Saltash Town Council

Konsel An Dre Essa

The Guildhall
12 Lower Fore Street
Saltash
PL12 6JX
Telephone: 01752 844846
www.saltash.gov.uk

4 November 2026

Dear Councillor

I write to summon you to the **Meeting of Policy and Finance Committee** to be held at the Guildhall on **Tuesday 10th November 2026 at 6.30 pm**.

The meeting is open to members of the public and press. Any member of the public requiring to put a question to the Town Council must do so **no later than three working days before the meeting** either by email to enquiries@saltash.gov.uk or via The Guildhall, 12 Lower Fore Street, Saltash PL12 6JX.

Please note if Councillors have any questions on the business to be transacted at this meeting the Clerk must be notified **no later than 12 noon the before the meeting.**

Yours sincerely,

S Burrows
Town Clerk/ RFO

To:

Essa	**Tamar**	**Trematon**
A Ashburn	S Gillies	S Miller
R Bickford	M Johns	B Samuels
R Bullock	S Martin	S Slavin
L Mortimore	P Nowlan	B Stoyel
P Samuels (Chairman)	J Peggs	
J Steers	J Suter (Vice-Chairman)	

A Civility & Respect Pledge Council

Agenda

1. Civility And Respect Pledge Reminder.
   The Town Council has adopted the Civility and Respect Pledge. Members are reminded of their obligations under the Code of Conduct. Debate is to be respectful, focused on the issues, and conducted in accordance with the Code of Conduct.

2. Health and Safety Announcements.

3. Apologies.

4. Declarations of Interest:
   a. To receive any declarations from Members of any registerable (5A of the Code of Conduct) and/or non-registerable (5B) interests in matters to be considered at this meeting.

   b. The Town Clerk to receive written requests for dispensations prior to the start of the meeting for consideration.

5. Public Questions - A 15-minute period when members of the public may ask questions of the Town Council.
   Please note: Any member of the public requiring to put a question to the Town Council must do so by email or via The Guildhall **no later than three working days before the meeting.**

   Members of the public are advised to review the Receiving Public Questions, Representations and Evidence at Meetings document prior to attending the meeting.

6. To receive and approve the minutes of the Policy and Finance Committee held on 22 September 2026 as a true and correct record. (Pages 5 - 12)

7. To review the Policy and Finance Business Plan Deliverables and consider any actions and associated expenditure; (Page 13)

8. To note that all accounts and bank accounts are reconciled up to September 2026.

9. To note that petty cash is reconciled up to September 2026.

10. To receive and note a report on VAT. (Page 14)

11. To receive and note the Interim Internal Audit Report for the year ended 31 March 2027. (Pages 15 - 18)

12. To receive a report on investments and consider any actions and associated expenditure. (Page 19)

A Civility & Respect Pledge Council

13. To note that an audit on recent supplier payments was conducted by the Chairman of Policy & Finance in line with the Councils Financial Regulations. There are no discrepancies to report.

14. To receive the current STC Committee budget statements and consider any actions and associated expenditure. (Pages 20 - 36)

15. To receive a report from the Finance Officer and consider any actions and associated expenditure. (Pages 37 - 40)

16. To ratify the Town Council main insurance policy renewal and consider any actions and associated expenditure. (Pages 41 - 62)

17. To receive a report on the Town Council's photocopier contract and consider any actions and associated expenditure.

18. To set the Policy and Finance budget for the year 2027/28 recommending to the Extraordinary Policy and Finance Committee meeting to be held on 24 November 2026. (Pages 63 - 65)

19. To receive a report on the Town Council Precept leaflet for the year 2027/28 and consider any actions and associated expenditure. (Pages 66 - 73)

20. To consider Risk Management reports as may be received.

21. To consider Community Chest applications:

    a. CC297 Saltash Community School; (Pages 74 - 248)

    b. CC298 Saltash Royal British Legion. (Pages 249 - 296)

    c. CC299 Saltash Chamber of Commerce (Pages 297 - 319)

    d. CC300 Port View Patient Participation Group (Pages 320 - 337)

22. To receive reports on Town Council Grant Funding and consider any actions and associated expenditure.

    a. CC293 Gleaning Cornwall; (Pages 338 - 340)

    b. CC295 Saltash United; (Pages 341 - 342)

    c. FF134 Tincombe Tea Party. (Pages 343 - 350)

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23. To receive reports from Working Groups and Outside Bodies:

    a. Saltash Team For Youth.

    b. Section 106 Panel. (Page 351)

    c. Saltash Youth Network.

24. Public Bodies (Admission to Meetings) Act 1960:
    To resolve that pursuant to Section 1(2) of the Public Bodies (Admission to meetings) Act 1960 the public and press leave the meeting because of the confidential nature of the business to be transacted.

25. To consider any items referred from the main part of the agenda.

26. Public Bodies (Admission to Meetings) Act 1960:
    To resolve that the public and press be re-admitted to the meeting.

27. To confirm any press and social media releases associated with any agreed actions and expenditure of the meeting.

Date of Next Meeting: Tuesday 24 November 2026 at 6.30 pm

A Civility & Respect Pledge Council

SALTASH TOWN COUNCIL

Minutes of the Meeting of the Policy and Finance Committee held at the Guildhall on Tuesday 22nd September 2026 at 6.30 pm

PRESENT: Councillors: S Slavin, A Ashburn, R Bickford, R Bullock, M Johns, S Martin, S Miller, P Nowlan, B Samuels, P Samuels (Chairman), B Stoyel and J Suter (Vice-Chairman).

ALSO PRESENT: S Burrows (Town Clerk / RFO), J Hughes (Administration Officer) and W Peters (Finance Officer), H Frank – Chair of Christmas festival

APOLOGIES: S Gillies, L Mortimore and J Peggs.

57/26/27 CIVILITY AND RESPECT PLEDGE REMINDER.

The Chairman reminded Members that the Town Council has adopted the Civility and Respect Pledge.

Members were reminded of their obligations under the Code of Conduct. Debate is to be respectful, focused on the issues, and conducted in accordance with the Code of Conduct.

58/26/27 HEALTH AND SAFETY ANNOUNCEMENTS.

The Chairman informed those present of the actions required in the event of a fire or emergency.

59/26/27 **DECLARATIONS OF INTEREST:**

a. To receive any declarations from Members of any registerable (5A of the Code of Conduct) and/or non-registerable (5B) interests in matters to be considered at this meeting.

Councillor	Agenda Item	Pecuniary/Non-Pecuniary	Reason	Left Meeting
B Samuels	20	Non-Pecuniary	Member of Chamber of Commerce	Yes
P Samuels	20	Non-Pecuniary	Member of Chamber of Commerce	Yes
A Ashburn	20	Pecuniary	Helping with the lantern workshops at the School	Yes

b. The Town Clerk to receive written requests for dispensations prior to the start of the meeting for consideration.

None received.

60/26/27 **PUBLIC QUESTIONS - A 15-MINUTE PERIOD WHEN MEMBERS OF THE PUBLIC MAY ASK QUESTIONS OF THE TOWN COUNCIL.**

None received.

61/26/27 **TO RECEIVE AND APPROVE THE MINUTES OF THE POLICY AND FINANCE COMMITTEE HELD ON 7 JULY 2026 AS A TRUE AND CORRECT RECORD.**

Please see a copy of the minutes on the STC website or request to see a copy at the Guildhall.

Following a vote (8 in favour, 0 against, 3 abstentions), it was proposed by Councillor P Samuels, seconded by Councillor Suter and **RESOLVED** that the minutes of the Policy and Finance Committee held on 7 July 2026 were confirmed as a true and correct record.

62/26/27 **TO REVIEW THE POLICY AND FINANCE BUSINESS PLAN DELIVERABLES AND CONSIDER ANY ACTIONS AND ASSOCIATED EXPENDITURE;**

The Chairman outlined the Business Plan deliverables achieved since the previous meeting, as set out in the circulated reports pack.

It was **RESOLVED** to note.

The Chairman brought forward agenda items 19 and 20 as the next items of business to be considered.

Councillor Miller joined the meeting.

63/26/27 **TO CONSIDER A COMMUNITY CHEST APPLICATION FROM SALTASH AMATEUR BOXING CLUB AND CONSIDER ANY ACTIONS AND ASSOCIATED EXPENDITURE.**

a. CC296 Saltash Amateur Boxing Club.

Following a unanimous vote, it was proposed by Councillor Stoyel, seconded by Councillor Ashburn and **RESOLVED** to award £1,000.

The Chairman Councillor P Samuels, Councillor B Samuels and Councillor A Ashburn declared an interest in the next agenda item and left the meeting.

Vice Chair in the Chair.

64/26/27 **TO CONSIDER A FESTIVAL FUND APPLICATION FROM SALTASH CHRISTMAS FESTIVAL AND CONSIDER ANY ACTIONS AND ASSOCIATED EXPENDITURE.**

a. FF134 Christmas Festival Fund.

The Vice Chair invited Cornwall Councillor Hilary Frank to provide an overview of the Christmas Festival.

Following a unanimous vote, it was proposed by Councillor Johns, seconded by Councillor Bullock and **RESOLVED** to award £2,500.

The Chairman Councillor P Samuels, Councillor B Samuels and Councillor A Ashburn were invited and re-joined the meeting.

65/26/27 **TO NOTE THAT ALL ACCOUNTS AND BANK ACCOUNTS ARE RECONCILED UP TO AUGUST 2026.**

It was **RESOLVED** to note.

66/26/27 **TO NOTE THAT PETTY CASH IS RECONCILED UP TO AUGUST 2026.**

It was **RESOLVED** to note.

67/26/27 **TO RECEIVE AND NOTE A REPORT ON VAT.**

It was **RESOLVED** to note.

68/26/27 **TO RECEIVE A REPORT ON INVESTMENTS AND CONSIDER ANY ACTIONS AND ASSOCIATED EXPENDITURE.**

The Chair invited the Finance Officer to provide an overview of the report circulated within the reports pack.

The Finance Officer advised that the report reflected the position as at 3 September. Since then, the precept payment has been received, resulting in an increase to all investment balances. Further information is contained within the Finance Officer's report.

It was **RESOLVED** to note.

69/26/27 **TO NOTE THAT AN AUDIT ON RECENT SUPPLIER PAYMENTS WAS CONDUCTED BY THE CHAIRMAN OF POLICY & FINANCE IN LINE WITH THE COUNCILS FINANCIAL REGULATIONS. THERE ARE NO DISCREPANCIES TO REPORT.**

It was **RESOLVED** to note.

70/26/27 **TO RECEIVE THE CURRENT STC COMMITTEE BUDGET STATEMENTS AND CONSIDER ANY ACTIONS AND ASSOCIATED EXPENDITURE.**

It was **RESOLVED** to note.

71/26/27 **TO RECEIVE A REPORT FROM THE FINANCE OFFICER AND CONSIDER ANY ACTIONS AND ASSOCIATED EXPENDITURE.**

The Chair invited the Finance Officer to provide an overview of the circulated report.

The Finance Officer confirmed that the report detailed the increase in investments following receipt of the precept payment and advised that the debtors identified within the report were now under control.

The Finance Officer also explained the rationale for holding funds in the low-interest instant access account.

It was **RESOLVED** to note.

72/26/27 **TO RECEIVE A REPORT ON INSURANCE CLAIMS AND CONSIDER ANY ACTIONS AND ASSOCIATED EXPENDITURE.**

It was **RESOLVED** to note.

73/26/27 **TO RECEIVE THE TOWN COUNCIL MAIN INSURANCE POLICY RENEWAL AND CONSIDER ANY ACTIONS AND ASSOCIATED EXPENDITURE.**

The Chair invited the Finance Officer to provide an overview of the circulated report. As the Council's main insurance renewal is due on 9 October, prior to the next meeting of the Policy and Finance Committee, the Finance Officer sought delegated authority, in consultation with the Chair of the Committee, the Vice Chair of the Committee and the Town Clerk, to review and renew the insurance policy.

The Chair advised that the Vice Chair would be unavailable to participate in the review and recommended that Councillor Gillies be appointed in place of the Vice Chair due to her knowledge and experience of insurance matters.

Following a unanimous vote, it was proposed by Councillor P Samuels, seconded by Councillor Suter and **RESOLVED** to;

1. Delegate authority to the Finance Officer to obtain and review the renewal quotation for the Council's insurance policy with Zurich.

2. Authorise the Town Clerk/RFO, in consultation with the Chair of the Policy and Finance Committee and Councillor Gillies, to approve the renewal with any premium cost increases made from Budget Code 6205 PF Insurance, and to report back to the next Policy and Finance committee meeting.

74/26/27 **TO CONSIDER RISK MANAGEMENT REPORTS AS MAY BE RECEIVED.**

Nothing to report.

75/26/27 **TO RECEIVE AN UPDATED REPORT ON DEMOCRATIC SERVICES SOFTWARE AND CONSIDER ANY ACTIONS AND ASSOCIATED EXPENDITURE.**

The Chair invited the Town Clerk to provide an overview of the report circulated within the reports pack.

The Town Clerk explained that, at the July meeting of the Policy and Finance Committee, approval had been granted to appoint Company B to replace Modern.Gov, the software package used by Officers to prepare Council agendas and minutes, at a one-off implementation cost of £2,995 and an annual subscription fee of £3,995.

The Town Clerk advised that Company B has subsequently informed the Council that the third-party package is no longer available. However, the company has since launched its own platform, offering enhanced functionality, available under a three-year contract at a total cost of £7,577.50.

The Town Clerk highlighted that the revised arrangement represents a substantial saving when compared to the previously approved costs, with the savings to be allocated to Budget Code 6208 (PF Subscriptions).

Members discussed this in further detail.

Following a unanimous vote, it was proposed by Councillor P Samuels, seconded by Councillor Nolan and **RESOLVED**;

1. To approve the replacement of the previously approved Democratic Services software with the supplier's newly launched platform;

2. To approve the contract to commence January 2027 to allow sufficient time for the administration team to configure the new system ahead of the launch in April 2027.

76/26/27 **TO RECEIVE REPORTS ON TOWN COUNCIL GRANT FUNDING AND CONSIDER ANY ACTIONS AND ASSOCIATED EXPENDITURE.**

The Chair informed Members that the following items would be considered en bloc.

a. CC290 Tamar Trotters

b. FF132 Saltash May Fair

c. FF133 Regatta

It was **RESOLVED** to note.

77/26/27 **TO RECEIVE AND NOTE SALTASH YOUTH NETWORK MEETING NOTES.**

Councillor Stoyel provided an overview of the Saltash Youth Network meeting held on 14 July, noting that it was a pleasure to hear about the valuable work being undertaken by the Network and the positive impact it continues to have within the community.

It was **RESOLVED** to note.

78/26/27 **TO RECEIVE AND NOTE QUARTERLY REPORTS FOR THE COMMISSIONING OF PROFESSIONAL YOUTH WORK IN SALTASH:**

a. Livewire

Members expressed their appreciation to Livewire for the outstanding work being undertaken within the community to support young people. Members also commended the high quality of the report presented and suggested that a copy be made available at the library for members of the public to read.

It was **RESOLVED** to note.

b. The Core

Members expressed their appreciation to The Core for the valuable work being undertaken to support young people within the community.

It was **RESOLVED** to note.

79/26/27 **TO RECEIVE REPORTS FROM WORKING GROUPS AND OUTSIDE BODIES:**

c. Neighbourhood Plan Steering Group

No Report.

d. Saltash Team for Youth

No Report.

e. Section 106 Panel

No Report.

80/26/27 **PUBLIC BODIES (ADMISSION TO MEETINGS) ACT 1960:**

To resolve that pursuant to Section 1(2) of the Public Bodies (Admission to Meetings) Act 1960 the public and press leave the meeting because of the confidential nature of the business to be transacted.

81/26/27 **TO CONSIDER ANY ITEMS REFERRED FROM THE MAIN PART OF THE AGENDA.**

None.

82/26/27 **PUBLIC BODIES (ADMISSION TO MEETINGS) ACT 1960:**

To resolve that the public and press be re-admitted to the meeting.

