	2,592				
2925 CW&C Council								
4700 Contract Salary	0	0	2,000	2,000		2,000	0.0%	
CW&C Council :- Indirect Expenditure	0	0	2,000	2,000	0	2,000	0.0%	0
Net Expenditure	0	0	(2,000)	(2,000)				

Detailed Income & Expenditure by Budget Heading 31/08/2024

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Committee Report

	Actual Current	Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
3107 Vickersway Park								
1000 Income - Vickersway Games	328	4,330	0	(4,330)			0.0%	
1700 Income	1,042	11,123	20,000	8,877			55.6%	
Vickersway Park :- Income	1,369	15,453	20,000	4,547			77.3%	0
4027 Salaries - Beacon Lighting	0	1,737	0	(1,737)		(1,737)	0.0%	
4310 DNU	200	200	0	(200)		(200)	0.0%	
4600 Exp - Vickersway stock	942	4,546	6,000	1,454		1,454	75.8%	
4700 Contract Salary	4,418	7,259	14,000	6,741		6,741	51.9%	
4710 Exp - Contract Costs/Materials	0	167	0	(167)		(167)	0.0%	
Vickersway Park :- Indirect Expenditure	5,561	13,909	20,000	6,091	0	6,091	69.5%	0
Net Income over Expenditure	(4,191)	1,544	0	(1,544)				
3205 Walkers Nursery								
1700 Income	1,323	5,034	4,500	(534)			111.9%	
Walkers Nursery :- Income	1,323	5,034	4,500	(534)			111.9%	0
4700 Contract Salary	729	729	750	21		21	97.2%	
4710 Exp - Contract Costs/Materials	31	159	0	(159)	41	(200)	0.0%	
Walkers Nursery :- Indirect Expenditure	760	888	750	(138)	41	(179)	123.9%	0
Net Income over Expenditure	563	4,146	3,750	(396)				
3210 Weaverham Parish Council								
1700 Income	0	0	2,000	2,000			0.0%	
Weaverham Parish Council :- Income	0	0	2,000	2,000			0.0%	0
4700 Contract Salary	0	0	110	110		110	0.0%	
Weaverham Parish Council :- Indirect Expenditure	0	0	110	110	0	110	0.0%	0
Net Income over Expenditure	0	0	1,890	1,890				
3230 Wincham Parish Council								
1700 Income	650	2,635	2,300	(335)			114.6%	
Wincham Parish Council :- Income	650	2,635	2,300	(335)			114.6%	0
4700 Contract Salary	677	1,972	3,500	1,528		1,528	56.4%	
4710 Exp - Contract Costs/Materials	0	0	0	0	1,049	(1,049)	0.0%	
Wincham Parish Council :- Indirect Expenditure	677	1,972	3,500	1,528	1,049	478	86.3%	0
Net Income over Expenditure	(27)	663	(1,200)	(1,863)				

Detailed Income & Expenditure by Budget Heading 31/08/2024

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Committee Report

	Actual Current	Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
3240 <u>Winnington/Jubilee Field</u>								
1700 Income	0	0	100	100			0.0%	
Winnington/Jubilee Field :- Income	0	0	100	100			0.0%	0
4700 Contract Salary	0	0	770	770		770	0.0%	
Winnington/Jubilee Field :- Indirect Expenditure	0	0	770	770	0	770	0.0%	0
Net Income over Expenditure	0	0	(670)	(670)				
3245 <u>Premier Estates (Winnington)</u>								
1700 Income	550	2,977	6,500	3,523			45.8%	
Premier Estates (Winnington) :- Income	550	2,977	6,500	3,523			45.8%	0
4700 Contract Salary	92	447	1,320	873		873	33.9%	
4710 Exp - Contract Costs/Materials	0	60	0	(60)		(60)	0.0%	
Premier Estates (Winnington) :- Indirect Expenditure	92	507	1,320	813	0	813	38.4%	0
Net Income over Expenditure	458	2,469	5,180	2,711				
3250 <u>Winsford Town Council</u>								
1700 Income	468	2,236	4,000	1,764			55.9%	
Winsford Town Council :- Income	468	2,236	4,000	1,764			55.9%	0
4700 Contract Salary	234	1,254	3,000	1,746		1,746	41.8%	
4710 Exp - Contract Costs/Materials	0	0	0	0	1,800	(1,800)	0.0%	
Winsford Town Council :- Indirect Expenditure	234	1,254	3,000	1,746	1,800	(54)	101.8%	0
Net Income over Expenditure	234	982	1,000	18				
3255 <u>Premier Estates (Congleton)</u>								
1700 Income	0	1,080	0	(1,080)			0.0%	
Premier Estates (Congleton) :- Income	0	1,080	0	(1,080)				0
4710 Exp - Contract Costs/Materials	0	2,140	0	(2,140)	840	(2,980)	0.0%	
Premier Estates (Congleton) :- Indirect Expenditure	0	2,140	0	(2,140)	840	(2,980)		0
Net Income over Expenditure	0	(1,060)	0	1,060				
3265 <u>Premier Estates (Hartford)</u>								
1700 Income	980	4,026	0	(4,026)			0.0%	
Premier Estates (Hartford) :- Income	980	4,026	0	(4,026)				0

Detailed Income & Expenditure by Budget Heading 31/08/2024

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Committee Report

	Actual Current	Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
4700 Contract Salary	49	49	0	(49)		(49)	0.0%	
4710 Exp - Contract Costs/Materials	780	780	0	(780)	800	(1,580)	0.0%	
Premier Estates (Hartford) :- Indirect Expenditure	829	829	0	(829)	800	(1,629)		0
Net Income over Expenditure	151	3,197	0	(3,197)				
<u>3270 Wilmslow Town Council</u>								
1700 Income	1,125	9,866	0	(9,866)			0.0%	
Wilmslow Town Council :- Income	1,125	9,866	0	(9,866)				0
4700 Contract Salary	685	1,995	0	(1,995)		(1,995)	0.0%	
4710 Exp - Contract Costs/Materials	4,234	4,393	0	(4,393)	4,512	(8,904)	0.0%	
Wilmslow Town Council :- Indirect Expenditure	4,919	6,388	0	(6,388)	4,512	(10,900)		0
Net Income over Expenditure	(3,794)	3,478	0	(3,478)				
<u>3275 Premier Estates (Bron Y Cast)</u>								
4710 Exp - Contract Costs/Materials	0	0	0	0	400	(400)	0.0%	
Premier Estates (Bron Y Cast) :- Indirect Expenditure	0	0	0	0	400	(400)		0
Net Expenditure	0	0	0	0				
<u>3280 Premier Estates (Mold)</u>								
4710 Exp - Contract Costs/Materials	0	0	0	0	860	(860)	0.0%	
Premier Estates (Mold) :- Indirect Expenditure	0	0	0	0	860	(860)		0
Net Expenditure	0	0	0	0				
<u>3285 Premier Estates (E Port)</u>								
1700 Income	0	95	0	(95)			0.0%	
Premier Estates (E Port) :- Income	0	95	0	(95)				0
4710 Exp - Contract Costs/Materials	0	0	0	0	85	(85)	0.0%	
Premier Estates (E Port) :- Indirect Expenditure	0	0	0	0	85	(85)		0
Net Income over Expenditure	0	95	0	(95)				
CONTRACTS :- Income	34,836	167,630	203,470	35,840			82.4%	
Expenditure	50,242	138,562	125,257	(13,305)	23,576	(36,880)	129.4%	
Movement to/(from) Gen Reserve	(15,406)	29,068						