83/26/27 **TO CONFIRM ANY PRESS AND SOCIAL MEDIA RELEASES ASSOCIATED WITH ANY AGREED ACTIONS AND EXPENDITURE OF THE MEETING.**

Following a unanimous vote, it was proposed by Councillor P Samuels, seconded by Councillor Suter and **RESOLVED** to issue a Press and Social Media release for:

1. Community Chest Award;

2. Festival Fund Award;

3. An update on the Commissioning of Professional Youth Work – Livewire and The Core.

DATE OF NEXT MEETING

Tuesday 10 November 2026 at 6.30 pm

Rising at; 6.34pm

Signed: _____
Chairman

Dated: _____

Objective	What we will deliver	Lead Officer	Resources	Ongoing	Year				What we achieved	Completed	Already do
To further develop policies that support the smooth running of the Council and promote efficiencies which will ultimately benefit the Town.	To monitor and deliver policies that are fit for purpose in an ever changing and challenging environment. Enable a clear sense of direction to follow Communicating effectively with the local community for better understanding of the value the Town Council delivers	**Town Clerk / Office Manager**	**Administration / Members**						Admin have reviewed the Complaints Policy. Personnel reviewed the amount under delegated authority for training in the scheme of delegation Town Council reviewed the Civic Handbook. The Committee's decision at its meeting on 10 March 2026 to authorise a full external review of the Town Council's Governance Framework. A review under Assertion 10 was completed, resulting in improved Privacy Notices for both the Town Council and Members, an updated IT Policy, and enhanced accessibility across Town Council processes. Amendments to the procedures for receiving public questions, representations and evidence at meetings were reviewed and approved, alongside the adoption of a streamlined and clearer complaints procedure. Attendance at the May Fair followed a review of the Council's approach to external engagement, with business plan messaging used to promote the value and services delivered by the Town Council. The Town Council approved to adopt CALC's new streamlined policy framework, which is fully aligned with sector best practice and removes duplication as well as proposed amendments to the policies within the new streamlined structure - appointing CALC to undertake Stage 2 of the review The Death of a VIP protocol has been amended to reflect changes in the monarchy and new guidance. Town Clerk has progressed with Stage 2 of the policy review with Administration to assist with formatting and distribution subject to final sign off received from Town Clerk. Communications via social media upon the election of Chairmans and Vice Chairmans providing clear infromation on the remits and resposibilities of each Committee. **Stage 2 of the policy review remains underway led by the Town Clerk with the final policy suite due for receipt in early 2027.**		
To provide Community Chest and Festival Fund Grants	Continue to provide grants and funding opportunities that benefit the community Set a reasonable budget for organisations to submit an application for their project or event Provide 1:1 support to ensure the application is fully complete prior to receiving at Committee Improve the current Town Council Grant Policy (if necessary) by making it more accessible for the end user Advertise the Grant opportunity widely	P&F Committee P&F Committee Receptionist Cllrs Gillies, Bickford, Suter, Peggs Communications and Engagement Officer	Administration / Members						1:1 support offered to all at point of intitial enquiry. Applicants are encouraged to ask for help and supported through any queries with application at point of checking. The awarding of grants in accordance with the Town Council's Grants Policy. Application from a county-wide charity, which falls outside the current policy criteria, presented to the Policy and Finance Committee for consideration on the basis of its local impact. Advice provided on alternative funding sources where enquiries fall outside the funding scope. Advice given to applicant when plan to deliver project change, applicant supported to make changes on application form to ensure it matched quote. Grant oppotunities continue to be advertsied through social media channels with applications continuing to be regularily received through appropriate avenues and support given accordingly. **November 2026 - 10 Community Chest Funds have been received and 5 Festival Funds to date** **Advice and support ongoing with two current applications to be received at P&F 10.11.26**		

To receive and note a report on VAT

Report to:

Policy & Finance Committee

Date of Report:

3 November 2026

Officer Writing the Report:

Finance Officer

Purpose of the report:

To update the members with the latest VAT return submission information.

Officer's Recommendations

To note the report.

Report Summary

The last VAT Return was for the period 1 July 2026 – 30 September 2026 and submitted on 3 November 2026. A refund of £28,764.43 is due to be received during the next few days.

The next VAT Return for the period 1 October 2026 – 31 December 2026 is due on 7 February 2027.

Signature of Officer:

Finance Officer



HUDSON ACCOUNTING LTD.
INTERIM INTERNAL AUDIT REPORT:
TO THE MEMBERS OF SALTASH TOWN COUNCIL
YEAR ENDED 31ST MARCH 2027.

ISSUE DATE: 30/10/2026.
ISSUED TO: TOWN CLERK

INTRODUCTION:
Internal auditing is an independent, objective assurance activity designed to improve an organisation's operations. It helps an organisation accomplish its objectives by bringing a systematic, disciplined approach to evaluate and improve the effectiveness of risk management, control, and governance processes.

Scope:
The scope of the audit covers, as a minimum, the areas included in the Internal Audit Report contained in the Annual Governance & Accountability Return.

Any areas not covered at this interim stage will be included later in the year or during the final audit activity.

A**pproach:**
Audit work is carried out in line with the Chartered Institute of Public Finance and Accountancy's Internal Audit Standards and guidance issued by the National Association of Local Councils.

Where applicable we have included reference to 'proper practice' and the associated guidance as laid out in 'Governance & Accountability for Smaller Authorities in England' which is applicable to financial years from 1st April 2026.

Selective testing was carried out and the relevant policies, procedures and controls were reviewed.

GENERAL COMMENTS:
We would like to thank the staff for their assistance and co-operation during the audit.

The matters raised in this report are only those which came to our attention during our internal audit work and are not necessarily a comprehensive statement of all the weaknesses that exist, or of all the improvements that may be required.

It should be noted that assurance can never be absolute. The most that the internal audit service can provide is a reasonable assurance that there are no major weaknesses in risk management, governance, and control processes. The audit does not guarantee that the accounting records are free from fraud or error.

We have provided a table of audit recommendations, where required to allow for the Council's response which can be used as an ongoing monitoring tool. We would be grateful if, in due course, it is completed and returned to us.

AUDIT COMMENTARY:

Previous Recommendations

There are no previous recommendations requiring action.

Accounting Records

The accounts are maintained on Xero accounting software they were up to date and appear free from material errors.

Financial Regulations

Financial Regulations were last reviewed in 2025 and are subject to review as part of a coordinated Council wide policy review assisted by CALC.

Payments

A sample of payments was tested to establish whether the spending decision, procurement process, certification and approval for payment were in line with Financial Regulations as well as ensuring that payments were supported by invoices, VAT was correctly accounted for, and payment controls were applied.

Purchasing

A scheme of delegation is in place and purchase orders are used.

Payments

Testing revealed that payments are supported by invoices and are accurately input into the accounting system, including the treatment of VAT

The relevant controls are consistently applied.

Risk

Risk Assessment

The Council has yet to review its risk rate management arrangements in this financial year, it forms part the policy review mentioned above.

Insurance

Statutory insurances are in place and the Fidelity Guarantee is adequate at £5 million

Investments

The Investment Strategy will be reviewed as part of the policy review previously mentioned.

Budgets

Setting

We reviewed the 2026/27 budget setting process as part of our final audit work last year and we will review the 2027/28 process later in the year.

Monitoring

Monitoring reports are taken to each Committee meeting.

Income

Systems were tested to ensure that suitable controls are in place to ensure that all income is received in a timely manner, that charges are correctly applied and that any cash received is promptly receipted and banked.

Precept

The precept received is in accord with that set by the Council.

Library

Income in July was tested; There are no issues to report.

Allotments

Income at the Grenfell site was tested; tenants were invoiced in line with approved charges and adequate arrangements are in place to ensure payment.

VAT

VAT claims are up to date.

Room Hire

Fees are levied in line with the approved scale of charges.

Invoices are raised and VAT is correctly treated; there are adequate arrangements in place to ensure payment.

Payroll

New Starters

New employees have been issued contracts of employment and have been paid in accordance with the Terms therein.

Re-gradings

Changes in employee terms and conditions including annual increments have been accurately implemented.

Tax, NI & Pensions

The September payroll was tested with no issues to report.

Pay Award

The month tested did not include the national pay award, this will therefore be tested at the year end.

Bank Reconciliation

Monthly bank reconciliations are carried out in a timely and accurate manner and are reviewed in accordance with Financial Regulations.

Electors Rights

Full Council properly approved the 2025/26 AGAR.

The opportunity for electors to examine the accounts was properly advertised and the publication requirements in respect of the 2025/26 accounts have been met.

To receive a report on investments and consider any actions and associated expenditure

Report to:

Policy & Finance Committee

Date of Report:

3 November 2026

Officer Writing the Report:

Finance Officer

Purpose of the report:

To update the members with the latest investment funds information.

Officer's Recommendations

To note the information in the report below, with regards to investment balances held at 3 November 2026.

Report Summary

Investment Description	Amount	Limit of Investment	Required Period to Withdraw	Maturity Date	Percentage Rate
CCLA Public Sector Deposit Fund	£1,070,000	£10,000,000+	Next Day	N/A	3.87% - Oct 2026
Barclays Active Saver	£429	£10,000,000+	Instant	N/A	1.05% - Mar 2026
Nationwide 95 day Notice Account – Issue 11	£865,650	£1,000,000	95 days' notice	N/A	3.25% - Jan 2026
Cornwall Council Deposit Fund	£996,413	£1,000,000	Before 9:30am Same Day. After 9:30am Next Day	N/A	4.67% - Oct 2026

Signature of Officer:

Finance Officer

To receive the current STC Committee budget statements and consider any

actions and associated expenditure

Report to:

Policy and Finance Committee

Date of Report:

3 November 2026

Officer Writing the Report:

Finance Officer

Purpose of the report:

To provide an update of any potential budget overspend and recommend a virement.

Officer's Recommendations

To recommend to members to approve a virement of £5,000 from 6282 PF EMF Funding Bids (Consultancy Fees) to 6224 PF Legal & Professional Fees to keep the budget within the spend limit.

Report Summary

The second instalment invoice has been received from the Lynher Valley Partnership for the provision of public access and management at Churchtown Farm, under a working agreement between Antony Estate and STC. The annual contract value is £14,000, payable in two instalments of £7,000 in April and October.

During the 2026/27 budget-setting process, £10,000 was allocated to budget code 6224 PF Legal & Professional Fees. As this is insufficient to meet the full annual cost, there is an anticipated overspend therefore a virement is recommended to provide the additional budget required.

The table below provides details of a projected overspend, the contributing factors and a proposed virement to mitigate the overspend.

Budget	Budget Code FROM	Budget Code TO	Budget Details for Virement recommendation	Virement Amount	Reason for Virement
P&F	6282 PF EMF Funding Bids (Consultancy Fees)	6224 PF Legal & Professional Fees	Budget Available: £2,326 Committed Costs: £7,000 Budget overspend: -£4,674	£5,000.00	Insufficient budget set at Precept

Signature of Officer:

Finance Officer

Saltash Town Council Summary Budget Report 2026-27

Saltash Town Council
For the 6 months ending 30 September 2026

Account	Prior Year 2025/26	Budget Including Virements 2026/27	Actual YTD 2026/27	Budget Available 2026/27
Operating Income				
Burial Authority Income	24,975	16,184	8,275	7,909
Burial Board Income	3,771	3,666	5,846	(2,180)
Guildhall Income	2,275	2,331	611	1,720
Library Income	1,530	780	869	(89)
Maurice Huggins Income	1,178	1,400	3,402	(2,002)
P&F Income	130,719	58,700	27,816	30,884
Service Delivery Income	20,219	24,513	22,618	1,895
Station Income	5,953	6,620	3,056	3,564
Total Operating Income	**190,621**	**114,194**	**72,493**	**41,702**
Operating Expenditure				
Burial Authority Expenditure	13,633	4,716	2,004	2,712
Burial Board Expenditure	2,668	5,058	148	4,910
Guildhall Expenditure	28,550	45,693	17,036	28,657
Library Expenditure	52,002	57,439	30,058	27,381
Maurice Huggins Expenses	2,106	4,759	1,648	3,111
Personnel Expenditure	13,000	19,024	10,899	8,125
Personnel Staffing Cost	830,449	1,006,848	432,540	574,308
P&F Expenditure	196,882	288,545	137,630	150,915
Service Delivery Expenditure	130,579	143,782	49,195	94,587
Station Expenditure	11,623	19,041	8,397	10,644
Total Operating Expenditure	**1,281,493**	**1,594,905**	**689,556**	**905,349**
Total Operating Surplus/ (Deficit)	**(1,090,872)**	**(1,480,711)**	**(617,063)**	**(863,648)**
EMF Expenditure				
Burial Authority EMF Expenditure	0	25,387	68	25,319
Burial Board EMF Expenditure	0	15,334	0	15,334
Guildhall EMF Expenditure	7,131	43,086	0	43,086
Library EMF Expenditure	27,303	155,848	98,544	57,304
Maurice Huggins EMF Expenditure	0	5,429	0	5,429
Personnel EMF Expenditure	22,107	117,226	1,426	115,800
P&F EMF Expenditure	88,007	156,824	20,524	136,300
Service Delivery EMF Expenditure	221,763	414,531	26,250	388,281
Station EMF Expenditure	10,922	55,870	0	55,870
Total EMF Expenditure	**377,232**	**989,535**	**146,813**	**842,722**
Total Overall Expenditure (Operational & EMF)	**1,658,725**	**2,584,440**	**836,368**	**1,748,072**
Total Overall Budget Surplus/ Defecit	**(1,468,105)**	**(2,470,246)**	**(763,876)**	**(1,706,370)**

Notes
All budget virements are detailed on the individual committee budget sheets

Burial Authority Committee - Burial Authority Budget 2026-27

Saltash Town Council

For the 6 Months ending 30 September 2026

Account	Prior Year 2025/26	Budget Including Virements 2026/27	Actual YTD 2026/27	Budget Available 2026/27
Burial Authority Operating Income				
4612 BA Cemetery Fees	24,261	15,570	7,761	7,809
4614 BA Memorial Bench Income	250	600	500	100
4615 BA National Grid Wayleave Income	464	14	14	(0)
Total Burial Authority Operating Income	**24,975**	**16,184**	**8,275**	**7,909**
Burial Authority Operating Expenditure				
6000 BA Petrol	46	260	48	212
6001 BA Machinery Maintenance Costs	127	317	0	317
6004 BA General Site Maintenance	993	1,038	152	886
6008 BA Tree Survey & Tree Maintenance	481	908	0	908
6009 BA Electricity Costs	452	421	176	245
6012 BA Memorial (Expenditure)	116	518	36	483
6013 BA Security Alarm Maintenance	66	344	394	(50)
6014 BA Cemetery Software Subscription	660	726	1,047	(321)
6015 BA Annual Keyholding Service	0	184	151	33
Total Burial Authority Operating Expenditure	**2,941**	**4,716**	**2,004**	**2,712**
Total Burial Authority Operating Surplus/ (Deficit)	**22,034**	**11,468**	**6,272**	**5,196**
Burial Authority EMF Expenditure				
6070 BA EMF Churchtown Cemetery Capital Works	0	7,472	0	7,472
6071 BA EMF Replace Machinery & Equipment	0	13,942	0	13,942
6073 BA EMF Memorial Garden	0	3,570	68	3,502
6074 BA EMF Water	0	403	0	403
Total Burial Authority EMF Expenditure	**0**	**25,387**	**68**	**25,319**
Total Burial Authority Expenditure (Operational & EMF)	**2,941**	**30,103**	**2,072**	**28,031**
Total Burial Authority Budget Surplus/ Deficit	**22,034**	**(13,919)**	**6,204**	**(20,123)**

1. **6013 BA Security Alarm Maintenance** is showing an overspend of £50 due to the annual cost for intruder/alarm maintenance of £270 for the period to July 27 being included in the actual expenditure for 2026/27. As £77 of this cost relates to 2027/28, a year-end adjustment will be made, reducing expenditure to within budget.

2. **6014 BA Cemetery Software Subscription** is showing overspend of £321 due to Annual cost for Scribe Software of £660 for the period to November 2027 beng included in the actual expenditure for 2026/27. As £385 of this costs relates to 2027/28, a year-end adjustment will be made, reducing expenditure to within budget.

Key

Spending is on target as predicted at this point in the financial year

Spending is higher than anticipated and needs to be monitored closely

Budget is overspent - requires investigation and recommend virement

Joint Burial Board Committee - Burial Board Budget 2026-27

Saltash Town Council

For the 6 months ending 30 September 2026

Account	Prior YTD 2025/26	Budget Including Virements 2026/27	Actual YTD 2026/27	Budget Available 2026/27
Burial Board Operating Income				
4600 BB Cemetery Fees (St. Stephens)	3,105	3,000	5,165	(2,165)
4605 BB SLA Payment Grass Cutting	666	666	681	(15)
Total Burial Board Operating Income	**3,771**	**3,666**	**5,846**	**(2,180)**
Burial Board Operating Expenditure				
6100 BB Petrol	108	208	112	96
6101 BB Machinery Maintenance Costs	296	774	0	774
6104 BB General Site Maintenance	614	2,076	35	2,041
6108 BB Tree Survey & Tree Maintenance	1,650	2,000	0	2,000
Total Burial Board Operating Expenditure	**2,668**	**5,058**	**148**	**4,910**
Total Burial Board Operating Surplus/ (Deficit)	**1,103**	**(1,392)**	**5,698**	**(7,090)**
Burial Board EMF Expenditure				
6170 BB EMF General Maintenance	0	15,334	0	15,334
Total Burial Board EMF Expenditure	**0**	**15,334**	**0**	**15,334**
Total Burial Board Expenditure (Operational & EMF)	**2,668**	**20,392**	**148**	**20,244**
Total Burial Board Budget Surplus/Deficit	**1,103**	**(16,726)**	**5,698**	**(22,424)**

Key

Spending is on target as predicted at this point in the financial year
Spending is higher than anticipated and needs to be monitored closely
Budget is overspent - requires investigation and recommend virement

Services Committee - Guildhall Budget 2026-27

Saltash Town Council

For the 6 months ending 30 September 2026

Account	Prior Year 2025/26	Budget Including Virements 2026/27	Actual YTD 2026/27	Budget Available 2026/27
Guildhall Operating Income				
4200 GH Income - Guildhall Bookings	1,936	2,076	482	1,594
4201 GH Income - Guildhall Refreshments	267	251	121	130
4206 GH Income - Guildhall Photocopying Income	73	4	9	(5)
Total Guildhall Operating Income	**2,275**	**2,331**	**611**	**1,720**
Guildhall Operating Expenditure				
6400 GH Rates - Guildhall	10,819	11,136	9,887	1,249
6401 GH Water Rates - Guildhall	954	859	648	211
6402 GH Gas - Guildhall	1,784	5,935	403	5,532
6403 GH Electricity - Guildhall	5,161	6,000	1,425	4,575
6404 GH Fire, Security Alarm & CCTV - Guildhall	724	1,050	936	114
6408 GH Cleaning Materials & Equipment - Guildhall	1,343	1,438	719	719
6409 GH Boiler Service & Maintenance	117	1,303	0	1,303
6410 GH General Repairs & Maintenance	1,558	2,000	262	1,738
6412 GH Lift Service & Maintenance	3,012	5,156	2,160	2,996
6413 GH Refreshment Costs - Guildhall	243	254	136	118
6414 GH Equipment - Guildhall	2,836	10,378	309	10,069
6421 GH Annual Keyholding Service	0	184	151	33
Total Operating Expenditure	**28,550**	**45,693**	**17,036**	**28,657**
Total Guildhall Operating Surplus/ Deficit	**(26,275)**	**(43,362)**	**(16,425)**	**(26,937)**
Guildhall EMF Expenditure				
6418 GH EMF Legal & Professional Fees	0	2,088	0	2,088
6470 GH EMF Guildhall Maintenance	7,131	40,998	0	40,998
Total Guildhall EMF Expenditure	**7,131**	**43,086**	**0**	**43,086**
Total Guildhall Expenditure (Operational & EMF)	**35,681**	**88,779**	**17,036**	**71,743**
Total Guildhall Budget Surplus/ (Deficit)	**(33,406)**	**(86,448)**	**(16,425)**	**(70,023)**

Key

Spending is on target as predicted at this point in the financial year

Spending is higher than anticipated and needs to be monitored closely

Budget is overspent - requires investigation and recommend virement

Services Committee - Library Budget 2026-27

Saltash Town Council

For the 6 Months ending 30 September 2026

Account	Prior YTD 2025/26	Budget Including Virements 2026/27	Actual YTD 2026/27	Budget Available 2026/27
Library Operating Income				
4517 LI Library - Replacement Membership Cards	25	50	4	46
4518 LI Library - Photocopying Fees	1,255	600	364	236
4524 LI Library Book Sales	250	130	6	124
4529 LI Library Activities Funding Income	0	0	494	(494)
Total Library Operating Income	**1,530**	**780**	**869**	**(89)**
Library Operating Expenditure				
6900 LI Rates - Library	13,339	13,597	13,210	387
6901 LI Water Rates - Library	415	418	186	232
6902 LI Gas - Library	2,120	4,500	1,248	3,252
6903 LI Electricity - Library	2,991	4,000	0	4,000
6904 LI Fire, Security Alarm & CCTV - Library	967	1,186	1,293	(107)
6908 LI Cleaning Materials & Equipment - Library	923	1,700	732	968
6909 LI Boiler Service & Maintenance - Library	1,006	939	0	939
6910 LI General Repairs & Maintenance - Library	2,359	2,605	1,382	1,223
6911 LI TV License & PRS - Library	42	0	0	0
6913 LI Refreshment Costs - Library	58	150	35	115
6914 LI Equipment - Library	719	500	154	346
6921 LI IT & Office Costs - Library	1,052	1,869	307	1,562
6922 LI Library Activities	2,470	2,500	1,090	1,410
6975 LI Home Library Service	0	200	0	200
6923 LI PWLB Loan Repayment & Interest	23,509	23,025	11,573	11,452
6681 ST LI Staff Travelling Expenses (Library)	33	250	73	177
Total Operating Expenditure	**52,002**	**57,439**	**31,284**	**26,155**
Total Library Operating Surplus/ Deficit	**(50,472)**	**(56,659)**	**(30,416)**	**(26,243)**
Library EMF Expenditure				
6918 LI EMF Legal & Professional Fees (Private Contractors)	1,565	21,540	16,170	5,370
6971 LI EMF Saltash Library Property Refurbishment	24,911	121,149	77,178	43,971
6972 LI EMF Library Equipment & Furniture	0	5,686	5,195	491
DO NOT USE 6974 LI EMF Library Funding	0	0	0	0
6976 LI EMF Library General Maintenance	827	7,473	0	7,473
Total Library EMF Expenditure	**27,303**	**155,848**	**98,544**	**57,304**
Total Library Expenditure (Operational & EMF)	**79,305**	**213,287**	**129,828**	**83,459**
Total Library Budget Surplus/ (Deficit)	**(77,775)**	**(212,507)**	**(128,959)**	**(83,548)**

To/From Reserves & Budget Virement

1. Virement from 6974 LI EMF Library Funding to 6922 LI Library Activities - £1,430 - FTC 269/25/26

6904 LI Fire, Security Alarm & CCTV - Library is showing an overspend of £107 due to the annual cost for intruder/alarm/CCTV maintenance of £886 for the period to July 27 being included in the actual expenditure for 2026/27. As £295 of this cost relates to 2027/28, a year-end adjustment will be made, reducing expenditure to within budget.

Funding Income Received

4529 LI Library Activities Funding Income

1. Saltash Scrap Store - Xmas crafts for light switch on - £467
2. Oaklands Community Centre - Coffee mornings - £14

Key

Spending is on target as predicted at this point in the financial year
Spending is higher than anticipated and needs to be monitored closely
Budget is overspent - requires investigation and recommend virement

Services Committee - Maurice Huggins Budget 2026-27

Saltash Town Council

For the 6 months to 30 September 2026

Account	Prior Year 2025/26	Budget Including Virements 2026/27	Actual YTD 2026/27	Budget Available 2026/27
Maurice Huggins Operating Income				
4207 MA Maurice Huggins Room Income	1,178	1,400	3,402	(2,002)
Total Maurice Huggins Operating Income	**1,178**	**1,400**	**3,402**	**(2,002)**
Maurice Huggins Operating Expenditure				
7000 MA Rates	429	445	392	53
7001 MA Water Rates	321	454	159	295
7003 MA Electricity	813	1,200	261	939
7004 MA Fire & Security Alarm	102	377	347	30
7008 MA Cleaning Materials & Equipment	299	380	218	162
7010 MA General Repairs & Maintenance	143	1,719	120	1,599
7021 MA Annual Keyholding Service	0	184	151	33
Total Maurice Huggins Operating Expenditure	**2,106**	**4,759**	**1,648**	**3,111**
Total Maurice Huggins Operating Surplus/ (Deficit)	**(929)**	**(3,359)**	**1,754**	**(5,113)**
Maurice Huggins EMF Expenditure				
6472 MA EMF Maurice Huggins Room	0	4,823	0	4,823
7071 MA EMF Maurice Huggins (Furniture & Sundry Items)	0	606	0	606
Total Maurice Huggins EMF Expenditure	**0**	**5,429**	**0**	**5,429**
Total Maurice Huggins Expenditure (Operational & EMF)	**2,106**	**10,188**	**1,648**	**8,540**
Total Maurice Huggins Budget Surplus/ (Deficit)	**(929)**	**(8,788)**	**1,754**	**(10,542)**

Key

Spending is on target as predicted at this point in the financial year
Spending is higher than anticipated and needs to be monitored closely
Budget is overspent - requires investigation and recommend virement

Policy & Finance (P&F) Committee - P & F Budget 2026-27

Saltash Town Council

For the 6 months ending 30 September 2026

Account	Prior Year 2025/26	Budget Including Virements 2026/27	Actual YTD 2026/27	Budget Available 2026/27
P&F Operating Income				
4901 PF Bank Interest Received	93,153	58,700	27,812	30,888
4908 PF Misc Income	3	0	4	(4)
4902 PF Insurance Claim	37,563	0	0	0
Total P&F Operating Income	**130,719**	**58,700**	**27,816**	**30,884**
P &F Operating Expenditure				
6200 PF Bank Charges	963	1,995	384	1,611
6201 PF Audit	3,300	4,000	0	4,000
6202 PF Civic Occasions (including Road Closures)	7,368	5,000	629	4,371
6203 PF Mayors' Allowance	5,581	5,912	2,415	3,497
6204 PF Councillors' Allowance	2,466	4,096	0	4,096
6205 PF Insurance	20,751	27,836	31,140	(3,304)
6206 PF Youth Network	4,000	6,000	0	6,000
6208 PF Subscriptions	17,580	37,650	23,815	13,835
6210 PF Community Chest	3,630	10,300	3,240	7,060
6211 PF Website Maintenance	201	1,069	265	804
6213 PF Councillor Training & Expenses	2,378	1,142	564	578
6214 PF Health & Safety	7,171	9,474	2,744	6,730
6217 PF Data Protection	73	1,700	124	1,576
6220 PF Festival Fund	13,919	15,450	10,429	5,021
6221 PF Town Messenger	3,300	4,544	1,980	2,564
6222 PF Commissioning Youth Work	60,842	100,000	33,332	66,668
6224 PF Legal & Professional Fees	11,274	10,000	7,674	2,326
P&F IT/Office Costs	30,527	40,245	18,329	21,916
6650 ST PF Parking Space	284	332	301	31
6653 ST PF Staff ID Badges	39	50	9	41
6655 ST PF Staff Travelling Expenses	589	750	45	705
6230 PF Social Media Advertising	646	1,000	213	787
Total P &F Operating Expenditure	**196,882**	**288,545**	**137,631**	**150,914**
Total P&F Operating Surplus/ (Deficit)	**(66,162)**	**(229,845)**	**(109,815)**	**(120,030)**
P&F EMF Expenditure				
6271 PF EMF Election	19,036	55,373	0	55,373
6272 PF EMF Robes & Civic Regalia	4,159	9,192	3,442	5,750
6273 PF EMF Legal Fees	0	6,200	5,481	719
6275 PF EMF Neighbourhood Plan	97	23,052	10,147	12,905
6278 PF EMF CIL Planning Income	0	21,731	0	21,731

Account	Prior Year 2025/26	Budget Including Virements 2026/27	Actual YTD 2026/27	Budget Available 2026/27
6280 PF EMF Town Vision	0	9,665	0	9,665
6282 PF EMF Funding Bids (Consultancy Fees)	0	10,201	0	10,201
6284 PF EMF Consultations	0	3,000	0	3,000
6285 PF EMF Twinning	0	1,500	722	778
6287 PF EMF Website (Capital Expenditure)	0	12,000	0	12,000
6289 PF EMF TRIP funding	13,825	278	278	0
6370 PF EMF Computer & Office Equipment Renewal	13,965	4,632	453	4,179
Total P&F EMF Expenditure	**88,007**	**156,824**	**20,524**	**136,300**
Total P&F Expenditure (Operational & EMF)	**284,889**	**445,369**	**158,155**	**287,214**
Total P&F Budget Surplus/ (Deficit)	**(154,170)**	**(386,669)**	**(130,339)**	**(256,330)**

1. P&F IT/Office Costs

Nominal Code	Prior Year 2025/26	Budget Including Virements 2026/27	Actual YTD 2026/27	Budget Available 2026/27
6300 Telephone	3,657	8,691	3,932	4,759
6301 Stationery/Postage/Printing	2,728	3,506	748	2,758
6303 Copier Maintenance	4,428	5,200	3,031	2,169
6305 Finance Software	2,948	3,620	2,452	1,168
6306 IT Maintenance	16,766	19,228	8,166	11,062
TOTALS	**30,527**	**40,245**	**18,329**	**21,916**

6205 PF Insurance showing overspent by -£3,304. This is due to £8,763 for annual general insurance costs relating to 2027/28 and will be adjusted at year end

Key

Spending is on target as predicted at this point in the financial year

Spending is higher than anticipated and needs to be monitored closely

Budget is overspent - requires investigation and recommend virement

Personnel Committee - Personnel Budget 2026-27
Saltash Town Council
For the 6 months ending 30 September 2026

Account	Prior Year 2025/26	Budget Including Virements 2026/27	Actual YTD 2026/27	Budget Available 2026/27
Personnel Operating Expenditure				
Personnel Expenditure				
6654 ST PE Staff Welfare	801	7,222	3,186	4,036
6660 ST PE Staff Recognition	75	250	0	250
6662 ST PE HR Professional Fees	12,124	11,552	6,797	4,755
6686 ST PE WPA Health Care Employee deductions	0	0	917	(917)
Total Personnel Expenditure	**13,000**	**19,024**	**10,899**	**8,125**
Training Costs				
6656 ST PE Staff Training	4,426	13,764	5,315	8,449
Total Training Costs	**7,579**	**13,764**	**5,315**	**8,449**
Staffing Costs				
Library Staffing Costs	136,479	169,564	80,737	88,827
Guildhall Staffing Costs	399,159	531,901	232,824	299,077
Services Staffing Costs	285,957	290,819	113,464	177,355
Total Staffing Costs	**821,595**	**992,284**	**427,025**	**565,259**
Other Staffing Cost				
6652 ST PE Employers Pension - Monthly Fee	500	0	0	0
6659 ST PE Civic Roles	775	800	200	600
Total Other Staffing Cost	**1,275**	**800**	**200**	**600**
Total Personnel Operating Expenditure	**843,449**	**1,025,872**	**443,440**	**582,432**
Total Personnel Operating Surplus/ (Deficit)	**(843,449)**	**(1,025,872)**	**(443,440)**	**(582,432)**
Personnel EMF Expenditure				
6691 ST PE EMF Legal & Professional Fees (Staffing)	0	10,162	813	9,350
6694 ST PE EMF Staff Contingency (P&F)	16,375	52,941	0	52,941
6698 ST PE EMF Staff Contingency (Library)	0	17,553	0	17,553
6700 ST PE EMF Staff Contingency (Services)	0	29,126	0	29,126
6701 ST PE EMF Staff Recruitment	5,731	7,444	614	6,830
Total Personnel EMF Expenditure	**22,107**	**117,226**	**1,426**	**115,800**
Total Personnel Expenditure (Operational & EMF)	**865,556**	**1,143,098**	**444,866**	**698,232**
Total Personnel Budget Surplus/ (Deficit)	**(865,556)**	**(1,143,098)**	**(444,866)**	**(698,232)**

To/From Reserves & Budget Virement

1. Virement from 6682 ST PE Staff Training (Library) to 6656 ST PE Staff Training (P&F) - £600 - PE 19/26/27
2. Virement from 6676 ST PE Staff Training (Service Delivery) to 6656 ST PE Staff Training (P&F) - £7,987 - PE 19/26/27

6686 ST PE WPA Health Care Employee deductions

No budget set as fully funded by employees
Total Annual Premium £1,100.40 to be paid by monthly direct debit
Monthly salary deductions to Sept £183.40
Balance still to be paid via salary deductions £917.00

Key

Spending is on target as predicted at this point in the financial year
Spending is higher than anticipated and needs to be monitored closely
Budget is overspent - requires investigation and recommend virement

Services Committee - Service Delivery Budget 2026-27
Saltash Town Council
For the 6 months ending 30 September 2026