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Committee Report

	Actual Current	Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
Grand Totals:- Income	52,106	871,239	900,605	29,366			96.7%	
Expenditure	114,757	549,092	900,605	351,513	95,521	255,992	71.6%	
Net Income over Expenditure	(62,651)	322,147	0	(322,147)				
less Transfer to EMR	0	4,092						
Movement to/(from) Gen Reserve	(62,651)	318,055						

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Entered Month 5
Pay by BACS/Online File

Supplier and Invoice Details		Invoice Date	Invoice No	Ledger	Amount Due	Discount	Amount Paid	Balance
ALLIANCE	Alliance Disposables Ltd							
<i>Pool Chemicals</i>		08/08/2024	I12170196	1	574.80	0.00	574.80	0.00
						0.00	574.80	
AQUAM	Aquam Water Services							
<i>Standpipe Hire Charges</i>		31/08/2024	18/1440488	1	184.80	0.00	184.80	0.00
						0.00	184.80	
AUSTEN	Austen Group Limited							
<i>Cleansing</i>		15/08/2024	2441891	1	286.80	0.00	286.80	0.00
						0.00	286.80	
AVLIES	A.Vlies, Northwich Metals							
<i>Skips</i>		31/08/2024	1068	1	1,380.00	0.00	1,380.00	0.00
						0.00	1,380.00	
BMS	Building Maintenance Services							
<i>Queensgate</i>		31/08/2024	1024	1	2,246.00	0.00	2,246.00	0.00
						0.00	2,246.00	
BRAM	Bramhall Stock Auditors							
<i>VW Audit</i>		14/05/2024	1991	1	130.00	0.00	130.00	0.00
<i>VW & CW Audit</i>		11/08/2024	2048	1	220.00	0.00	220.00	0.00
						0.00	350.00	
CHSFDR	Cheshire Self Drive Ltd							
<i>CN21 KWK</i>		20/08/2024	83812	1	320.00	0.00	320.00	0.00
<i>Windscreen Repair</i>		28/08/2024	1524	1	270.00	0.00	270.00	0.00
<i>AF21 RUC</i>		31/08/2024	83889	1	493.99	0.00	493.99	0.00
<i>AX65 EEG</i>		31/08/2024	83890	1	280.00	0.00	280.00	0.00
<i>MM70 MKP</i>		31/08/2024	83891	1	493.99	0.00	493.99	0.00
<i>MM70 MLZ</i>		31/08/2024	83892	1	493.99	0.00	493.99	0.00
<i>PN23 TGV</i>		31/08/2024	83893	1	546.00	0.00	546.00	0.00
						0.00	2,897.97	

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Supplier and Invoice Details	Invoice Date	Invoice No	Ledger	Amount Due	Discount	Amount Paid	Balance
COLUM The Columbaria Company							
EGERTON TABLET	14/08/2024	INV0098074	1	942.00	0.00	942.00	0.00
					0.00	942.00	
DCS DCS Payroll Agency							
Payroll	30/04/2024	102977	1	146.30	0.00	146.30	0.00
Payroll	31/07/2024	105530	1	173.42	0.00	173.42	0.00
Payroll	31/08/2024	106091	1	178.02	0.00	178.02	0.00
					0.00	497.74	
DEFIB SHOP Defib Shop							
Defib	29/08/2024	10000218678	1	1,191.60	0.00	1,191.60	0.00
					0.00	1,191.60	
GGM Gibsons Garden Machinery Ltd							
232123/10987/Gibsons Garden Ma	11/08/2024	232123	1	255.38	0.00	255.38	0.00
Air Filter	14/08/2024	231857	1	13.44	0.00	13.44	0.00
					0.00	268.82	
GRNDWORK Groundwork & Leisure Services Ltd							
Comberbach PC	09/08/2024	G5814	1	1,104.00	0.00	1,104.00	0.00
Hartford Grange	09/08/2024	G5857	1	936.00	0.00	936.00	0.00
Elton PC	16/08/2024	G5840	1	96.00	0.00	96.00	0.00
					0.00	2,136.00	
HIPSWING Hipswing Entertainments							
Lights	02/08/2024	INV-17349	1	10,848.00	0.00	10,848.00	0.00
					0.00	10,848.00	
INSTANT Instant Tool and Plant Hire							
PCF Toilets	31/08/2024	60278	1	670.00	0.00	670.00	0.00
					0.00	670.00	
JEF JEF Scaffolding							
PCF Crowd Barriers	19/08/2024	24/082	1	354.00	0.00	354.00	0.00
					0.00	354.00	

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Pay by BACS/Online File

Supplier and Invoice Details		Invoice Date	Invoice No	Ledger	Amount Due	Discount	Amount Paid	Balance
JHARDING	John Harding & Son Ltd							
Green Waste		31/08/2024	9039	1	77.40	0.00	77.40	0.00
						0.00	77.40	
JOHN SLOAN	John Sloan							
Kingsley PC		29/08/2024	8	1	150.00	0.00	150.00	0.00
						0.00	150.00	
KARL BROOK	Karl Brooks Photograpy							
Photography PCF		19/08/2024	2407	1	150.00	0.00	150.00	0.00
						0.00	150.00	
MPS	Morral Play Services							
Annual Inspection of Play Area		30/06/2024	2047	1	648.00	0.00	648.00	0.00
						0.00	648.00	
NETVISION	Network Vision Ltd							
INV-1833/10861/Network Vision		01/08/2024	INV-1833	1	3,230.40	0.00	3,230.40	0.00
						0.00	3,230.40	
NORTH TREE	Northwich Tree Surgery							
Whalley Road		05/08/2024	INV-0674	1	240.00	0.00	240.00	0.00
Tree Maintenance Whalley Rd/VP		26/08/2024	INV-0699	1	930.00	0.00	930.00	0.00
						0.00	1,170.00	
NWORTH	N Worth Contracting							
Cuddington PC		10/08/2024	INV-1872	1	648.00	0.00	648.00	0.00
						0.00	648.00	
OFFESS	Office Essentials							
A4 Copier Paper		20/08/2024	130140	1	45.58	0.00	45.58	0.00
						0.00	45.58	
PALINTEST	Palintest Water Analysis Technologies							
Palintest		05/06/2024	207315	1	609.00	0.00	609.00	0.00
						0.00	609.00	