Account	Prior Year 2025/26	Budget Including Virements 2026/27	Actual YTD 2026/27	Budget Available 2026/27
Service Delivery Operating Income				
Grounds & Premises Income				
4500 SE Allotment Rents	5,147	5,045	5,368	(323)
4510 SE Grass Cutting & Planting	1,226	426	426	(0)
4512 SE Other Income	1	0	1	(1)
4513 SE Water Rates Income	290	262	173	89
Total Grounds & Premises Income	**6,664**	**5,733**	**5,968**	**(235)**
Town & Waterfront Income				
4520 SE Waterside Income - Trusted Boat Scheme	1,250	1,250	2,125	(875)
4521 SE Watersice Income - Annual Mooring Fees	11,605	16,880	14,025	2,855
4522 SE Waterside Income - Daily Mooring Fees	700	650	500	150
Total Town & Waterfront Income	**13,555**	**18,780**	**16,650**	**2,130**
Total Service Delivery Operating Income	**20,219**	**24,513**	**22,618**	**1,895**
Service Delivery Operating Expenditure				
Grounds & Premises Expenditure				
6209 SE Oyster Beds	4	1	0	1
6500 SE Tree Survey and Tree Maintenance	4,800	10,000	1,450	8,550
6503 SE Allotments - Churchtown	0	500	0	500
6532 SE Allotments - Grenfell	120	500	120	380
6533 SE Allotments - Fairmead	183	750	132	618
6506 SE Grounds Maintenance & Watering	18,765	12,000	4,775	7,225
6508 SE Public Toilets (Operational Costs)	6,620	7,319	3,571	3,748
6517 SE Cornish Cross (Maintenance)	338	415	149	266
6525 SE Public Toilets (Repairs & Maintenance Costs)	1,733	3,159	469	2,690
6526 SE Tools, Equipment & Materials (Store & All Areas)	5,421	5,520	1,117	4,403
6529 SE Refuse Disposal	6,560	6,948	3,005	3,943
6530 SE Allotment Software Subscription	420	508	420	88
6531 SE Public Toilet Commercial Cleaning	37,826	42,175	19,603	22,572
Total Grounds & Premises Expenditure	**82,790**	**89,795**	**34,811**	**54,984**
Longstone Expenditure				
7101 LO Water Rates - Longstone	3,776	2,434	766	1,668
7103 LO Electricity - Longstone	1,793	1,691	514	1,177
7104 LO Fire & Security Alarm & CCTV - Longstone	831	1,159	869	290
7107 LO Rent - Longstone	4,680	6,780	2,340	4,440
7108 LO Cleaning Materials & Equipment - Longstone	603	377	213	164
7110 LO General Repairs & Maintenance - Longstone	1,538	5,595	111	5,484
7114 LO Equipment - Longstone	1,408	500	0	500
7121 LO IT & Office Costs - Longstone	1,568	1,290	790	500
7123 LO Annual Keyholding Service	0	184	151	33
6673 ST SE Services Delivery - Clothing	1,555	2,599	473	2,126

Account	Prior Year 2025/26	Budget Including Virements 2026/27	Actual YTD 2026/27	Budget Available 2026/27
6674 ST SE Services Delivery - Mobiles	1,662	2,244	1,025	1,219
6675 ST SE Services Delivery Staff Travelling Expenses	1,628	2,160	15	2,145
Total Longstone Expenditure	**21,041**	**27,013**	**7,268**	**19,745**
Town & Waterfront Expenditure				
6504 SE Street Furniture (Maintenance)	903	2,673	443	2,230
6505 SE Street Lighting	257	802	73	729
6512 SE Bus Shelters (Maintenance)	0	604	0	604
6515 SE Festive Lights Maintenance & Electricity	8,055	4,016	743	3,273
6519 SE Flags & Bunting	1,297	2,000	206	1,794
6522 SE Pontoon (Maintenance Costs)	2,017	3,207	776	2,431
6524 SE Vehicle Maintenance and Repair Costs	7,598	11,226	4,743	6,483
6527 SE Salt Bins Refill	495	575	0	575
6528 SE Pontoon Accommodation	5,841	1,388	676	712
6534 SE Pontoon Broadband	286	299	178	121
6535 SE Annual Keyholding Service	0	184	151	33
Total Town & Waterfront Expenditure	**26,749**	**26,974**	**7,988**	**18,986**
Total Service Delivery Operating Expenditure	**130,579**	**143,782**	**50,067**	**93,715**
Total Service Delivery Operating Surplus/ (Deficit)	**(110,360)**	**(119,269)**	**(27,449)**	**(91,820)**
Service Delivery EMF Expenditure				
Grounds & Premises EMF Expenditure				
6471 SE EMF Heritage Centre	8,009	47,357	0	47,357
6571 SE EMF Saltash Recreation Areas	0	77,791	184	77,607
6580 SE EMF Public Toilets (Capital Works)	0	26,398	0	26,398
6588 SE EMF Victoria Gardens	0	14,481	0	14,481
6589 SE EMF Community Tree Planting Initiatives	449	2,696	0	2,696
6591 SE EMF Tree Maintenance	0	32,012	0	32,012
6593 SE EMF Cornish Cross (Maintenance)	0	5,217	0	5,217
6595 SE EMF Legal & Professional Fees (Grounds & Premises)	2,711	5,089	0	5,089
6599 SE EMF Allotments	0	5,197	0	5,197
Total Grounds & Premises EMF Expenditure	**11,169**	**216,238**	**184**	**216,054**
Longstone EMF Expenditure				
7122 SE EMF Legal & Professional Fees (Longstone)	0	1,000	0	1,000
7170 LO EMF Longstone Depot Capital Works	0	17,038	0	17,038
Total Longstone EMF Expenditure	**0**	**18,038**	**0**	**18,038**
Town & Waterside EMF Expenditure				
6569 SE EMF Tourism & Signage	0	30,000	0	30,000
6570 SE EMF Notice Boards (Repair & Replace)	(47)	1,003	0	1,003
6572 SE EMF Festive Lights	30,778	31,790	7,270	24,520
6573 SE EMF Public Art & Maintenance	0	1,443	314	1,129
6574 SE EMF Salt Bins	396	1,876	0	1,876
6575 SE EMF Street Furniture (New & Replace)	0	1,367	0	1,367
6578 SE EMF Equipment and Vehicles (Capital Works)	12,750	55,750	0	55,750

Account	Prior Year 2025/26	Budget Including Virements 2026/27	Actual YTD 2026/27	Budget Available 2026/27
6582 SE EMF Town War Memorial	0	16,978	0	16,978
6584 SE EMF Pontoon Maintenance Costs	116,672	4,230	2,200	2,030
6590 SE EMF Utilities & Rates	0	2,157	0	2,157
6598 SE EMF Crime Reduction (CCTV)	50,045	33,660	16,283	17,377
Total Town & Waterside EMF Expenditure	**210,594**	**180,254**	**26,066**	**154,188**
Total Service Delivery EMF Expenditure	**221,763**	**414,530**	**26,250**	**388,280**
Total Service Delivery Expenditure (Operational & EMF)	**352,342**	**558,312**	**76,317**	**481,995**
Total Service Delivery Budget Surplus/ (Deficit)	**(332,123)**	**(533,799)**	**(53,700)**	**(480,099)**

To/From Reserves & Budget Virements

1. Virement from Year End (Income in Advance) to 4500 SE Allotments - £1,632 - compensation received from filming at Churchtown allotments

2. Virement from General Reserves to 7107 SE Rent - Longstone - £2,100 - FTC 52/26/27

Key

Spending is on target as predicted at this point in the financial year
Spending is higher than anticipated and needs to be monitored closely
Budget is overspent - requires investigation and recommend virement

Services Committee - Isambard House (Station Building) Budget 2026-27

Saltash Town Council

For the 6 Months ending 30 September 2026

Account	Prior Year 2025/26	Budget Including Virements 2026/27	Actual YTD 2026/27	Budget Available 2026/27
Isambard House Operating Income				
4301 SA Isambard House - Bookings	5,550	4,925	2,862	2,063
4302 SA Isambard House - Refreshment Income	403	120	106	14
4305 SA Isambard House - Event Ticket Sales	0	1,575	100	1,475
Total Isambard House Operating Income	**5,953**	**6,620**	**3,068**	**3,552**
Isambard House Operating Expenditure				
6800 SA Rates - Isambard House	3,842	4,108	3,890	218
6801 SA Water Rates - Isambard House	(691)	741	400	341
6802 SA Gas - Isambard House	458	650	126	524
6803 SA Electricity - Isambard House	4,375	6,000	2,260	3,740
6804 SA Fire & Security Alarm - Isambard House	593	1,004	757	247
6808 SA Cleaning Materials & Equipment - Isambard House	1,109	1,350	684	666
6810 SA General Repairs & Maintenance - Isambard House	1,019	2,000	271	1,729
6813 SA Refreshments Costs - Isambard House	367	519	1	518
6814 SA Equipment - Isambard House	58	1,094	9	1,085
6822 SA Activities & Events	494	1,575	0	1,575
Total Operating Expenditure	**11,623**	**19,041**	**8,397**	**10,644**
Total Isambard House Operating Surplus/ (Deficit)	**(5,670)**	**(12,421)**	**(5,330)**	**(7,091)**
Isambard House EMF Expenditure				
6473 SA EMF Station Building (Purchase & Capital Works)	1,076	0	0	0
6818 SA EMF Professional Costs - Isambard House	0	3,211	0	3,211
6871 SA EMF Tresorys Kernow Funding	562	0	0	0
6872 SA EMF Entertainment Licenses	660	1,472	0	1,472
6873 SA EMF General Repairs & Maintenance	0	51,187	0	51,187
Total Isambard House EMF Expenditure	**2,297**	**55,870**	**0**	**55,870**
Total Isambard House Expenditure (Operational & EMF)	**13,920**	**74,911**	**8,397**	**66,514**
Total Isambard House Budget Surplus/ (Deficit)	**(7,967)**	**(68,291)**	**(5,330)**	**(62,961)**

To/From Reserves & Budget Virements

1. Virement from 6870 SA EMF Isambard House Rention Fund to 6873 SA EMF General Repairs & Maintenance - £9,867 - SA 31/25/26

Key

Spending is on target as predicted at this point in the financial year

Spending is higher than anticipated and needs to be monitored closely

Budget is overspent - requires investigation and recommend virement

To receive a report from the Finance Officer and consider any actions and associated expenditure

Report to:

Policy & Finance Committee

Date of Report:

3 November 2026

Officer Writing the Report:

Finance Officer

Purpose of the report:

To keep Members informed of the Town Council's finances. This enables ongoing monitoring and supports sound financial oversight of public funds.

Officer's Recommendations

To ask the members to note the information received in the report below.

Report Summary

1. Precept planning for 2027/28

The budget planning process for 2027/28 has started. The Finance Officer has met with each department manager to discuss service requirements, planned expenditure and anticipated income for the forthcoming financial year.

The budget-setting timetable is as follows:

- Burial Authority, Joint Burial Board and Personnel Committee budgets have been reviewed and approved, to be recommended to Policy and Finance Committee.
- The Policy and Finance Committee will consider its budget requirements at the 10 November 2026 Committee meeting.

- The Services Committee will meet on 12 November 2026 to consider the Guildhall, Maurice Huggins Room, Library, Services and Station budgets and recommend to Extraordinary Policy and Finance to be held on 24 November 2026.
- Budget recommendations from all Committees will be presented to the Policy and Finance Committee on 24 November 2026.
- Full Town Council will consider all budget recommendations, together with fees and charges, at the 3 December 2026 meeting. A report on the draft budget and precept will then be presented to Members as part of the formal precept process for 2027-28.

Although the Bank of England's inflation target remains at 2%, draft budgets have been prepared using the September Consumer Price Index (CPI) rate of 3.5% to provide a prudent and realistic basis for forecasting future expenditure.

The Autumn Budget announcement on 28 October 2026 did not identify any significant measures likely to materially impact the preparation of the Council's 2027/28 budgets.

Work will continue over the coming month to review the overall budget position and assess projected balances for General Reserves, the Contingency Reserve and Earmarked Reserves.

2. Debtors

Below is a summary of the current outstanding invoices as at 3 November 2026.

- **Cornwall Council invoice October 2026:**
  The October invoice relates to a room booking at Isambard House on 15 October 2026. An official purchase order has been received, and payment is due within 30 days of the room booking date.

All other outstanding invoices were issued within the current month and remain within normal payment terms and there are no concerns regarding payment.

Contact	Invoice Date	Total	Less than 1 Month	1 Month	2 Months & Older	Notes
Cornwall Council	01/10/2026	**£135.00**	£135.00	£0.00	£0.00	Isambard House room booking Oct 26
Martin & Sons	02/11/2026	**£56.00**	£56.00	£0.00	£0.00	Memorial Permit
Pengelley Funeral Services	30/10/2026	**£444.00**	£444.00	£0.00	£0.00	Interment Fees at Churchtown
Saltash Bowling Club	30/10/2026	**£94.63**	£94.63	£0.00	£0.00	Recharge of water meter costs
Saltash Co-operative Funeralcare	02/11/2026	**£111.00**	£111.00	£0.00	£0.00	Interment Fees at Churchtown
Saltash Probus	28/10/2026	**£63.20**	£63.20	£0.00	£0.00	Chamber room booking and refreshments Oct 26
We Are With You	28/10/2026	**£545.92**	£545.92	£0.00	£0.00	Maurice Huggins room booking October 2026
TOTAL		**£1,449.75**	**£1,449.75**	**£0.00**	**£0.00**	

3. CIL (Community Infrastructure Levy) Neighbourhood Parish Payments

The table below summarises the CIL income received from Cornwall Council. There was a receipt in October 2026 for £10,489.32, making the total amount received from 2021 to date of £44,754.11.

CIL 4th round for Saltash Waterside Improvement Project has been approved and STC have committed spending of £10k of the Neighbourhood Parish Payments. This will leave a budget left to spend of £34,754.11.

Cornwall Council's CIL Officer has confirmed that the funds awarded for April 2026 will not need to be returned if unspent by the five-year deadline.

However, they have appropriately requested an update on the anticipated delivery timeline for the project, which has now been provided.

Date Received	Amount Received	Amount Committed CIL 4th round	Balance to Spend	5 Year Deadline	Planning Ref	Planning Address
07/04/2021	£1,395.00	£1,395.00	£0.00	06/04/2026	PA19/09168	Land off 28 Castlemead Drive, Saltash
17/04/2021	£189.06	£189.06	£0.00	16/04/2026	PA20/05475	Land Adjacent To Polmear, Homer Park, Saltash, PL12 6HJ
15/11/2021	£385.99	£385.99	£0.00	14/11/2026	PA19/09772	Old Churchtown Farm Farm Lane St Stephens Saltash Cornwall PL12 4AR
15/11/2021	£840.00	£840.00	£0.00	14/11/2026	PA18/09294	Land On The North Side Of 1 Castle View, St Stephens, Saltash, PL12 4RD
07/10/2022	£2,434.67	£2,434.67	£0.00	06/10/2027	PA21/06948	Land East Of 16 Castle View, St Stephens, PL12 4RD
07/10/2022	£815.63	£815.63	£0.00	06/10/2027	PA21/03745	Land South of Old Churchtown Farm Lane, Stephens, PL12 4AR
19/04/2023	£1,372.84	£1,372.84	£0.00	18/04/2028	PA20/10644	12 Sunningdale Road, St Stephens, Saltash, PL12 4BN
19/04/2023	£2,246.66	£2,246.66	£0.00	18/04/2028	PA22/09842	Land East of 62 St Stephens Road, Saltash, PL12 4BJ
19/04/2023	£943.29	£320.15	£623.14	18/04/2028	PA21/03745	Land South of Old Churchtown Farm Lane, Stephens, PL12 4AR
18/10/2023	£8.82		£8.82	17/10/2028	PA20/10644	12 Sunningdale Road, St Stephens, Saltash, PL12 4BN
18/10/2023	£2,246.66		£2,246.66	17/10/2028	PA22/09842	Land East of 62 St Stephens Road, Saltash, PL12 4BJ
18/04/2024	£341.79		£341.79	17/04/2029	PA21/05336	Land West Of The Stables, Farm Lane, St Stephens, Saltash, PL12 4AR
14/10/2024	£1,034.93		£1,034.93	14/10/2029	PA21/05336	Land West Of The Stables, Farm Lane, St Stephens, Saltash, PL12 4AR
10/04/2025	£3,821.13		£3,821.13	08/04/2030	PA21/05314	118-120 North Road, Saltash, Cornwal,l PL12 6BQ
10/04/2025	£746.65		£746.65	08/04/2030	PA23/03710	18 Churchtown Drive, St Stephens, Saltash, Cornwal.l PL12 4FB
16/10/2025	£2,908.10		£2,908.10	14/10/2030	PA23/04774	62A St Stephens Road, Saltash, Cornwall. PL12 4BJ
21/04/2026	£11,304.01		£11,304.01	19/04/2031	PA25/02445	Land South Of Lucas Tenement, Broad Lane, Trematon. PL12 4RU
21/04/2026	£245.91		£245.91	19/04/2031	PA25/07609	Yellow Tor Villa, Fairmead Road, Saltash, Cornwall. PL12 4QE
21/04/2026	£983.65		£983.65	19/04/2031	PA25/02068	The Old Mission Hall, Pill Lane, North Pill, Saltash, Cornwall. PL12 6LQ
26/10/2026	£10,489.32		£10,489.32	24/10/2031	TBC	TBC
	£44,754.11	**£10,000.00**	**£34,754.11**			

Note: The Town Council have five years from receipt to spend the income on infrastructure projects within the area that meet the criteria set out in CIL Regulation 59C.The relevant dates are provided in the table for reference

Signature of Officer:

Finance Officer

To ratify the Town Council main insurance policy renewal and consider any actions and associated expenditure.

Report to:

Policy & Finance Committee

Date of Report:

3 November 2026

Officer Writing the Report:

Finance Officer

Pursuant to:

Policy & Finance, 22 September 2026, minute nr 73/26/27

Purpose of the report:

To inform members of renewal of the Town Council main insurance policy.

Officer's Recommendations

Members are asked to ratify the main insurance premium renewal for 2026/27 with Zurich Municipal at a cost of £16,874.56 including taxes and fees, allocating to budget code 6205 PF Insurance.

Report Summary

The Council's main insurance policy is held with Zurich and was due for renewal on 9 October 2026. As the renewal date fell after the scheduled meeting of the Policy and Finance Committee on 22 September 2026, Members approved delegated authority for the Finance Officer to obtain and review the renewal quotation, with final approval to be granted by the Town Clerk/RFO in consultation with the Chairman and Vice-Chairman of the Policy and Finance Committee. It was agreed that the outcome would be reported to the next Committee meeting.

The insurance policy has subsequently been renewed for the period 10 October 2026 to 9 October 2027 at a total premium of £16,874.56, inclusive of all taxes and fees. See **Appendix A** for a copy of the renewal schedule.

The Council remains within a long-term agreement with Zurich until 10 October 2028. Whilst the agreement secures continuity of cover, annual premiums remain subject to adjustment for factors such as index-linked increases in insured values, changes to levels of indemnity and claims experience.

The renewal premium represents a small increase of £120.26 compared with the 2025/26 premium of £16,754.30, equating to an increase of approximately 0.72%.

Budgets

Budget Codes: 6205 PF Insurance

Budget Availability: £13,390

Committed Spend: Approx £1,600 (for fleet, pontoon and cyber insurance)

Proportion of Zurich for 2026/27: £7,951.85 (£8,922.71 relates to 2027/28 budget)

Budget Left to Spend 2026/27: £3,838

Signature of Officer:

Finance Officer

Appendix A

Ms Sinead Burrows
Saltash Town Council
The Guildhall
12 Lower Fore Street
Saltash
Cornwall
PL12 6JX

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-2720862183
Insured	Saltash Town Council
Business	Parish / Town Council
Period of Insurance	
From	10th October 2026
To	09th October 2027

and any other period for which cover has been agreed.

Renewal Premium	£ 16,874.56

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

Schedule Number	176804075
Long term agreement active until	10th October 2028
Preparation Date	24th September 2026
Prepared by	Mr Jonathan Meiseles
Policy Form Reference	MLAACI11

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. The Guildhall, 12 Lower Fore Street, Saltash, Cornwall, PL12 6JX	£2,405,887.68	£9,000.00	£45,918.34	£0.00	£30,000.00	£0.00	£0.00	£0.00	£41,743.95
2. Heritage Centre, 15-17 Lower Fore Street, Saltash, Cornwall, PL12 6JX	£789,207.37	N/A	£11,903.99	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
3. Maurice Huggins Room, Callington Road, Saltash, Cornwall, PL12 6LA	£270,087.80	N/A	£6,957.33	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
4. Caretakers Building, Church Town Cemetery, Saltash, Cornwall, PL12 4AR	£87,844.64	N/A	£1,391.47	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
5. Saltash Library, Saltash Library, Callington Road, Saltash, Cornwall, PL12 6DX	£2,100,000.00	N/A	£14,165.12	£173,738.30	£69,573.25	£0.00	£0.00	£0.00	£0.00

6. Longstone Depot, Glebe Avenue, Callington Road, Saltash, Cornwall, PL12 6DN	£0.00	N/A	£18,913.11	£0.00	£4,052.81	£0.00	£0.00	£0.00	£0.00
7. Saltash Station Building, Station Road, Saltash, Cornwall, PL12 4DY	£1,157,796.51	£24,000.00	£16,537.50	£0.00	£0.00	£5,512.50	£0.00	£0.00	£0.00
8. Waterside Toilets, Old Ferry Road, Saltash, Cornwall, PL12 6BJ	£216,125.70	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
9. Toilet Block, Alexandra Square, Saltash, Cornwall, PL12 6AN	£136,647.21	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
10. Toilet Block, Longstone Park, Saltash, Cornwall, PL12 6EU	£162,679.79	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
11. Toilet Block, Belle Vue Road, Saltash, Cornwall, PL12 6ES	£101,788.24	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
12. Toilet Block, Churchtown Cemetery, Off Farm Lane, Saltash, Cornwall, PL12 4AR	£136,992.68	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
13. The Cornish Cross, Elwell Woods, Saltash, Cornwall, PL12 6EG	£601,934.76	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
14. St Stephens Cemetery - Boundary Wall, St Stephens Road, St. Stephens, Saltash,	£105,000.00	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00

Cornwall, PL12 4AP									

For Premises: 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14
Insured Perils applicable to Material Damage : 1-13, 15 & 16

Excesses Applicable to Premises 1, 2, 3, 4, 5, 7, 8, 9, 10, 11, 12, 13 & 14
The following Excesses apply to each and every loss arising in respect of each and every separate premises:

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

Excesses Applicable to Premises 6
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

Variable contents excess active:

Premises	Contents	Excess
Premises 1: 12 Lower Fore Street, Saltash, Cornwall, PL12 6JX	Office, Computer and Sports Equipment	£250
Premises 1: 12 Lower Fore Street, Saltash, Cornwall, PL12 6JX	Furniture, Fixtures & Fittings	£250
Premises 1: 12 Lower Fore Street, Saltash, Cornwall, PL12 6JX	Civic Regalia	£250
Premises 2: 15-17 Lower Fore Street, Saltash, Cornwall, PL12 6JX	Furniture, Fixtures & Fittings	£250
Premises 3: Callington Road, Saltash, Cornwall, PL12 6LA	Furniture, Fixtures & Fittings	£250
Premises 4: Church Town Cemetery, Saltash, Cornwall, PL12 4AR	Furniture, Fixtures & Fittings	£250
Premises 5: Saltash Library, Callington Road, Saltash, Cornwall, PL12 6DX	Furniture, Fixtures & Fittings	£250
Premises 5: Saltash Library, Callington Road, Saltash,	Stock & Other Unspecified Contents	£250

Cornwall, PL12 6DX		
Premises 5: Saltash Library, Callington Road, Saltash, Cornwall, PL12 6DX	Office, Computer and Sports Equipment	£250
Premises 6: Glebe Avenue, Callington Road, Saltash, Cornwall, PL12 6DN	Furniture, Fixtures & Fittings	£250
Premises 6: Glebe Avenue, Callington Road, Saltash, Cornwall, PL12 6DN	Office, Computer and Sports Equipment	£250
Premises 7: Station Road, Saltash, Cornwall, PL12 4DY	Furniture, Fixtures & Fittings	£250
Premises 7: Station Road, Saltash, Cornwall, PL12 4DY	A/V, Photographic, Gardening Equipment	£250

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

10 Contract Works Contract works at The Guildhall

In respect of the property at The Guildhall 12 Lower Fore Street, Saltash, Cornwall, PL12 6JX, insured under Part A Material Damage, the following clause is added to Section 3 - Additional Covers under Part A Material Damage:
a) In respect of refurbishment work and extensions to existing structures Part A includes **damage** or **consequential loss** in respect of **property** or structures in the course of construction or erection and materials or supplies in connection with all such property in course of construction or erection.
b) the interest of the contractor Goodrich Kelly Construction in the **buildings** as a joint insured is hereby noted insofar and to the extent that it is required under contract.
The insurer's liability in respect of a) is restricted to £75,000.00 and cover will only apply where more specific insurance is not in force.
This endorsement applies for the period 7th April 2026 to 10th July /2026 only.

Part B – Business interruption

Premises Address	Additional Expenditure	Indemnity Period (Months)	Loss of Data	Indemnity Period (Months)	Loss of Gross Revenue	Indemnity Period (Months)
12 Lower Fore Street, Saltash, Cornwall, PL12 6JX	£250,000	36	N/A		£10,000	36
Station Road, Saltash, Cornwall, PL12 4DY	N/A		N/A		N/A	

For Premises: 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14
Insured Perils applicable to Business Interruption : 1-13, 15 & 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
Prefab Shed	£19,640.52	£250
Portacabin & Contents	£13,157.70	£250
Street Furniture	£106,510.15	£250
Watering Station	£6,868.27	£250
Gates, Fences & Walls	£69,573.25	£250
Ferry Sculpture	£53,490.69	£250
Play Equipment	£281,137.50	£250
Talking Bench	£17,696.66	£250
Civic Regalia	£908,387.87	£250
Garden & Maintenance Machinery/Tools & Associated Equipment	£69,573.25	£250
Market Equipment	£2,471.24	£250
Laptops & Portable Electronic Equipment	£12,000.00	£250
Christmas Lights & Waterfront Lighting	£13,914.65	£250
Display Cabinet	£3,363.03	£250
Model of Cornish Cross	£6,957.33	£250
IT Equipment including Laptops for use at home	£2,093.95	£250
Sanitising Equipment	£2,026.41	£250
BT Phone Box at Saltash Railway Station	£6,557.94	£250
12 speakers to be installed in Fore Street, Saltash and the associated equipment which will be kept at the Guildhall	£7,830.19	£250
Metal Work Bench in Fore Street	£11,460.49	£250
Mayoral tricon hat with gold embroidery on loan	£525.00	£250
Invictus CCTV camera's x 6	£26,898.00	£250
War Memorial benches made from granite x 2	£14,540.00	£250
Xmas Lights	£28,000.00	£250

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**	£500
(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	£500

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 £500,000

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

Operative Endorsements

None

Part I – Motor vehicles

Additional Cover : Section 25

T. Continuing Hire Charges	Not Operative
U. Occasional Business Use	Not Operative
V. Loss of No Claim Discount/Excess	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 K – Inspection contract

Service: Inspections of each item of Plant described in the Plant Specification under Contract Number EI2720862187.

Operative Endorsements:

None

Part L – Plant protection

Cover: As described in the Plant Specification by means of cover codes as defined in Section 2 in respect of each item of plant

	Limits of Indemnity
Section 2 Insured Damage to Plant	£500,000
Section 2.7 Own Surrounding Property Damage	£500,000

Excess: £100 each and every loss

Operative Endorsements:

None

Part N – Fidelity guarantee

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

Sum Guaranteed
£5,000,000

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: Clerk, Finance Officer	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	£100,000.00	£100,000.00	£100,000.00	£100,000
2. Loss of Limb (one or more) and/or Loss of Sight (in one or both eyes)	£100,000.00	£100,000.00	£100,000.00	£100,000
3A. Total Loss of Hearing (in both ears) and/or Total Loss of Speech	£100,000.00	£100,000.00	£100,000.00	£100,000
3B. Total Loss of Hearing in one ear	25% of 3A	25% of 3A	25% of 3A	25% of 3A
4. Permanent Total Disablement	£100,000.00	£100,000.00	£100,000.00	£100,000

5. Permanent Partial Disablement	See section 2.16	See section 2.16	See section 2.16	See section 2.16
6A. Hemiplegia	£125,000	£125,000	£125,000	£125,000
6B. Paraplegia	£125,000	£125,000	£125,000	£125,000
7A. Quadplegia	£250,000	£250,000	£250,000	£250,000
7B. Triplegia	£200,000	£200,000	£200,000	£200,000
8. Temporary Total Disablement	£400.00 per week	£400.00 per week	£400.00 per week	£500 per week for up to 10 weeks and £100 per week thereafter
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
2	Key Personnel Cover Extension. The following activities are excluded: a) motor cycling b) racing of any kind other than on foot c) winter sports other than skiing or snowboarding in the United Kingdom on a dry ski slope or within a snow dome, skating or curling d) aerial pursuits including but not limited to ballooning, bungee-jumping, gliding, hang-gliding, micro lighting, parachuting, paragliding or parascending e) jet skiing or white water rafting f) mountaineering or rock climbing using ropes or guides g) hiking, trekking or mountaineering above 3,000 metres h) caving using caving equipment i) diving using external breathing apparatus

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	Operative
5. Debt Recovery	Operative
6. Property Protection and Bodily Injury	Operative
7. Tax Protection	Operative
Limit of Indemnity:	£200,000

Operative Endorsements: None

General Notes

1. Fair presentation of the risk

The **insured** must make a fair presentation of the risk to the **insurer** at inception, renewal and variation of the **insured's** policy. This means that the **insured** must tell the **insurer** about all facts and circumstances which may be material to the risks covered by the policy in a clear and accessible manner and that the **insured** must not misrepresent any material facts. A material fact is one which would influence the acceptance or assessment of the risk. If the insured has any doubt about facts considered material, it is in the insured's interest to disclose them to the insurer.

Please check that all of the information recorded in this document is correct. If there are any inaccuracies or omissions, please inform the **insurer** immediately. Failure to make a fair presentation of the risk could result in the policy being avoided, written on different terms and/or a higher premium being charged, depending on the circumstances surrounding the failure to present the risk fairly.

2. Cancellation

All insurance policies run for a fixed period. The **insured** can terminate an insurance contract verbally or in writing at any time. No refunds are due for any unused period of cover outside of the 'cooling-off period' for customers or following initiation for organisations and businesses.

The **insurer** 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.

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.

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Registered in England and Wales | Company Number 103274 Website: www.arag.co.uk
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Policy & Finance (P&F) Committee - P & F Budget 2026-27
Saltash Town Council
For the year ended 31 March 2027

Black text - budget assumptions
Red text - Further Actions (To Be Agreed)
Purple text - new codes
Blue text - recommend virements

Account	Prior Year 2025/26	EMF Balances B/F 2025/26	Budget 2026/27	Actual YTD 2026/27	Budget Available 2026/27	Precept 2027/28	Notes	Budget 2028/29	Budget 2029/30	Budget 20230/31	Budget 2031/32
P&F Operating Income											
4901 PF Bank Interest Received	93,153	0	58,700	33,995	24,705	59,134	Estimated interest is based on the projected future cash flow and assumes a 1% reduction in the current investment interest rate for prudence (24//25 £111k, 25/26 £93K)	61,204	63,346	65,563	67,858
4908 PF Misc Income	3	0	0	42	(42)	0	No income planned 2025/26 HMRC VAT interest received £4. Available training space reinvoiced to neighbouring council £38	0	0	0	0
Total P&F Operating Income	**130,719**	**0**	**58,700**	**34,037**	**24,663**	**59,134**		**61,204**	**63,346**	**65,563**	**67,858**
P &F Operating Expenditure											
6200 PF Bank Charges	963	0	1,995	394	1,601	1,200	Reduce budget to £1,200 based on 4 year average of £1,147	1,242	1,285	1,330	1,377
6201 PF Audit	3,300	0	4,000	0	4,000	4,000	Same as Current Budget - no increase required	4,140	4,285	4,435	4,590
6202 PF Civic Occasions (including Road Closures)	7,368	0	5,000	629	4,371	5,200	Increase budget based on estimates 2027/28 Remembrance £2k, Mayor Making £700 to include audio support & hire or room, Freeman £1.5k, Additional civic service £1k Recommend virement to **6272 PF EMF Robes & Civic Regalia** for any surplus budget at year end	5,382	5,570	5,765	5,967
6203 PF Mayors' Allowance	5,581	0	5,912	2,415	3,497	6,248	**PROVISIONAL FIGURE** Current Year Actual + CPI	6,467	6,693	6,927	7,169
6204 PF Councillors' Allowance	2,466	0	4,096	0	4,096	4,240	**PROVISIONAL FIGURE** Current Year Budget (£256 pa) + CPI	4,388	4,542	4,701	4,866
6205 PF Insurance	20,751	0	27,836	31,140	(3,304)	30,819	Insurances assumptions based on: Actual 2025/26 & 2026/27 + 30% increase General £16,875 Fleet £2,912 Pontoon £2,485 Cyber £1,435 **TOTAL £23,707**	31,898	33,014	34,169	35,365
6206 PF Youth Network	4,000	0	6,000	0	6,000	6,000	Members to advise if increase required 2025/26 £4k & 2026/27 £6k	6,000	6,000	6,000	6,000
6208 PF Subscriptions	17,580	0	37,650	23,815	13,835	13,418	Actual 2026/27 Amazon £95 Gov.meeting Yr1 £2,381, Yr2 £2599, Yr3 £2,599 CALC & NALC £3,503 Mthly Addon £154 Canva £84 Survey Monkey x 1 £320 ICCM £110, Living Wage £150 SLCC SB & DJ £505 +£379 Nitro (10) £1,311 Adobe Creative Cloud Pro x 2 £1,748 (New) National Allotment £70 Breakthrough £6,985 for 3 years to Jan 2030 Gov.Assist (Cloudy IT) £388 Contingency for additional software or users £1,000 **TOTAL £11,324 + 10% increase**	13,888	14,374	14,877	15,398
6210 PF Community Chest	3,630	0	10,300	4,240	6,060	10,300	Members to advise if increase required 2025/26 & 2026/27 £10,300	10,300	10,300	10,300	10,300
6211 PF Website Maintenance	201	0	1,069	265	804	750	Reduce to £750 based on prior year average	776	803	831	860
6213 PF Councillor Training & Expenses	2,378	0	1,142	564	578	1,500	To include:- Annual employment training for Personnel Annual Planning Contingency for adhoc training	1,553	1,607	1,663	1,721
6214 PF Health & Safety	7,171	0	9,474	2,797	6,677	9,806	Current Budget + CPI 2026/27 Actual cost includes Consultant for H & S checks/reports/advice Annual maintenance for fire extinguishers Bottled water for all sites	10,149	10,504	10,872	11,253
6217 PF Data Protection	73	0	1,700	124	1,576	200	Reduce budget to £200. Current budget includes annual data protection audit which is not required for 2027/28	207	214	221	229
6220 PF Festival Fund	13,919	0	15,450	10,429	5,021	15,450	Members to advise if increase required 2025/26 & 2026/27 £15,450	15,450	15,450	15,450	15,450
6221 PF Town Messenger	3,300	0	4,544	1,980	2,564	5,651	Current mthly £330 x 12 + Precept £1,500 = £5,460 + CPI (previous Precept advert included in **6301 PF Stationery & Printing** budget)	5,849	6,054	6,266	6,485
6222 PF Commissioning Youth Work	60,842	0	100,000	33,332	66,668	100,000	Members agreed to increase to £100k pa for 2026/27, 2027/28 & 2028/29	100,000	100,000	100,000	100,000