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Entered Month 5
Pay by BACS/Online File

Supplier and Invoice Details	Invoice Date	Invoice No	Ledger	Amount Due	Discount	Amount Paid	Balance
PUGH Steve Pugh Grave Digger							
DV Howkins	31/08/2024	2185	1	350.00	0.00	350.00	0.00
					0.00	350.00	
SHAR Sharrocks							
Replacement Belt	29/08/2024	129102	1	28.99	0.00	28.99	0.00
					0.00	28.99	
SIMPLY Simply Signs							
Cuddington	29/08/2024	INV-21062	1	666.00	0.00	666.00	0.00
					0.00	666.00	
SMART CLIN Smart Clinic							
Occupational Health	19/08/2024	INV009874	1	280.00	0.00	280.00	0.00
					0.00	280.00	
TATTENHALL Cheshire Farm Ice Cream							
VW Stock	08/08/2024	318853	1	128.59	0.00	128.59	0.00
CW Stock	14/08/2024	318852	1	108.04	0.00	108.04	0.00
VW Stock	14/08/2024	319341	1	281.27	0.00	281.27	0.00
VW Stock	29/08/2024	320266	1	128.58	0.00	128.58	0.00
					0.00	646.48	
TOTAL POOL Total Pool Limited							
Ph Reducer	14/08/2024	SI-316014	1	50.48	0.00	50.48	0.00
					0.00	50.48	
WALKERS Walkers Plant Centre							
Wilmslow	14/08/2024	5108	1	23.21	0.00	23.21	0.00
					0.00	23.21	
WARNHILL Warnhill Tool & Fasteners Ltd							
Tool and Plant	31/08/2024	IN360340	1	728.36	0.00	728.36	0.00
					0.00	728.36	
Proposed Payment Total					0.00	34,330.43	

Northwich Town Council
List of Purchase Ledger Payments

August 2024

Bacs payment (to be approved and not yet paid)	34,330.43
Salary	60,053.28 (to be approved) (to pay 18/09/2024)
Total	94,383.71

Direct Debits/Bacs/Cheques to approve in addition to above

Cheshire West and Chester (Witton)	636.00
Cheshire West and Chester (Dane Valley)	349.00
Cheshire West and Chester (Offices)	124.00
HSBC Credit Card	2156.83
Water Plus (Vickersway)	79.32
Water Plus (Winnington Allotments)	10.84
Water Plus (Witton)	177.50
Water Plus (Church Walk)	11.22
Booker (Vickersway/Church Walk Stock)	541.19
Booker (Vickersway/Church Walk Stock)	922.63
Booker (Vickersway/Church Walk Stock)	299.00
British Gas (Vickersway electric)	389.46
PictureBlast (PCF)	599.99
Jaroslav Wawryk	1152.00
JC (Reimbursement/Fuel)	80.00
CK (Reimbursement)	139.76
BT	32.53
Wirehouse	348.00
Lily Comms	175.36
Bank Charges	44.72
BMS Group	20232.00
Total Energies (Office electric)	42.30
Total Energies (Office electric)	326.15
Restore	91.20
Green Commute Initiative	3399.00
Tower Leasing (Coffee machine/Church Walk)	128.40
Total	32,488.40

<u>To Approve</u>	<u>126,872.11</u>
--------------------------	--------------------------

Approved last month, paid out in this month's Bank Statement

Bacs payment (Purchase ledger)	42,322.02
Salary	58,631.96
Grand Total	227,826.09

Dated:

Chris Shaw _____

Finance member _____

Chair of Finance _____

3rd September 2024

Report to : Finance & General Purposes

Meeting Date : 16th September 2024

Agenda Item : 6

Prepared By : Cath Kirwan

Subject : Bank payments to be checked by Finance



Members to pick two suppliers from August 2024 payments

Evidence to be shown to Finance Committee at the meeting.

Report to : Finance & General Purposes

Meeting Date : 16th September 2024

Agenda Item : 7

Prepared By : Cath Kirwan

Subject : Annual Insurance Renewal



Background

Our current insurance provider is Zurich Insurance, we have been with Zurich for over 15 years, and they provide a competitive quote.

We are currently out of our three-year deal with them but with increased fidelity cover and standard increase our premium has only increased by £300 per annum.

(Insurance schedule attached)

Proposal

Members to agree proposal from Zurich Insurance for a total sum of **£14148.61**

Decision of Council is requested.

Certificate of Employers' Liability Insurance(a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 2008 (the Regulations), a copy of this certificate must be displayed at all places where you employ persons covered by the policy or an electronic copy of the certificate must be retained and be reasonably accessible to each employee to whom it relates).

Policy No. YLL-272022-3313

1. Name of policyholder Northwich Town Council

2. Date of commencement of insurance policy 01/09/2024

3. Date of expiry of insurance policy 31/08/2025

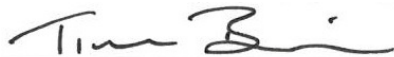
We hereby certify that subject to paragraph 2:

1. The policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney (b)

2. (a) the minimum amount of cover provided by this policy is no less than £5 million (c)

Signed on behalf of Zurich Insurance Company Ltd (Authorised Insurer).

Signature



Tim Bailey

Chief Executive Officer of Zurich Insurance Company Ltd, UK Branch

Notes

(a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.

(b) Specify applicable law as provided for in regulation 4(6) of the Regulations.

(c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

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Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference number is 959113.

To Whom It May Concern

Name of Insured: Northwich Town Council

This is to confirm that Northwich Town Council have in force with this Company until the policy expiry on 31st August 2025 insurance incorporating the following essential features:

Policy Number: YLL-272022-3313

Renewal Date: 1st September 2025

Limits of Indemnity: Public Liability:	£10,000,000 minimum* any one event
Products Liability:	£10,000,000 minimum* for all claims in the aggregate during and one period of insurance
Pollution Liability:	As per Products Liability
Employers' Liability:	£10,000,000 any one event inclusive of costs
Official's Indemnity:	As below

*Please refer to your Policy Schedule for your exact Limit of Indemnity

Zurich's Public Liability cover includes financial loss for your councillors. We indemnify them in respect of all sums which you may become legally liable to pay as damages and claimants costs and expenses for financial loss arising as a result of a negligent act or accidental error or omission, alleged or committed.

Whilst other insurers will offer separate officials indemnity; we feel our Public Liability cover offers a bespoke solution for the needs of Parish and Town Councils

Excess:

Public Liability/Products Liability/Pollution Liability: £100 each and every claim in respect of Third Party Property Damage

Employers' Liability: Nil any one claim

Indemnity to Principals

Covers include a standard Indemnity to Principals Clause in respect of contractual obligations.

Full Policy

The policy documents should be referred to for details of full cover.

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Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

Northwich Town Council
Former Cemetery Lodge
78 Church Road
Northwich
Cheshire
CW9 5PB

Zurich Town, Parish and
Community Council Team
PO Box 726
Chichester
PO19 9PS

Invoice

Invoice Date: 30th August 2024

Invoice No: 536712480

Client ref: 3646386

Policy	Policy Term	(£) Premium
YLL-272022-3313	01/09/2024-31/08/2025	12,632.69
Inspection Contract (If Applicable)		0.00
Sub total		12,632.69
Inspection Contract VAT @ prevailing rate		0.00
Insurance Premium Tax (IPT) @ prevailing rate		1,515.92
TOTAL		£14,148.61

Payment is due before your cover starts, or immediately if your cover is already in place.

Please make cheques payable to **Zurich Municipal** and send to **Zurich Town, Parish and Community Council Team, PO Box 726, Chichester, PO19 9PS**

If paying by BACS, please note our new bank details and amend your records accordingly.

Acc Name: Zurich Town & Parish, Insurer Trust Account Acc Number: 23110249
Sort Code: 20 – 65 - 82 Bank: Barclays Bank PLC

Please quote your Client Reference on all BACS transactions

Invoice Queries

Phone: 0800 917 9426

Email: accounts.team@uk.zurich.com

Our VAT registration number is: 107 8316 77

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Former Cemetery Lodge
78 Church Road
Northwich
Cheshire
CW9 5PB

Zurich Town, Parish and
Community Council Team
PO Box 726
Chichester
PO19 9PS

Remittance Advice

Invoice Date: 30th August 2024

Invoice No: 536712480

Client ref: 3646386

Policy	Policy Term	(£) Premium
YLL-272022-3313	01/09/2024-31/08/2025	12,632.69
Inspection Contract (If Applicable)		0.00
Sub total		12,632.69
Inspection Contract VAT @ prevailing rate		0.00
Insurance Premium Tax (IPT) @ prevailing rate		1,515.92
TOTAL		£14,148.61

Payment is due before your cover starts, or immediately if your cover is already in place.

Please make cheques payable to **Zurich Municipal** and send to **Zurich Town, Parish and Community Council Team, PO Box 726, Chichester, PO19 9PS**

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Claims Contact Information

Although we'd all like to control the future, sometimes accidents are unavoidable. That's why we've made it as easy as possible to make a claim. More information can be found [here](#). Ready to make a claim? Please use the contact details below to ensure you're connected to the right team:

Type of Claim	Claims team	Claims contact details
Buildings, contents including 'All Risks' items	Property Claims	Online: https://propertyclaims.zurich.co.uk/index.html Tel: 0800 028 0336 Email: farnboroughpropertyclaims@uk.zurich.com Address: Zurich Municipal Property Claims, PO Box 3303, Interface Business Park, Swindon, SN4 8WF
Business interruption		
Money		
Works in progress		
Public liability	Liability Claims	Online: https://liabilityclaims.zurich.co.uk/index.html Tel: 0800 783 0692 Email: fnlc@uk.zurich.com Address: Zurich Municipal Casualty Claims, Zurich House, 1 Gladiator Way, Farnborough, Hampshire, GU14 6GB
Employers liability		
Personal assault under Money		
Personal accident		
Financial and administrative liability		
Motor Claims	Motor Claims	Online: https://motorclaims.zurich.co.uk/index.html Tel: 0800 916 8872 Email: zmnewmotorclaims@uk.zurich.com Address: Zurich Municipal Motor Claims, PO Box 3322, Interface Business Park, Swindon, SN4 8XW
Legal Expenses	DAS Legal Claims	Tel: 0117 934 2116

How to make a claim:

1. You can make a claim using the online portal, by email or phone using the contact details above.
2. A claim form may be sent for you to complete, or you may be asked to send details in writing.
3. If you have any questions, please call the relevant office for guidance.
4. For out of hours help/emergency property losses - please contact 0800 028 0336.

Select for Local Councils

Notice to policyholders

This document outlines the main changes to your updated policy document. It doesn't include a record of every change or those made to individual client policies. Please make sure that you read any accompanying documents alongside your updated policy document to understand the complete terms, conditions, limitations and exclusions of your policy.

Throughout your policy

Your policy wording has been updated in line with our standard format. As such there are changes to the overall structure along with the conditions, exclusions, section names, numbering and positioning of some clauses. There are corresponding changes to the appearance of your policy schedule where appropriate. A summary of the key changes is as follows.

Your Select for Local Council Policy

- A clause has been added to clarify that any limits in the policy apply only once regardless of the number of insured parties, unless specifically stated otherwise.

General exclusion - War Risks

- This exclusion has been updated, clause e) of the Nuclear and war risks, government or public authority order and sonic bangs exclusion has been amended to also exclude the additional contingencies of mutiny, war-like operations and civil commotion assuming the proportions of or amounting to a popular rising, military rising and martial law.

General provisions - new section added

1. Limit of liability

Applicable to Parts A, B, C, D and R

- The Limit of liability under the General provisions has added to make it clear there is a maximum limit of liability which applies any one event , not per item or per building.
- This applies to your Property sections of cover only, including Material Damage, Business Interruption, All Risks, Money and Terrorism, where in force.
- It is important that you consider the adequacy of this limit against your insurance needs. If you require a higher limit, please engage with your Risk and Insurance Consultant or Market Underwriter.

2. Sanctions

- The wording has been moved from General Conditions.

General conditions

Long term agreement

- The wording of the Long term agreement condition under General Conditions has been amended.
- The condition still makes it clear that this is an annual policy and renewal does not have to be offered.
- The amendments make it clear that the long term agreement governs the rate that is charged.
- The amendments also make clear about the circumstances in which the rate can be changed, and the rights you have in such a scenario. These include changes to your risk, changes to legislation, changes in the availability of reinsurance, which change the risk covered for you. Where rates are changed in such situations, you are not obliged to renew the policy with Zurich Municipal however if you do, the long term agreement will be held to have been honoured.

Survey and risk improvement action

- The survey and risk improvement subjectivity has been removed from our quotation documents and added to your policy wording to make it more visible throughout the life of the policy.
- This condition sets out the requirements on customers in respect of supporting surveys and completion of risk improvement actions.

Damage definition

Applicable to Parts A and B

- A clarification for the definition of 'damage' under the Property sections of your policy wording has been added, to make it clear that damage defined under the policy must be accidental and physical loss or accidental and physical damage.
- This does not impact the causes of such 'damage' that you choose to insure against, including insured malicious damage and/or insured other deliberate acts, which are fortuitous as far as you are concerned as a customer.

Part A - Material damage

Exclusions to parts A, B and C - Pollution and contamination

- The pollution and contamination exclusion has been amended to exclude any claims consisting of as well as caused by or resulting from pollution or contamination.