Account	Prior Year 2025/26	EMF Balances B/F 2025/26	Budget 2026/27	Actual YTD 2026/27	Budget Available 2026/27	Precept 2027/28	Notes	Budget 2028/29	Budget 2029/30	Budget 20230/31	Budget 2031/32
6224 PF Legal & Professional Fees	11,274	0	10,000	14,674	(4,674)	48,825	Annual Lynher Valley Partnership £14,000 Parkinson VAT £625 HM Land Registry £200 Regalia valuations £2,000 Add contingency of £32k	50,534	52,303	54,134	56,029
P&F IT/Office Costs	30,527	0	40,245	18,374	21,871	37,522	**See below for breakdown**	38,835	40,194	41,601	43,057
6650 ST PF Parking Space	284	0	332	301	31	344	Current Budget + CPI	356	368	381	394
6653 ST PF Staff ID Badges	39	0	50	9	41	50	No increase required For new staff	52	54	56	58
6655 ST PF Staff Travelling Expenses	589	0	750	45	705	938	Current Budget + increase for new mileage rate Mileage increased from 45p to 55p	971	1,005	1,040	1,076
6230 PF Social Media Advertising	646	0	1,000	213	787	1,600	Increase by £600 to include Precept Bus stop advert (previous Precept advert included in **6301 PF Stationery & Printing** budget)	1,656	1,714	1,774	1,836
Total P &F Operating Expenditure	**196,882**	**0**	**288,545**	**145,739**	**142,806**	**304,061**		**310,093**	**316,333**	**322,793**	**329,480**
Total P&F Operating Surplus/ (Deficit)	**(66,162)**	**0**	**(229,845)**	**(111,702)**	**(118,143)**	**(244,927)**		**(248,889)**	**(252,987)**	**(257,230)**	**(261,622)**
P&F EMF Expenditure											
6271 PF EMF Election	19,036	35,373	20,000	9,716	45,657	10,000	Costs for 2026/27 Contested ward £9,716 Costs for 2025/26 Uncontested wards £883 Contested ward £14,324 Increase budget by £10k to £55k = 4 x Contested Wards				
6272 PF EMF Robes & Civic Regalia	4,159	6,192	3,000	6,670	2,522	1,000	2027/28 planned spend Purchase of Steam cleaner to clean all robes £450 Cleaning of all silverware £1200 Mourning armbands & rosettes £300 Tapestry cleaning £TBC TOTAL £1,950 + Tapestry Increase budget £1k for contingency				
6273 PF EMF Legal Fees	0	200	6,000	5,481	719	5,000	Costs for 2026/27 CALC policy review £3,731 Issue legal letter £1,750				
6275 PF EMF Neighbourhood Plan	97	8,052	15,000	10,264	12,788	4,000	2026/27 Committed costs for SSP £10,358 leaving a balance on budget code of £2,430 Planned spend £4k for Priority Statement				
6278 PF EMF CIL Planning Income	0	21,731	0	0	21,731	0	Committed spend £10k subject to receiving CIL 4th round funding				
6280 PF EMF ~~Town Vision~~ RENAME Business Plan Strategy	0	9,665	0	0	9,665	0	Rename code Appointment of a consultant to develop the Business Plan, including public engagement and evidence gathering				
6282 PF EMF Funding Bids (Consultancy Fees)	0	10,201	0	0	10,201	0	No increase required				
6284 PF EMF Consultations	0	2,000	1,000	0	3,000	0	To support marketing and public consultations No increase required				
6285 PF EMF Twinning	0	500	1,000	722	778		Members to advise if increase required Last visit from Plougstel May 2026 Next planned visit to Plougastel 2027 P&F minute nr 295/25/26 STC to cover costs for insurance for Mayor Chain and gifts				
6287 PF EMF Website (Capital Expenditure)	0	6,000	6,000	0	12,000	18,000	Estimate for new website £30k Increase by £18k to make total of budget £30k				
6370 PF EMF Computer & Office Equipment Renewal	13,965	1,632	3,000	453	4,179	7,454	Upgrade of Paxton Door Access System - Quote received £1,633 Cllr laptops requiring replacement Aug 27 x 10 Quote for laptop £900 each Additional £1,000 for contingency **TOTAL BUDGET REQUIRED: £11,633 - £4,179 = £7,454**				
6290 PF EMF Devolution Initiatives NEW CODE	0	0	0	0	0	40,000	New code for expenditure relating to the evaluation and delivery of opportunities to acquire devolved services, assets, or responsibilities				
Total P&F EMF Expenditure	**88,007**	**101,824**	**55,000**	**33,584**	**123,240**	**85,454**		**0**	**0**	**0**	**0**
Total P&F Expenditure (Operational & EMF)	**284,889**	**101,824**	**343,545**	**179,324**	**266,045**	**389,515**		**310,093**	**316,333**	**322,793**	**329,480**
Total P&F Budget Surplus/ (Deficit)	**(154,170)**	**(101,824)**	**(284,845)**	**(145,287)**	**(241,382)**	**(330,381)**		**(248,889)**	**(252,987)**	**(257,230)**	**(261,622)**

Account	Prior Year 2025/26	EMF Balances B/F 2025/26	Budget 2026/27	Actual YTD 2026/27	Budget Available 2026/27	Precept 2027/28	Notes	Budget 2028/29	Budget 2029/30	Budget 20230/31	Budget 2031/32
1. P&F IT/Office Costs											
Nominal Code	**Prior Year 2025/26**	**EMF Balances B/F 2025/26**	**Budget 2026/27**	**Actual YTD 2026/27**	**Budget Available 2026/27**	**Precept 2027/28**	**Notes**	**Budget 2028/29**	**Budget 2029/30**	**Budget 20230/31**	**Budget 2031/32**
6300 PF Telephone & Mobile	3,657	-	8,694	3,932	4,762	8,521	Phone line and calls £2,160 pa (excl annual internet as plan to replace with FTTP) Telephone annual support £500 pa Wildix phone system £1,505 pa Future estimate for FTTP internet instal £125 + £275 mth = £3,300 pa Replace business mobiles for Comms & TC/RFO. Quoted £384 pa each **TOTAL £8,233 + CPI**	8,819	9,128	9,447	9,778
6301 PF Stationery & Printing	2,728	-	3,506	754	2,752	1,500	Estimate £1.5k for stationery Prior year includes £1.5k for precept advert & £506 for bus stop advert & £750 for video/edit. Moved to new budget in expenditure	1,553	1,607	1,663	1,721
6303 PF Copier Maintenance	4,428	-	5,200	3,031	2,169	4,596	<u>Actual 2026/27</u> Qtrly photocopiers £650 x 4 = £2,600 Mthly average printing £197 x 12 = £2,364 TOTAL £4,964 **Note: 5 year contract ends Feb 2027** **Quotes received lease £263 + copies £120 p mth = £4,596 pa**	4,757	4,923	5,095	5,273
6305 PF Finance Software	2,948	-	3,620	2,491	1,129	3,790	<u>Actual 2026/27</u> Payroll software £452 Zahara £2,525 Xero £468 **TOTAL £3,445 + 10% increase for 2027/28**	3,923	4,060	4,202	4,349
6306 PF IT Maintenance	16,766	-	19,228	8,166	11,062	19,115	Current 2026/27 cost £16,032 pa <u>Changes for 2027/28</u> Cancel Duo £345 pa Add addn 365 licences £972 pa Add Patch management (forces auto updates) £810 pa Add Contingency for Adhoc services £1,000 **TOTAL £18,469** Add 10% increase on costs for 2027/28	19,784	20,476	21,193	21,935
TOTALS	**30,527**	**-**	**40,248**	**18,374**	**21,874**	**37,522**		**38,836**	**40,194**	**41,600**	**43,056**

CPI 3.5% based on September 26 as reported by Office of National Statistics 21-10-26
See APPENDIX A

Precept 2026/27	**(284,845)**
Precept 2027/28	**(330,381)**
Increase / (Decrease)	**45,536**
Difference as %	**16.0%**

To receive a report on the Town Council Precept leaflet for the year 2027/28 and consider any actions and associated expenditure

Report to: Policy and Finance Committee
Date of Report: 04/11/2026
Officer Writing the Report: Development and Engagement Manager

Purpose of the Report

Each year, a precept leaflet is produced to communicate key precept information to Saltash residents.

This report presents the proposed draft design content and distribution options for the 2027/2028 precept communications, for Members' consideration and approval.

Officer Recommendations

Members are asked to consider and approve the following:

1) Approve the draft content of the bus stop advertisement, double-page newspaper spread and accompanying social media graphics. Please refer to Appendix 1 for the proposed designs.

Please note, the content within the proposed designs will be updated to reflect recent achievements and up to date precept figures. The draft designs are examples only.

2) Approve the proposed distribution through the following channels:
    - Bus stop advertisement;
    - Double-page newspaper spread;
    - Social media platforms;
    - The Guildhall;
    - The Library;
    - Public noticeboards; and
    - The Saltash Town Council website.

3) Delegate authority to the Communications and Engagement Officer to finalise the approved designs and oversee distribution, with a progress report (to include final designs) to be presented at a future meeting;

4) Approve payment for distribution, allocating £1,700 from budget code 6301 PF Stationery/Postage/Printing and £610 from budget code 6230 PF Social Media Advertising. Please refer to the budget section of this report for more information.

Report Summary

Last year's precept design was distributed through a range of channels to ensure wide community engagement. The following methods were used:

1. Saltash Observer

The Precept Information Leaflet was featured as a two-page centre spread. This option continues to be an effective avenue for advertising the precept leaflet and is available for collection at the Guildhall and the Library, as well as online via the Town Council website.

This can also be captured in the monthly Town Messenger with a small QR code directing readers to the Town Council website.

2. Social Media/Video Content

Advertising through this method has been proven to reach various audiences through its targeted approach. The Saltash Town Council Facebook page has increased in following and engagement over the past year, and boosting posts/video's is proving to be an effective way of enhancing reach.

3. Library Display

The leaflet was displayed on the Library's digital screen and made available as printed copies, produced in-house.

4. Guildhall and Meet Your Councillor Events

Printed leaflets were made available at the Guildhall and during Meet Your Councillor events.

5. Digital Access

A digital version was published on the Town Council website, with posters displayed on Council noticeboards directing residents to collection points and online access.

6. Bus Shelters

Posters featuring a QR code were displayed at Gilston Road and Burraton Cross bus shelters.

7. Pull Up Banners

Pull up banners were used at events such as MYC, and placed permanently at the Guildhall and Library.

How Does This Meet the Business Plan

Sharing precept information with Saltash residents helps deliver the Business Plan's strategic priorities because it builds transparency, accountability and trust.

Overall, communicating precept information helps residents understand the value of their contributions, strengthens confidence in the Town Council and encourages community participation, supporting all of Saltash's Business Plan priorities.

Budget Overview

The following table outlines the proposed costs and distribution arrangements for the 2027/2028 precept communications.

Item	Cost	Proposal	Start Dates (Approximate – TBC to match with Cornwall Council)
Facebook Advertising	£100	Individual design for each Town Council strategic priority. Two Facebook adverts per week over a three-week period.	March – April 2027
Bus Shelters	£220 per panel, per two-week period. £35 per poster to print for bus stop panel.	Use Gilston Road and Burraton Cross bus stops.	March – April 2027
The Library	N/A	Display on digital screen and printed leaflets.	March – April 2027 on TV. Leaflets on display until March 2028.

The Guildhall	N/A	Printed leaflets available for residents.	From March 2027. Leaflets on display until March 2028.
Noticeboards	N/A	Posters directing residents to collection points and online access.	March – April 2027
The Observer	£1,600	Produce the same format as 2026/2027, using a two-page centre spread.	March 2027 edition of Town Messenger
Website	N/A	Publish the digital version of the precept leaflet.	March 2027 until March 2028
Meet Your Councillors	Additional leaflets may need to be printed.	Make printed leaflets available at Meet Your Councillor events.	TBC
Pull Up Banners	£100	For permanent use at the Guildhall, Library, and use at events.	March 2027 – March 2028
Total Cost	**£2,310**		

Budget Information

Main Budget Code: 6301 PF Stationery/Postage/Printing

Budget Description	**Amount**
Budget Availability	£2,758
Committed Spend	£520
Budget Left To Spend	£2,232

Alternative Budget Code: 6230 PF Social Media Advertising

Budget Description	**Amount**
Budget Available	£787

Proposed Budget Allocation:

- £1,700 from budget code 6301 PF Stationery/Postage/Printing.
- £610 from budget code 6230 PF Social Media Advertising.

Total Proposed Expenditure: £2,310

Appendix 1: Bus Stop/Pull Up Banner – DRAFT (figures will be updated)



Double Page Spread – DRAFT (Information will be updated)

Saltash Town Council

Working for the people of Saltash











To be able to continue to preserve and maintain services for the community of Saltash it is necessary to increase your Council Tax for 2025/2026 by 11%.

This equates to £27.34 per year which is just 53 pence per week for a typical Band D property.

The larger portion of your Council Tax is set by Cornwall Council, Devon and Cornwall Police, and Adult Social Care.

The Saltash Town Council portion of council tax is used to support the community in many ways.

Here are just a few examples of how your Saltash portion of council tax money has been reinvested in the community during 2023-2024:

- **£59,069** for professional youth work commissioning
- **£25,000** for Community Chest and Festival funds
- **£20,000** for Saltash Play Park upgrades
- **£4,726** for Saltash Youth Network

- **Kitchen refurbishment at Isambard House for venue hire purposes**
- **Devolution of assets, including Victoria Gardens**
- **Installation of new stone memorial benches**
- **Grounds maintenance and floral display management**
- **Refurbishment of library windows**
- **Christmas lighting display installation**
- **St Stephens Churchyard upkeep**
- **Organisation of civic events and parades**
- **Tree planting initiatives**
- **Maintenance and management of public conveniences**
- **Library services provision**
- **Street furniture installation and maintenance**
- **Allotment management and development**

Funding Streams

The Town Council has been successful in securing various funding during the year 2023-2024.

Funds have been received from Town Vitality (Working in partnership with Town Team), Cornwall Council's Community Infrastructure Fund, and Community Levelling Up, to be able to start reinvesting into the community.

Business Plan

Saltash Town Council has officially launched the new Business Plan for the period 2024-2027, setting out a road-map for the town's development over the next few years.

Deliverables

The Town Council has been focused on advancing key strategic priorities, with significant progress already made in several key areas. A summary of some of these achievements are highlighted in the following section.



Boosting Jobs and Economic Prosperity

Saltash Town Council has made a commitment to growth and has successfully recruited for new positions within the council to support the needs of the community.



Travel and Transport

A successful connectivity trial at Waterside has fostered a strong partnership with Plymouth Boat Trips, resulting in new water transport options for both residents and tourists to enjoy.



Health and Wellbeing

Saltash Town Council installed Happy Plaques on Town Council benches, creating welcoming spaces where residents and visitors can sit and engage in open, safe conversations to support mental health and well-being.



Climate Emergency

Saltash Town Council is dedicated to transitioning its fleet to 100% electric vehicles in order to reduce its carbon footprint.