Endorsements

Unoccupied buildings

- The unoccupancy condition has been updated to be clearer about the minimum requirements we specify to you on notification to us of a property becoming unoccupied, allowing you to act on key protections quicker. These include removal of combustible contents when the property becomes unoccupied, removal of accumulated combustible materials over time during inspections, and a fortnightly minimum inspection frequency unless a different frequency is agreed by us in writing.

Part C - All risks

- The underinsurance provision within Part C - All Risks has been amended to be clear that average is applied to each individual article of property insured rather than to the total sum insured for a group of articles under one item.

Part E - Public liability

Abuse - Cover

- Abuse cover is still provided. Multiple incidents to a claimant will constitute one claim which will be recorded as the date the first claim was made against the insured.
- Associated Special Definitions of Abuse and Abuse Event have been included for clarity.

Concussive and sub-concussive impacts - Cover

- A cover clause for Concussive and sub-concussive impacts has been introduced.
- An associated Special Definition of Concussive and Sub-concussive Impacts has been included for clarity.
- A series of conditions have been introduced which reflect best practice in respect of risk management and documenting of Concussive and sub-concussive impacts.

Court attendance cost - Cover

- The day rate which can be claimed by members or employees has increased.

Damage to reputation - Cover

- This is a new section of cover to your policy.

Joint/Cross liabilities- Cover

- This is a new section of cover to your policy.

Use of heat - Cover

- The condition for use of heat has been updated to reduce the inspection frequency to twenty minutes.

Cyber - Special exclusion

The cyber exclusion has been altered to:

- write back in cover for liability in respect of physical bodily injury or physical damage to material property subject to a costs inclusive, annual aggregate limit of indemnity
- remove the existing requirement for an unauthorised act for the exclusion to apply.

Part G - Employers' liability

Court attendance cost - Cover

- This is a new section of cover to your policy.

Damage to reputation - Cover

- This is a new section of cover to your policy.

Part O - Personal accident

This wording has been re-written and includes additional enhancements:

- Childcare costs and domestic staff expenses for members and employees
- Coma benefit
- Dependents benefit
- Disability assistance
- Disappearance
- Domestic travel expense
- Exposure
- Funeral expenses
- Hijack or kidnap
- Hospitalisation benefit
- Medical expenses
- Moving costs
- Physiotherapy
- Rehabilitation support
- Retraining expenses

Cover for personal effects following assault or accident has been limited.

Part P - Legal expenses

- This wording has been re-written but the cover remains the same.

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Certificate of Motor Insurance

Certificate number: YLL-272022-3313

1. Description of vehicle: Any motor vehicle the property of or in the custody or control of the Policyholder

2. Name of policyholder: Northwich Town Council

3. Effective date of the commencement of insurance for the purpose of the relevant law: 01/09/2024

4. Date of expiry of insurance: 31/08/2025

5. Persons or classes of persons entitled to drive:

Any person who is driving on the order or with the permission of the Policyholder.

Provided that the person driving holds a licence to drive the vehicle or has held and is not disqualified from holding or obtaining such a licence.

6. Limitations as to use:

Use for social domestic and pleasure purposes.
Use in connection with the Policyholder's business.

The Policy does not cover:-

1. Use while the vehicle is let on hire.
2. Use for hire or reward or the carriage of passengers for reward.
3. Use for racing pacemaking reliability trials competitions rallies or trials.
4. Use whilst drawing a greater number of trailers in all than is permitted by Law.
5. Recovery of any motor vehicle which has been seized by or on behalf of any government or public authority which was not the property of or in the custody or control of the policyholder at the time of the seizure.

For Zurich Insurance Company Ltd. Authorised Insurers

A handwritten signature in black ink, appearing to read 'Tim Bailey'.

Tim Bailey
Chief Executive Officer of Zurich Insurance Company Ltd, UK Branch

We hereby certify that the policy to which this Certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the island of Guernsey, the island of Jersey and the island of Alderney. For full details of the insurance cover reference should be made to the Policy.

Advice to Third Parties: Nothing contained in this Certificate affects your right as a Third Party to make a claim.

The insurance evidenced by this Certificate of Motor Insurance extends to include the compulsory motor insurance requirements of

- a) any other member country of the European Union;
- b) Iceland, Norway and Switzerland.

La police à laquelle ce certificat d'assurance automobile est applicable, inclut également les exigences obligatoires en matière d'assurance automobile

- a) des autres pays membres de la Union Européenne;
- b) l'Islande, la Norvège et la Suisse.

Die Police, auf welche sich dieser Kraftfahrzeugversicherungsschein bezieht, deckt ebenfalls die Anforderungen der obligatorischen Kraftfahrzeugversicherung

- a) aller anderen Mitgliedsstaaten der Europäischen Union;
- b) Island, Norwegen und der Schweiz.

La polizza comprovata dal presente certificato di Assicurazione Automobilistica si estende ad includere l'assicurazione automobilistica obbligatoria:

- a) di qualsiasi altro paese membro della Unione Europea;
- b) dell'Islanda, della Norvegia et la Svizzera.

La póliza aplicable a este Certificado de Seguro de Automóvil se extiende para incluir los requerimientos de seguro de automóvil obligatorios en:

- a) Cualquier otro país miembro de la Union Europea;
- b) Islandia, Noruega y Suiza.

Instructions in the event of an accident

You should

1. take names and addresses of all witnesses;
2. report the accident to us quoting the Certificate number;
3. send all communications you receive relating to claims or proceedings against you, unanswered, to us quoting, if known, the claims reference.

IMPORTANT

The Law requires:

1. unless names and addresses, including those of the vehicle owner, together with the registration mark of the vehicle are exchanged at the time of the accident the driver must report it to the Police as soon as possible and in any case within 24 hours;
2. if anyone was injured and the Certificate of Insurance was not produced to the Police at the time of the accident, the driver must report the matter to the Police as soon as possible and in any case within 24 hours and produce the Certificate (or arrange to produce it within five days of the accident).

You should not

1. admit any liability;
2. negotiate or make any agreement with anyone regarding your responsibility for the accident;
3. make or offer any payment whatsoever to any Third Party, if in doubt – consult us;
4. repudiate a claim without our agreement; this may result in Court Action against you by the other party.

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ZMCSCUA02

Mr Chris Shaw
Northwich Town Council
Former Cemetery Lodge
78 Church Road
Northwich
Cheshire
CW9 5PB

Select for Local Councils Policy Schedule

This insurance policy, which meets your demands and needs, has been based on the latest information obtained from you. The Policy, the Policy Schedule, any Certificates of Insurance and Endorsements form one document and should be read together. This Schedule replaces any previous Schedule.

Policy Number	YLL-272022-3313
Insured	Northwich Town Council
Business	Parish / Town Council
Period of Insurance	
From	01 st September 2024
To	31 st August 2025
and any other period for which cover has been agreed.	

Renewal Premium	£ 14,148.61
-----------------	-------------

Premiums are inclusive of Insurance Premium Tax and/or VAT as appropriate.