Housing

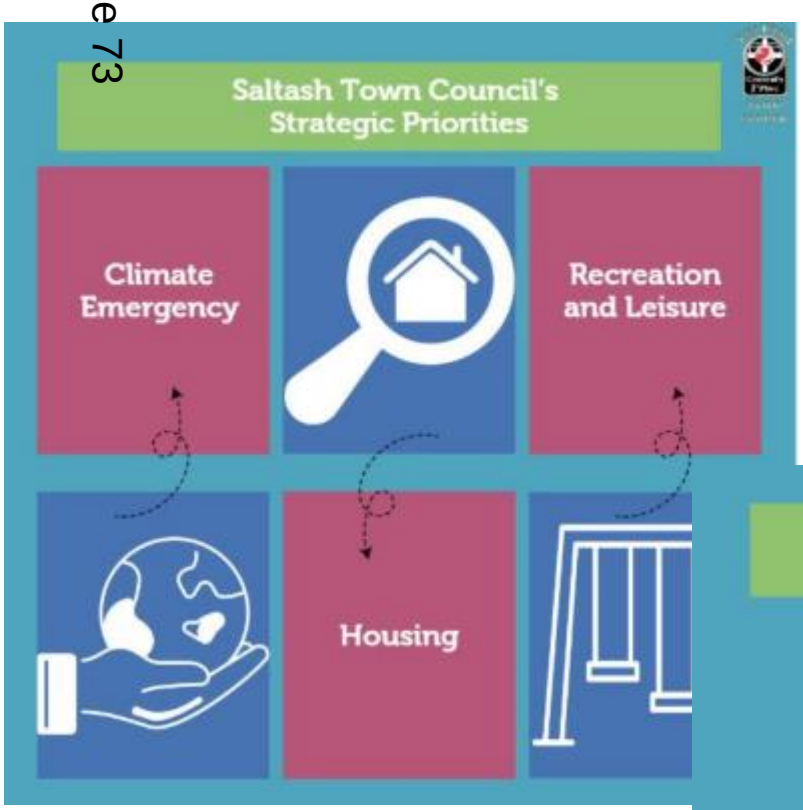
Saltash Town Council is committed to improving housing access for all by considering all housing types, including rental and affordable options, and providing support input to the Treledan developments for the town's benefit.



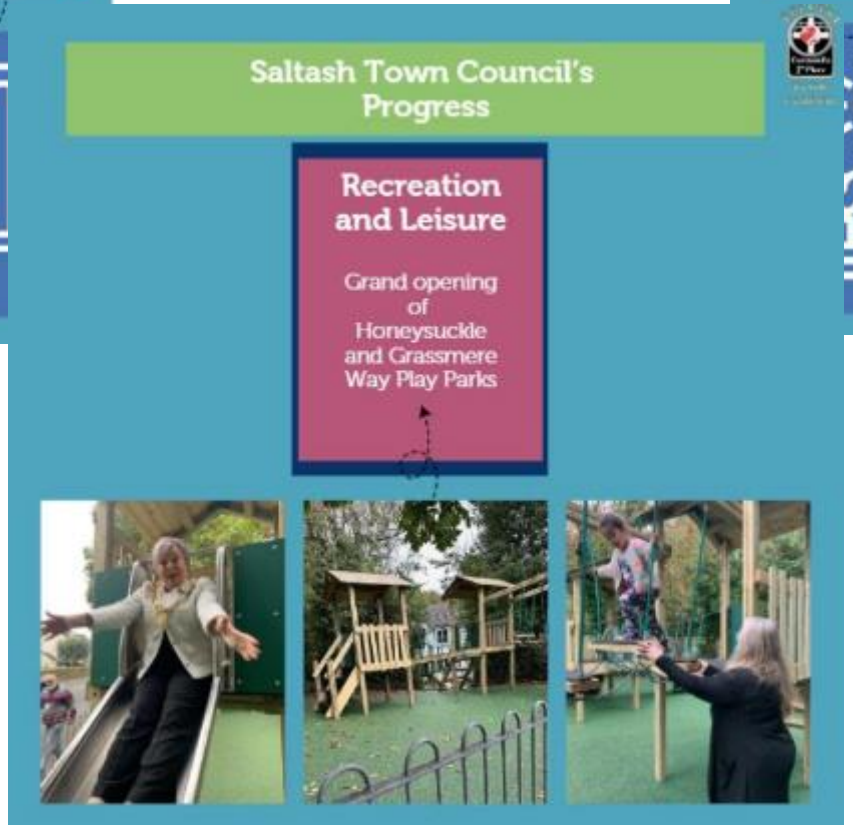
Recreation and Leisure

Upgrades to Saltash Play Parks funded with £75,000 from Cornwall Council's CIL fund and £20,000 from Saltash Town Council, have been a great success for the Saltash community.

Social Media Advertisement – Strategic Priorities







Grant Reference Number: CC297	Organisation: Saltash Community School
Amount of Grant Applied for: £938	Community Chest
Previous Award (If applicable)	N/A
Organisation eligible under policy:	Yes – under strict criteria
Project eligible under policy:	The wider community benefit is not clearly demonstrated; however, the school's statement below does set out the positive impact the grant would have if awarded.
Located within Saltash boundary:	Yes
Application complete and required governing documents provided:	Yes

Brief description of project:

The project will provide new football playing kit and netball patches for students representing Saltash Community School in school teams and competitive fixtures.

Any areas of concern or additional information to be considered:

The applicant provided the below statement when asked if the project is in addition to statutory services -
The project is in addition to statutory services as it provides additional opportunities for girls to participate in weekly after-school sports clubs and fixtures, organised and delivered by the PE department (who volunteer their time,) beyond the standard school curriculum. These activities encourage regular physical activity, improve physical and mental well-being, build confidence, and develop teamwork and social skills. They also provide a positive and structured environment outside school hours, encouraging girls to use their free time constructively, develop positive relationships and strengthen their sense of belonging and community. The project therefore extends opportunities beyond core curriculum provision and delivers wider benefits for the girls and the local community. It inspires lifelong participation in physical activity, as well as a positive relationship with health and exercise. By keeping girls engaged in constructive activities, the project also helps reduce the risk of antisocial behaviour and encourages positive relationships, teamwork, and a stronger sense of community. The project is an additional initiative that goes beyond statutory educational services by providing extracurricular opportunities that support the wider community ran by volunteering PE staff.

Reference to Grant Policy:
8.7 – Schools will only be grant aided for environmental purposes or if, in the opinion of Saltash Town Council, their application is for the benefit of the wider community. The project must also be in addition to statutory services.

Budget Information	
Budget Code:	6210 – Community Chest
Available Budget:	£6,060

Funding Awarded to Date	
Organisations	Amount Awarded
Saltash United Juniors	£1,000
Gleaning Cornwall	£250
Saltash Music, Speech and Drama Festival	£1,000
Saltash United Football Club	£989.99
Saltash Amateur Boxing Club	£1,000

Saltash Town Council – Grant Application Form

APPLYING FOR: **Community Chest Grant** ✓

(Tick one box)

Festival Fund Grant

DATE APPLICATION SUBMITTED: 27/09/2026

Contact Name:	[redacted]
Position:	PE Teacher
Organisation:	Saltash Community School
Contact Address:	Saltash Community School, Wearde Road, Saltash, Cornwall, England, PL12 4AY
Telephone Number:	[redacted]
E-mail:	[redacted]
Status of Organisation:	Community Secondary School
Charity/Company number (if applicable)	**Charity No:** N/A **Company No:** N/A
What geographical area does your organisation cover?	Saltash Community School serves Saltash and the surrounding villages in South East Cornwall, with some pupils travelling from North-East Cornwall and Devon.

How long has your organisation been in existence?	Since 1950 (61 years)

Please note that you may be asked to attend a meeting of the Policy and Finance Committee to answer questions on your application.

1. Organisation Background

	Date Applied	**Project**	**Amount Applied for**	**Successful Y/N**
Have you applied for a grant from Saltash Town Council within the last <u>5 Years</u>? (Please list – continue on a separate sheet if necessary)	**N/A**	**N/A**	**N/A**	**N/A**
Please list the aims and objectives of your organisation	Saltash Community School is committed to providing high-quality education and care that enables every student to achieve their potential and develop into confident, resilient and responsible young people. As a school at the heart of the local community, we aim to provide students with broad and inspiring opportunities that develop their knowledge, character, wellbeing and sense of belonging. Our school is underpinned by our TEAM values of Tenacity, Empathy, Aspiration and Motivation, which			

	encourage students to be committed, resilient, respectful, ambitious and willing to take initiative. Through our curriculum and extensive range of extracurricular opportunities, we aim to develop well-rounded young people with broad horizons and the skills and confidence to become future leaders. Within the school, the PE Department aims to ensure that all students enjoy, learn and engage with confidence in physical education, school sport and physical activity. We aim to: • Promote physical activity as an important part of lifelong health and wellbeing; • Provide an inclusive, ambitious and high-quality PE curriculum; • Give students opportunities to play, compete, lead and organise sport and physical activity; • Develop teamwork, resilience, confidence, leadership and other employability and character-building skills through sport; • Challenge students to recognise and develop their own potential; • Provide a wide range of extracurricular sporting opportunities so that students can participate regardless of ability or experience; • Encourage students to represent and take pride in their school and local community; • Develop students' physical literacy and understanding of fitness, health and nutrition; and • Provide opportunities for students to experience competitive sport in a positive, supportive and challenging environment. Through our PE curriculum, extracurricular clubs and competitive sport, we aim to help students develop the confidence, teamwork and resilience represented by our TEAM values, while establishing positive attitudes towards physical activity that can continue beyond their time at Saltash Community School. We are asking for this grant to help the funding of new Football Kit for the Girls Yr7-10 teams. This will enable them to represent the school at home and away fixtures.

	This funding would give our girls the opportunity to take the court wearing their school colours and to proudly represent Saltash Community School as part of a recognised school team please.
What are the main activities of your organisation?	Our main activities include: Delivering a broad and high-quality PE curriculum across all year groups, developing students' physical literacy, fitness, knowledge, skills and confidence. Providing a varied extracurricular programme, including boys' and girls' football, boys' and girls' rugby, girls' netball, mixed cricket, badminton, climbing, trampolining and gym activities. Providing opportunities for students to experience a wide range of activities beyond traditional team sports, including golf and surfing, helping students discover activities they can continue to enjoy throughout their lives. Exploring opportunities to expand our outdoor activity provision, including the development of mountain biking opportunities for students. Organising and participating in regular competitive fixtures and tournaments, giving students the opportunity to represent Saltash Community School against other local schools. Developing and supporting school teams across a range of sports and year groups, encouraging teamwork, commitment, resilience and pride in representing the school. Providing opportunities for students to take part in sports leadership, including our Year 12 and Year 13 Sports Leaders programmes. Offering opportunities for students to develop additional sporting skills and qualifications, including refereeing and sports leadership. Working with local schools, sports clubs and coaches to broaden the opportunities available to our students.

	Encouraging students to participate, compete, lead and organise sport, helping them develop confidence, resilience, teamwork and leadership skills. Promoting physical activity, fitness, health and wellbeing as an important part of lifelong healthy lifestyles. Through our PE curriculum, clubs, teams, fixtures, leadership opportunities and wider sporting experiences, we aim to give students Broad Horizons by exposing them to a diverse range of activities, while developing the confidence, resilience, teamwork and leadership skills that enable them to become Confident Leaders.

	Yes / No or N/A
If application is for a School – Is, it for anything other than environmental purposes or a project that does not benefit the wider community and is not in addition to statutory services?	No
If application is from an education, health or social service establishment – do you work in partnership with other groups?	Yes
If application is from an education, health or social service establishment – is project in addition to statutory services?	Yes

2. Your project

Project	**Start Date**	01/10/2026
	Finish Date	N/A
	Total Cost	£ 938.00
	Grant Applied For	£ 938.00

Project title:	Saltash Community School – PE
Description of project (please continue on a separate sheet if necessary):	The project will provide new football playing kit and netball patches for students representing Saltash Community School in school teams and competitive fixtures. Our PE Department provides regular opportunities for students to participate in football and netball through extracurricular clubs, school teams and fixtures against other local schools. The new kit will enable students to represent their school with pride and ensure that our teams have appropriate, consistent playing kit for matches and competitions. The netball patches will support our girls' netball teams across Years 7–10, who regularly participate in fixtures with local schools. The football kit will similarly support our football teams and enable students to represent the school in competitive sport and increase the sense of community. The project will support participation in physical activity, teamwork, confidence, resilience and school pride, while strengthening our links with other local schools through competitive sport. We are seeking a grant for: 8x Large Football Top 7x Medium Football Top 8x Small Football Top 5x X-Small Football Top 2x L.Youth Football Top = £828 2x 7-Netball Patch Sets = £110 Total Cost: £938 please. See Designs below:

	
Where will the project/activity take place?	Saltash Community School – Home and away fixtures, plus friendlies in Plymouth. The kits will be ordered through VX3 and will be used by Saltash Community School students for school football and netball fixtures, training and competitions at the school and at local schools across Devon and Cornwall.

Who will benefit from the project? (What groups will benefit and approximately how many people will benefit in total)	The main beneficiaries will be students at Saltash Community School who take part in football and netball teams, clubs and competitive fixtures. Approximately 18 students each year will represent the school in these teams and directly benefit from having appropriate, consistent playing kit. The kit will continue to benefit students for years to come as new pupils join the school and take part in competitive sport. It will also help promote the school's strong sporting opportunities and give future Year 7 pupils an additional incentive to get involved in school sport and consider Saltash Community School as their secondary school. The project will therefore provide both an immediate benefit to current students and a longer-term benefit to future students and the wider school community.
What evidence do you have that this project is required? (This might be survey work or statistical evidence)	There is a clear need for new playing kit for our students. Saltash Community School has never previously had dedicated netball dresses for its teams, despite students regularly representing the school in competitive fixtures against other local schools. Our girls' football kit is also now over 8 years old and is in need of replacement. The age of the existing kit means that it is no longer suitable for the growing number of students taking part in girls' football.

	Providing new football kit and netball patches will ensure that our students have appropriate, consistent and presentable kit when representing Saltash Community School. It will also help us support the continued growth of girls' participation in football and netball, promote girls in sport and encourage more young people to take part in regular physical activity. Having suitable team kit will help students feel proud to represent their school, encourage participation, and demonstrate that girls' sport is valued and supported within our school community.
What support have you received for this project? (Please tell us about any expressions of support you have received from outside your organisation Consultation with Community)	We have sourced funding for our first ever Netball Dresses. The project is supported through our existing links with local schools, clubs and community sports organisations. Our students regularly take part in competitive fixtures against schools across the local area, including Liskeard, Callington, Looe, Torpoint and Launceston. We also have links with Liskeard Netball Club through coaching support, and a Firebirds netball coach visits the school once a month to support the development of our students. The school also actively signposts girls to local Saltash youth football teams so that they can continue playing and developing outside of school. We support the local community by allowing Saltash youth football teams to use our school playing fields. These existing partnerships and links demonstrate our commitment to promoting girls' sport, encouraging young people to be physically active and providing opportunities for students to continue participating in sport within the wider Saltash community.
How will the project be managed and how will you measure its success?	The project will be managed by the PE Department, who will coordinate the purchase and use of the football kit and netball patches and ensure they are available for students representing the school in fixtures and competitions. We will measure the success of the project through the number of students participating in football and netball, the number of teams and fixtures taking place, and the continued involvement of students in competitive sport over the coming years. We hope the new kit will also encourage more girls to participate in sport and physical activity. We will recognise the support of Saltash Town Council and the Community Chest through our school social media,

	newsletters and team photographs, highlighting the grant and the opportunities it has helped provide for our students.
Please give the timescale and key milestones for your project, including a start date and finish date.	**Start date:** As soon as funding is confirmed. **Finish date:** Ongoing as the kit will be used for the current school year and for future school years. **Key milestones:** - Grant funding confirmed and kit order placed with VX3. - Football kit and netball patches received and prepared for use. - Students begin using the new kit for school teams, fixtures and competitions. - Continue to promote girls' participation in football and netball and encourage more students to take part. - Recognise Saltash Town Council Community Chest funding through team photographs, school newsletters and social media. - Review participation and the use of the kit at the end of each school year to measure the ongoing benefit of the project.
What arrangements do you have in place to ensure safeguarding of children and /or young people and/or vulnerable people? (Mandatory if your project involves working with this client group.)	All activities will be delivered under Saltash Community School's existing safeguarding procedures and policies. Students will be supervised by appropriately responsible school staff during PE lessons, extracurricular activities, training and competitive fixtures. Safeguarding is everybody's responsibility. The school has safeguarding procedures in place for working with children and young people, and staff follow the school's requirements for safeguarding, supervision and appropriate conduct. Where external coaches or sports organisations are involved, they are expected to follow the school's safeguarding requirements and relevant procedures when working with students. The PE Department will oversee the activities and ensure that appropriate safeguarding arrangements are maintained throughout the project.

3. How you will pay for your project.

What will the money be spent on? (Provide a full breakdown of project cost(s) identifying what cost(s) this grant would be spent on)	We are seeking a grant for: 8x Large Football Top 7x Medium Football Top 8x Small Football Top 5x X-Small Football Top (£28 each) 2x L.Youth Football Top (£22 each) = £828 2x 7-Netball Patch Sets (£55 each) = £110 Total Cost: £938 please. 
How will you promote the contribution to your project from STC?	We will recognise the support of Saltash Town Council and the Community Chest through our school social media, newsletters and team photographs, highlighting the grant and the opportunities it has helped provide for our students. @TEAMSaltash on Instagram and Facebook.