Schedule Number	135734473
Long term agreement active until	01 st September 2025
Preparation Date	30 th August 2024
Prepared by	Mr Jonathan Meiseles
Policy Form Reference	MLAACH09

Policy Cover Declaration:

You, the Insured, are not aware of any known losses or events that could give rise to a claim, or circumstances that would be prejudicial to us, the Insurer, should the basis of cover on the below given insurance product (s) be changed.

This is important information, please read it carefully and check that the facts given about you are correct and that we have included all the covers that you require. We are unable to give you advice so it is your responsibility to check the cover is correct for your organisation.

Statement of Fact

If you provide services or activities to children, or adults who are in need of care and support and therefore may be unable to protect themselves against abuse or neglect:

- Your organisation has not had any third-party inspections with a grading of Inadequate, Requires Urgent Improvement, Weak or Unsatisfactory
- You have in place a written safeguarding policy and accompanying procedures that clearly set out the actions to take in response to child and vulnerable adult abuse
- You carry out safer recruitment and selection processes that include the seeking of appropriate criminal records checks, alongside a renewal and update process
- All Employees and **volunteers** engaged in regulated activity and/or activity that brings them into contact with children or vulnerable adults receive safeguarding awareness training including refresher training
- You have one or more designated practitioners for safeguarding to support other practitioners in the organisation to recognise and respond to concerns about Abuse
- You retain employment records, safeguarding checks, safeguarding policies and procedures and safeguarding records for at least the prevailing regulatory best practice period.

If you provide services or activities to children, or adults who are in need of care and support and therefore may be unable to protect themselves against abuse or neglect, and you become non-compliant with any of the above statements, you must tell us, as it may affect your ability to claim under this policy.

Important information

Taking reasonable care

We require that you take reasonable care in managing your activities. Where appropriate this requires you to do the following:

- Keep written risk assessments for your key activities
- Keep written records of your staff and volunteer training. For example, manual handling training, or for use of tools and machinery
- Abide by any rules, guidelines or advice that is given to you by any relevant authority, such as a Local Authority, or the Health and Safety Executive

We want you to be confident about your insurance and understand what is required of you. Please contact us if you have any questions relating to the above.

Lines of Cover applying

Part A – Material damage

Table Headings

Contents (a)	Furniture, fixtures, fittings and tenants improvements
Contents (b)	Other contents and consumable stock not specified below including printed books and unused stationery
Contents (c)	Computer equipment, other office equipment and sports equipment
Contents (d)	Televisions, audio-visual and photographic equipment (excluding videos), beer, wine, spirits, tools and gardening equipment
Contents (e)	Tobacco
Contents (f)	Camcorders, videos and gaming machines
Contents (g)	Civic Regalia

Sums Insured

Premises Address	Buildings Sum Insured	Loss of Rent	Contents (a)	Contents (b)	Contents (c)	Contents (d)	Contents (e)	Contents (f)	Contents (g)
1. Cemetery Lodge with Office Attached, Address, Church Road, Northwich, Cheshire, CW9 5PB	£423,920.75	N/A	£13,998.23	£0.00	£7,281.17	£2,912.48	£0.00	£0.00	£0.00
2. Chapels Cemetery x 2, Address, Church Road, Northwich, Cheshire, CW9 5PB	£908,997.53	N/A	£8,737.44	£0.00	£0.00	£2,184.35	£0.00	£0.00	£0.00
3. Disabled Toilet, Workshop & Male & Female Toilets at Vickersway Park, Address, Church Road, Northwich, Cheshire, CW9 5PB	£144,481.73	N/A	£2,184.35	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
4. Aviary at The Vickersway Park, Address, Manora Road, Northwich, Cheshire, CW9 5PF	£14,448.17	N/A	£7,281.17	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
5. Large Garage, Workshop, 2 containers, 2 sheds & 2 small garages, Address, Church Road,	£80,472.37	N/A	£1,456.23	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00

Northwich, Cheshire, CW9 5PB									
6. Toilets & Staff Rest Room, Address, Church Road, Northwich, Cheshire, CW9 5PB	£104,670.81	N/A	£4,368.71	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
7. The Pavillion/Shop, Address, Manora Road, Northwich, Cheshire, CW9 5PF	£160,944.70	N/A	£13,998.23	£5,436.22	£0.00	£0.00	£0.00	£0.00	£0.00
8. Verdin Park: Walls, Gates, Fences & Boundaries, Address, Verdin Park, Castle Street, Northwich, CW8 1BA	£144,481.73	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
9. Church Walk Play Area & Paddling Pool, Shop, Toilet, Walls, Gates, Fences & Boundaries, Address, Church Walk Play Area, Percy Street, Northwich, CW9 5QG	£312,513.98	N/A	£116,498.90	£5,436.22	£0.00	£0.00	£0.00	£0.00	£0.00
10. Danefields Play Area. Walls,Gates, Fences & Boundaries, Address, Danefields Play Are, Danefields Road, Northwich, CW9 8PX	£144,481.73	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
11. Danebridge Cemetery Pillars, Cenotaph, Walls, Gates, Fences & Boundaries, Address, Danebridge Cemetery, London Road, Northwich, CW9 5HR	£193,133.64	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
12. Dane Valley Open Cemetery, Walls, Gates, Fences & Boundary, Address, Dane Valley Cemetery, Adjacent to, Shipbrook	£144,481.73	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00

Road, Northwich, CW9 7HF									
13. James Street Park & Play Area, Walls, Gates, Fences & Boundaries, Address, James Street Park, James Street, Northwich, CW9 7DE	£43,344.51	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
14. Business Interruption over all locations, Address, Additional Expenses, All Locations, See Section B, Northwich, CW9 5PB	£0.00	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00

For Premises: 14

Insured Perils applicable to Material Damage : 1-13, 15 & 16

For Premises: 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13

Insured Perils applicable to Material Damage: 1-16

Excesses Applicable to Premises 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12 & 13

The following Excesses apply to each and every loss arising in respect of each and every separate premises:

Accidental Damage	£100
Theft	£100
Riot civil commotion and Malicious Persons	£250
Storm or Flood	£250
Escape of Water	£250
Falling Trees or Branches	£250
Subsidence	£1,000

Excesses Applicable to Premises 14

The following Excesses apply to each and every loss arising in respect of each and every separate premises:

Accidental Damage	£100
Theft	£100
Riot civil commotion and Malicious Persons	£250
Storm or Flood	£250
Escape of Water	£250
Falling Trees or Branches	£250
Subsidence	£1,000

Operative Endorsements: 1, 2, 3, 5, 6, 7, 8 & 9 (please refer to the Endorsement section of the policy wording)

Part B – Business interruption

Premises Address	Additional Expenditure	Indemnity Period (Months)	Loss of Data	Indemnity Period (Months)	Loss of Gross Revenue	Indemnity Period (Months)
Manora Road, Northwich, Cheshire, CW9 5PF	N/A		N/A		£22,000	12
Church Walk Play Area, Percy Street, Northwich, CW9 5QG	N/A		N/A		£26,000	12
Additional Expenses, All Locations, See Section B, Northwich, CW9 5PB	£50,000	12	N/A		N/A	

For Premises: 14

Insured Perils applicable to Business Interruption : 1-13, 15 & 16

For Premises: 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13

Insured Perils applicable to Business Interruption: 1-16

Operative Endorsements:

None

Part C – All risks

Table Headings

Contents (a)	Furniture, fixtures, fittings and tenants improvements
Contents (b)	Other Contents and consumable stock not specified below including printed books and unused stationery
Contents (c)	Computer Equipment, other office equipment and sports equipment
Contents (d)	Televisions, audio-visual and photographic equipment (excluding videos), beer, wine, spirits, tools and gardening equipment
Contents (e)	Tobacco
Contents (f)	Camcorders, videos and gaming machines
Contents (g)	Civic Regalia

Additional Items:

Where no premises address is shown, the item is not based at one location and cover is provided anywhere within the **territorial limits**.

Item Description	Sum Insured	Excess
Play Equipment: Church Walk	£167,978.81	£100
Laptops	£2,799.64	£100
Paddling Pool & Mushroom Water Feature	£94,655.37	£100
Park Furniture, Bins, Street Benches & Picnic Tables at all locations	£43,687.10	£100
War Memorial	£251,968.23	£100
Mayors Chair/ Town Mayors Robe	£6,999.13	£100
Tools	£4,368.71	£100
6 x Mobile Phones	£4,199.48	£100
Mechanical Machinery	£40,771.55	£100
Noticeboards	£5,599.30	£100
8 x CCTV Cameras	£5,295.40	£100
22 Defibrillators	£46,200.00	£100
Mayors Chain & Badge of Office	£232,997.81	£100
Xmas Lights	£56,793.22	£100
Bronze Statue at Verdin Park	£279,964.68	£100
Verdin Park: Play Equipment	£192,155.51	£100
Danefields Park: Play Equipment	£145,623.63	£100
Vickersway Park: Play Equipment	£139,982.35	£100
James Street Park/Play Area: Play Equipment	£50,968.27	£100
Outdoor Gym	£43,687.10	£100
Deputy Mayors Chain	£14,418.18	£100
Consorts Chain	£7,209.10	£100
4 Containers	£9,785.17	£100
Crowd Barrier Fencing	£6,999.13	£100
4 Parasols	£2,799.64	£100
Marquees	£2,799.64	£100
Play Area at Burnside Way	£67,952.60	£100

Play Area at Yarwood Close, Navigation Road	£47,566.82	£100
Play Area at Belmont Road	£135,905.19	£100
Play Area at Victoria Street	£61,157.34	£100
Play Area at Old Hall Road	£108,724.15	£100
Subway Artwork	£14,949.57	£100
Hired in Equipment and Plant for a maximum of 7 days at a time	£12,810.37	£100
Generator	£2,611.82	£100
PA System	£3,855.55	£100
13 unsold cremation vaults at Witton Cemetery	£6,709.90	£100
Friendly Bench	£17,850.00	£100
2 Solar CCTV Cameras	£5,250.00	£100
Bravilor Sego 12 Bean to Cup - Leased from Tower Leasing under agreement number 366257 c/ Acquis Insurance Management Limited	£3,675.00	£100
New Skatepark at Vickers Way	£210,000.00	£100
Trailer	£6,300.00	£100

The excess stated applies to each and every loss.

Operative Endorsements: 1, 2, 3 & 7 (please refer to the Endorsement section of the policy wording)

Part D – Money

	Limit any one loss
1. Loss of Non-Negotiable Money in the situations specified in items 2(a), 2(b), 2(c)(i) and 2(c)(ii):	£250,000
2. Loss of other Money:	
(a) in transit in the custody of any member or employee or in transit by registered post (limit £250), or in a Bank Night Safe	£5,000
(b) in the private residence of any member or employee	£250
(c) in the premises	
(i) in the custody of or under the actual supervision of any member or employee	£5,000
(ii) in locked safes or strongrooms	£5,000
(iii) in locked receptacles other than safes or strongrooms	£250

Excess: £50 each and every loss

Personal Accident Assault Limits: Stated in Section 3(c) of the policy wording

Operative Endorsements:

1. In respect of **Section 1 – Special Definitions**, the definition of Person Insured is extended to include any person between the ages of 16 and 90.

Part E – Public liability

Limit of Indemnity: £15,000,000

Operative Endorsements: None

Part F – Hirers' liability

Limit of Indemnity: £2,000,000

Excess: £100 each and every claim for damage to the premises or contents caused other than by fire or explosion

Operative Endorsements

None

Part G – Employers liability

Limit of Indemnity: £10,000,000

Operative Endorsements:

None

Part H – Libel and slander**Sum Insured**

£250,000

Excess: 10% each and every claim or £1,000 whichever is the lower**Operative Endorsements**

None

Part I – Motor vehicles

Insured Vehicle:	All as described in
Persons Entitled to Drive:	the Certificate of
Limitation as to Use:	Motor Insurance

Cover: Section 23

A. Comprehensive

Excess : Section 23

Amount	Description
£ 150	Accidental Damage , Fire , Windscreen , Theft total loss
£ 250	Theft
£ Nil	Third party

Additional to any other **excess** which applies

Repair Limit:	£Nil
Section 12	

Damage to Property Limit:
£5,000,000 Applicable to any Commercial Vehicle, Minibus, Agricultural Vehicle and Special Type
£50,000,000 Applicable to any Private Motor Car

Personal Effects Limit:	£150
Section 13	

Medical Expenses Limit:	£250
Section 14	

Additional Cover : Section 25

T. Continuing Hire Charges	Not Operative
U. Occasional Business Use	Not Operative
V. Loss of No Claim Discount/Excess	Not Operative
W. Hiring Charges	Not Operative
X. Termination Charges	Not Operative

Operative Endorsements:

None

Part J – Motor legal expenses and uninsured loss recovery

Limit of Indemnity:

£100,000 per insured incident

Operative Endorsements:

None

Part N – Fidelity guarantee

Persons Guaranteed:
All **members** and **employees**

Sum Guaranteed
£2,000,000

Excess: £100 each and every loss

Operative Endorsements:

None

Part O – Personal accident

The cover		
Category:	Insured Persons:	Operative Time:
A	Employees	Engaged in Usual Occupation including Journeys and whilst commuting directly between place of residence and usual place of business
B	member	Engaged in the business including undertaking Journeys and whilst commuting directly between place of residence and usual place of business
C	volunteer	Engaged in the business including undertaking Journeys and whilst commuting directly between place of residence and usual place of business
D	key personnel as follows:	24 hours per day engaged in any activity worldwide not excluded from this cover.

Excesses	
Excesses:	Not applicable

Table of benefits				
Benefit:	Category:			
	A	B	C	D
1. Death	3.00 times annual earnings	£50,000.00	£50,000.00	£Nil
2. Loss of Limb (one or more) and/or Loss of Sight (in one or both eyes)	3.00 times annual earnings	£50,000.00	£50,000.00	£Nil
3A. Total Loss of Hearing (in both ears) and/or Total Loss of Speech	3.00 times annual earnings	£50,000.00	£50,000.00	£Nil
3B. Total Loss of Hearing in one ear	25% of 3A	25% of 3A	25% of 3A	25% of 3A
4. Permanent Total Disablement	3.00 times annual earnings	£50,000.00	£50,000.00	£Nil

5. Permanent Partial Disablement	See section 2.16	See section 2.16	See section 2.16	See section 2.16
6. Paraplegia	£75,000 if 1 is £50,000 or more, otherwise £Nil	£75,000	£75,000	£Nil
7. Quadriplegia	£125,000 if 1 is £50,000 or more, otherwise £Nil	£125,000	£125,000	£Nil
8. Temporary Total Disablement	0.50 times weekly earnings	£100.00 per week	£100.00 per week	£Nil
9. Temporary Partial Disablement	50% of 8 or Nil	50% of 8 or Nil	50% of 8 or Nil	50% of 8 or Nil
Benefit Period – temporary disablement	104 weeks	104 weeks	104 weeks	104 weeks
Deferment Period – temporary disablement	0 days	0 days	0 days	0 days
Operative endorsements				
Endorsement title:	Endorsement wording:			
1	Special Exclusion 2 of Section 3 is inoperative provided always that the insurer will not make any payment of any benefit or in respect of any expense or loss arising from any Person Insured who has attained the age of 90 years unless such expense or loss arises during the period of insurance during which the Person Insured attains the age of 90			

Part P – Legal expenses**Insured Incidents:**

1. Employment Disputes and Compensation Awards	Operative
2. Legal Defence	Operative
3. Statutory Licence Appeal	Operative
4. Contract Disputes	Inoperative
5. Debt Recovery	Inoperative
6. Property Protection and Bodily Injury	Operative
7. Tax Protection	Operative

Limit of Indemnity: £100,000

Operative Endorsements: None

General Notes

1. Fair presentation of the risk

You must make a fair presentation of the risk to us at inception, renewal and variation of your policy. This means that we must be told about all facts and circumstances which may be material to the risks covered by the policy and that you must not make a misrepresentation to us about any material facts. As part of your duty of fair presentation, you must ensure that the information detailed within the schedule is correct and complete. A material fact is one which would influence the acceptance or assessment of the risk. If you have any doubt about facts considered material, it is in your interests to disclose them to us.

Failure to make a fair presentation of the risk could result in the policy either being avoided, written on different terms or a higher premium being charged, depending on the circumstances surrounding the failure to present the risk fairly.

This policy is compliant with the principles of the Insurance Act 2015 law reforms. It also incorporates an 'opt out' which has the aim to promote good customer outcomes. We have opted-out of the 'proportionate reduction of claim remedy' available to insurers under the Insurance Act 2015. This means that in cases of non-disclosure or misrepresentation which are neither deliberate nor reckless, if we would have charged an additional premium had we known the relevant facts, we will charge that premium and pay any claims in full rather than reducing claims payments in proportion to the amount of premium that would have been charged.

We believe that our 'additional premium approach' should, in most situations, be more favourable to our customers when compared to the proportionate reduction of claim remedy. Our additional premium approach does not affect our right to apply the other remedies available under the Act for non-disclosure or misrepresentation.

2. Cancellation

All insurance policies run for a fixed period of time. The Insured can terminate an insurance contract verbally or in writing at any time by calling 0800 917 9531 or emailing Customers.team@uk.zurich.com. Zurich may cancel the policy by giving 30 days' notice in writing. In such an event the insured will be entitled to a return of premium in respect of the unexpired portion of the period of insurance.

If you cancel your policy before the start date, you will be entitled to a full refund of premium. If you cancel within 14 days of the start date, you will be entitled to a full refund of premium, providing no claim has been made. After 14 days, if no claim has been made, we may offer a full or partial refund, depending on the time the policy was on risk and the circumstances at the time of the cancellation request. Please note, a cancellation charge of £50 may be applied.

3. Bonus and fee structure

Employees and businesses who carry out work for ZIC UK are remunerated in various different ways for selling insurance contracts. Employees receive a basic salary and also receive a bonus based on a number of factors, including the achievement of sales and quality targets. Businesses which work for the insurer on an outsourced basis receive a fee and also additional payments based on a number of factors, including the achievement of sales and quality targets.

Claims contact information

Although we'd all like to control the future, sometimes accidents are unavoidable. That's why we've made it as easy as possible to make a claim. More information can be found [here](#). Ready to make a claim? Please use the contact details below to ensure you're connected to the right team:

Type of Claim	Claims team	Claims contact details
Buildings, contents including 'All Risks' items	Property Claims	Online: https://propertyclaims.zurich.co.uk/index.html Tel: 0800 028 0336 Email: farnboroughpropertyclaims@uk.zurich.com Address: Zurich Municipal Property Claims, PO Box 3303, Interface Business Park, Swindon, SN4 8WF
Business interruption		
Money		
Works in progress		
Public liability	Liability Claims	Online: https://liabilityclaims.zurich.co.uk/index.html Tel: 0800 783 0692 Email: fnlc@uk.zurich.com Address: Zurich Municipal Casualty Claims, Zurich House, 1 Gladiator Way, Farnborough, Hampshire, GU14 6GB
Employers liability		
Personal assault under Money		
Personal accident		
Financial and administrative liability	Motor Claims	Online: https://motorclaims.zurich.co.uk/index.html Tel: 0800 916 8872 Email: zmnewmotorclaims@uk.zurich.com Address: Zurich Municipal Motor Claims, PO Box 3322, Interface Business Park, Swindon, SN4 8XW
Motor Claims		
Legal Expenses	DAS Legal Claims	Tel: 0117 934 2116

How to make a claim:

1. You can make a claim using the online portal, by email or phone using the contact details above.
2. A claim form may be sent for you to complete, or you may be asked to send details in writing.
3. If you have any questions, please call the relevant office for guidance.
4. For out of hours help/emergency property losses - please contact 0800 028 0336

DAS Head and Registered Office:

DAS Legal Expenses Insurance Company Limited | DAS House | Quay Side | Temple Back | Bristol | BS1 6NH
Registered in England and Wales | Company Number 103274 Website: www.das.co.uk
DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority
and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority.

DAS Law Limited Head and Registered Office:

DAS Law Limited | North Quay | Temple Back | Bristol | BS1 6FL
Registered in England and Wales | Company Number 5417859 Website: www.daslaw.co.uk
DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority (registered number 423113).

Zurich Municipal is a trading name of Zurich Insurance Company Ltd. A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference number is 959113.

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