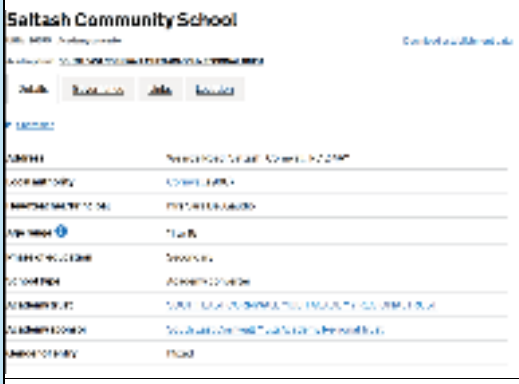
Saltash Town Council considers Match Funding is extremely important. Please list any applications you have made for funding from other organisations in the table below:

Organisation	**Contribution Sought** (£)	**Applied** (please tick as appropriate)	**Granted** (please tick as appropriate)
N/A for Football Kits			

Please confirm the bank account your project is using is in the project's name/organisation name	**SALTASH ACCOUNT** [redacted]

4. Further information enclosed Checklist.

	Enclosed (please tick)
A copy of your organisation's most recent bank statements (mandatory).	Not available

Copies of all <u>relevant</u> Employer's, Building & Public Liability **Insurance Certificates & Title Deeds if appropriate** (mandatory).	Not available
A letter head showing the organisation's address and contact details.	
A copy of your constitution and articles of association (or similar documents if the above do not exist, showing the organisation's status). **A copy of your organisation's latest set of accounting statements** (if any exist).	 Saltash Community School Not Available apologies.
Copies of any letters of support for your project.	N/A
If your organisation has previously received a grant from STC please include a brief report and evidence of how you promoted the contribution from the Town Council.	Unknown apologies.
A copy of your organisations Safeguarding Policy (if relevant).	https://www.saltash.net/attachments/download.asp?file=299&type=pdf
Other (please list)	N/A

If any of the above documents have not been enclosed, please give reasons why in the box below:

5. Declaration by the applicant

We declare that, to the best of our belief, the information given on this application form and in any enclosed supporting document is correct.

We declare that, we have read the Town Council's Grants Policy and believe to the best of our knowledge, that we meet the criteria set out by the Policy.

We confirm that a risk assessment will be completed prior to an event granted funding by the Town Council.

We accept the following:

1. that any false information we provide, even if provided in good faith, may lead to the withdrawal of the grant offered;

2. that any grant offered will be used only for the purposes set out in this application;

3. that we will provide reports on progress at the request of the Town Council;

4. it is a condition of the grant that the support of the Town Council is clearly publicised.

5. that should any grant offered, not be used in accordance with the terms and conditions set by the Town Council, we undertake on behalf of the organisation to repay the outstanding amount to the Town Council on demand.

6. Saltash Town Council will use successful grant applications to publicise the Community Chest and Festival Fund.

We confirm that on completion of the project the following will be provided within one calendar month:

- a report including photographs to the Town Council demonstrating how the grant was used;
- evidence showing how the support of the Town Council was promoted;
  - copies of all receipts.

NOTE: You will be notified whether your application has been successful shortly after the relevant Town Council meeting.

Signed:	[redacted]		
Print Name(s):			

Position(s):	[redacted]		
Date:	**27/09/2026**		

Applicants should refer to the Privacy Notice on the Town Council Website www.saltash.gov.uk for details on how we use your data.

COMPLETED FORMS SHOULD BE RETURNED TO:

The Town Clerk, Saltash Town Council, The Guildhall, 12 Lower Fore Street, Saltash PL12 6JX Email: enquiries@saltash.gov.uk

OFFICE USE ONLY:	
Date received	
Received by:	
Application Reference:	
Date to P&F Chairman/Vice Chairman	
Approved to go to Committee	
Committee Date	
Decision/Minute number	
Amount awarded	
Application refused by P&F Chairman or refused by Committee	
Appeal notice issued	
Appeal received	
Approved for Committee	
Decision/Minute number	

Company Registration Number: 07542166 (England & Wales)

SOUTH EAST CORNWALL MULTI ACADEMY REGIONAL TRUST

(A COMPANY LIMITED BY GUARANTEE)

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 AUGUST 2025

Bishop Fleming

SOUTH EAST CORNWALL MULTI ACADEMY REGIONAL TRUST
(A COMPANY LIMITED BY GUARANTEE)

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REFERENCE AND ADMINISTRATIVE DETAILS

Members	B Chalkley S Berne J Griffiths (appointed 5 November 2025) P Castell
Trustees	D Buckley, CEO & Accounting Officer[1,2,3,4,5,6] J Traverse (Resigned 19 November 2024)[2,4,5,6] N Toms (Appointed 12 September 2024)[1,3] L Hallam, Chair of Trustees to 31 March 2025 (Resigned 27 May 2025)[1,3] C Hodges (Appointed 25 June 2025)[2,4,5,6] J Chan-Penney[1,3] J Crisp, Chair of Trustees from 1 April 2025[2,5] L Lawson[4,6] V Campbell-Barr (Appointed 25 February 2025)[2,4,5,6] G Simpson (Appointed 28 March 2025)[1,3] M Aarts[1,3] K Reed (Appointed 25 February 2025)[2,4,5,6] S Pike (appointed 18 September 2025) A Martin (appointed 3 November 2025) [1] Audit & Risk Committee [2] Learning Committee [3] Resources Committee [4] People Committee [5] Admissions Committee [6] Remuneration Committee
Company registered number	07542166
Company name	South East Cornwall Multi Academy Regional Trust
Principal and Registered office	Liskeard School and Community College Luxstowe Liskeard Cornwall PL14 3EA
Accounting Officer	D Buckley
Senior Management Team	D Buckley, CEO & Accounting Officer J Lumbard, Chief Financial Officer K Pipe, Executive Headteacher of Dobwalls Community Primary School & Trewidland Primary School as of 1 September 2024 P Boyes, Looe Community Academy Headteacher (Appointed 2 June 2025) K Ball, Landulph School Headteacher D Wendon, Liskeard School & Community College Headteacher S Yalden, Looe Community Academy Headteacher (Resigned 31 December 2024) K Littledyke, Saltash Community School Headteacher (Resigned 31 December 2024) S Del Gaudio, Saltash Community School Headteacher (Appointed 22 April 2025) K Carrington, Director of Education

REFERENCE AND ADMINISTRATIVE DETAILS (CONTINUED)
FOR THE YEAR ENDED 31 AUGUST 2025

Independent auditors	Bishop Fleming Audit Limited Chartered Accountants Statutory Auditors Chy Nyverow Newham Road Truro Cornwall TR1 2DP
Bankers	Lloyds Bank plc 3 - 9 Raleigh Street Plymouth Devon PL1 1EU
Solicitors	Wolferstans Solicitors 60-66 North Hill Plymouth Devon PL4 8EP

TRUSTEES' REPORT

The Trustees present their annual report together with the financial statements and auditors' report of the charitable company for the year ended 31 August 2025. The annual report serves the purpose of both a Trustees' report, and a Directors' report including a Strategic Report under company law.

The Academy Trust operates 3 primary and 3 secondary academies in the South East Cornwall area. Its Academies have a combined pupil capacity of 3,957 and had a roll of 3,049 in the school census in October 2025.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Constitution

SMART (South East Cornwall Multi Academy Regional Trust) is a company limited by guarantee and an exempt charity. The charitable company's Memorandum and Articles of Association are the primary governing documents of the academy trust.

The Trustees of South East Cornwall Multi Academy Regional Trust are also the directors of the charitable company for the purposes of company law. The academies are known as Dobwalls Community Primary, Landulph School, Liskeard School and Community College, Looe Community Academy, Saltash Community School and Trewidland Community Primary School.

Details of the Trustees who served throughout the year, and to the date the accounts are approved are included in the Reference and Administration Details.

Trustees' Liability

Each Trustee of the charitable company undertakes to contribute to the assets of the Company in the event of it being wound up while the person is a Trustee, or within one year after the person ceases to be a Trustee, such amount as may be required, not exceeding £10, for the debts and liabilities contracted before they cease to be a Trustee.

Trustees' Indemnities

Trustees benefit from indemnity insurance purchased at SMART's expense to cover the liability of the Trustees which by virtue of any rule of law would otherwise attach to them in respect of any negligence, default or breach of trust or breach of duty of which they may be guilty in relation to the SMART, provided that any such insurance shall not extend to any claim arising from any act or omission which the Trustees knew to be a breach of trust or breach of duty or which was committed by the Trustees in reckless disregard to whether it was a breach of trust or breach of duty or not and provided also that any such insurance shall not extend to the costs of any unsuccessful defence to a criminal prosecution brought against the Trustees in their capacity as Directors of SMART. The limit of this indemnity is £5,000,000.

Method of recruitment and appointment or election of Trustees

The Board is organised around specified roles and committees. The Board recruits to specific roles as and when necessary, by inviting applications from people with the suitable attributes and experience for the role. Depending on the appointing group, applications will be considered by the Trustees or Members of SMART who will decide the successful candidate. The appointment is subject to the issue of a satisfactory enhanced DBS check, completed application forms and skills audit and a successful interview.

In making appointments, the Board will also have regard to gender balance and the need to represent a range of backgrounds and experience. We are also mindful of the current requirements of the Academies Handbook with regard to the composition of the board and meet those requirements in full.

The Trust also recruits via specialist agencies both for Trustees and Members. The same process is applied irrespectively.

Policies and Procedures adopted for the Induction and Training of Trustees

The Trust Board believe it is essential that all new Trustees receive a comprehensive induction package covering a broad range of issues and topics. There is a commitment to ensure that new Trustees are given the necessary information and support to fulfil their role with confidence. The process is seen as an investment, leading to more effective governance and retention of Trustees. .

In order to achieve this, new Trustees will:

- Be sent an email by the Chair of the Trust Board welcoming the new Trustee
- Be sent an email by the Clerk to the Trust Board with the dates of future meetings and location details
- Meet with the Chair of Trustees who will give the new Trustee the relevant documents and other information as required
- Be contacted by the CEO of SMART to arrange a meeting where they will cover the background, the schools and the current issues facing SMART
- Visit each of the schools in our Trust and meet with the Head teacher
- Be encouraged to undertake further governance and other CPD

Organisational Structure

SMART comprises three secondary schools – Liskeard School and Community College, Looe Community Academy and Saltash Community School, three primary schools – Dobwalls Community Primary, Landulph School and Trewidland Community Primary School, and two nurseries at Dobwalls and Liskeard under the same leadership team.

The Trustees of SMART are responsible for setting policies to be used within the Trust, adopting and monitoring an annual plan and budget, and determining the key strategic direction of the Trust. Each school also has its own Local Governing Committee responsible for the scrutiny of policies and practices with their responsibilities set out in a scheme of delegation. Governors of the Local Governing Committee at each of the schools are linked to a trustee on the Trust Board dependant on their skills which are relevant to the particular Trustee's portfolio. The Trust Board normally meets at least once each term to undertake business and receive reports from other Committees and the Local Governing Committee of each school.

The current organisation structure consists of the Members, Trustees, and a Trust Senior Leadership Team comprised of the Chief Executive Officer, the Chief Financial Officer and the Headteachers of each of the schools. The Headteachers and their Senior Leadership Teams control the Academies within those powers delegated to them, implementing the policies laid down by the Trustees and reporting back to them and their LGCs through a termly Head Teacher's Report. They are also responsible for the authorisation of spending within agreed budgets as set out within the Trust's scheme of delegation.

Also reporting to the Chief Executive Officer, is a Trust Shared Services team, which includes the Chief Financial Officer.

The Chief Executive Officer is the Accounting Officer.

Arrangements for setting pay and remuneration of key management personnel

The Trustees consider that the Chief Executive Officer, the Chief Financial Officer, the Headteachers and the Senior Leadership Teams comprise the key leadership personnel in charge of directing and controlling, running, and operating the Trust on a day to day basis. All Trustees give their time freely and no Trustee received remuneration in the year.

Details of Trustees' expenses and related party transactions are disclosed in the notes to the accounts.

The pay of personnel is reviewed annually in accordance with the Trust's Pay Policy. This is presented to the Trust Board via its Remuneration Committee for approval.

Trade union facility time

Relevant union officials

Number of employees who were relevant union officials during the relevant period	Full-time equivalent employee number
6	5.4

Percentage of time spent on facility time

Percentage of time	Number of employees
0%	
1%-50%	6
51%-99%	
100%	

Percentage of pay bill spent on facility time

Provide the total cost of facility time	£2,020
Provide the total pay bill	£20,281,855
Provide the percentage of the total pay bill spent on facility time, calculated as: (total cost of facility time / total pay bill) x 100	0.0099

Paid trade union activities

Time spent on paid trade union activities as a percentage of total paid facility time hours calculated as: (total hours spent on paid trade union activities by relevant union officials during the relevant period / total paid facility time hours) x 100	100%

Related Parties and other Connected Charities and Organisations
SMART has no connected organisations or related party relationships so is therefore not exposed to any impact this may have on the operating policies of the trust.

Engagement with employees (including disabled persons)
The trust has long established fair employment practices in the recruitment, selection, retention and training of disabled staff.
During employment the Trust seeks to work with employees, taking into account their personal circumstances, to ensure appropriate training, development and advanced employment opportunities are available to them to reach their full potential.

The Trust engages with their employees through many means and methods, including:

- Consulting with employees on key matters, including engaging the relevant union officials particularly when establishing and reviewing policies.

Engagement with suppliers, customers and others in a business relationship with the Trust

During the year the trust have continued to foster professional relationships with its suppliers and customers, including its stakeholders in the wider community. The Trust has invested time in communicating with its major contractors, mainly those that provide catering and cleaning. The Trust has ensured that timely payments have been made to all suppliers and contractors, this includes building contractors who have undertaken larger contracted works during the summer months.

The Trust always observes the 7 principles of public life. These principles underpin the decisions made by the company when engaging with suppliers, customers, and beneficiaries.

OBJECTIVES AND ACTIVITIES

Objects and Aims

As set out in the Memorandum and Articles of Association, the object of SMART is specifically restricted to the following: to advance for the public benefit education in the United Kingdom, in particular but without prejudice to the generality of the foregoing by establishing, maintaining, carrying on, managing and developing schools offering a broad and balanced curriculum.

Held at the core of the Multi Academy Trust, its vision provides an agreed statement of what it wants to achieve together. It allows the Trust to set the defined direction of its development at the level of the individual school as well as more widely across the Trust.

SMART Learners

- Every child and adult constantly striving for excellence in all areas of learning.
- Positive recognition of achievement in all its forms and at all levels ensuring every learner feels both supported and challenged.
- Creating strong partnerships with peers and parents to maximise the progress of all learners.

SMART Leaders

- Every child and adult having opportunities to demonstrate and develop their leadership.
- Schools, governors, staff and children being empowered to be active in developing their own character and owning their own futures.
- Trust Senior Leaders and Governors benefitting from actively engaging in system leadership regionally, nationally and internationally.

SMART Communities

- One Trust, working together to focus on the needs of all learners at all phases across South East Cornwall.
- Inclusive local schools with all children and adults making positive contributions as good citizens to strengthen local communities.
- All children and adults feeling safe within a caring and nurturing community in which mutual respect and kindness are non-negotiable.

Objectives, Strategies and Activities

The main strategic objectives and activities of the Trust are underpinned by it's EQUIP principles (Expect the best, Question deeply, Understand our goals, Inspire a love of learning and Praise achievement) which are applied to all of its work from classroom practice to Trust Board meetings.

During 2022 we conducted a full review of our five year plan in order to agree our strategic objectives for the next five years. This process involved detailed discussions and representation from teachers, support staff, school leaders, governors, and Trustees. Agreed objectives are as follows:

- Equitable progress for ALL pupils – Addressing all forms of disadvantage
- Continuous progress for ALL staff – Expectation, opportunity, and support
- Developing leadership at all levels – Active coaching for all leaders
- Excellence in governance – Training, expectations, and challenge
- Developing engaged citizens – Belonging, ownership, and engagement
- Developing the Trust as a positive civic entity – Taking our place as a network hub
- Scalable business services – Each able to expand into Caradon
- Excellence in business practice – Cost effective, benchmarked excellence

Public Benefit

The Trustees confirm that they have complied with the duty in Section 17(5) of the Charities Act 2011 to have due regard to the Charity Commissioner's general guidance on public benefit in exercising their powers or duties. They have referred to this guidance when reviewing the Academies aims and objectives and in planning its future activities.

STRATEGIC REPORT

Achievements and Performance

As this report is annually published prior to final confirmation of secondary results, the current estimates by software packages used by the schools are used as a proxy for the final results. This approach has proved similar to final outcomes in previous years.

Most schools in the Trust enjoyed improved outcomes across the board including GCSE results at Liskeard School and Community College and Saltash Community School. Most schools in the country were not able to publish a P8 progress score this year as the SATs were not taken by pupils nationally due to Covid restrictions. Fortunately, Saltash had invested in entry CAT scores so was able to publish its P8 based on national averages collected last year by SISRA. By this measure Saltash published positive P8 of 0.4 which represents the highest achievement in terms of outcomes by the school since progress has been reported. Although no CAT score, our assessment comparison with Liskeard showed them to be in a similar position. Looe Community Academy had dropped into the lowest performance band for Cornwall last year and so this year involved rapid and effective action that halted this drop, re stabilised the school and placed it back on an upward trajectory. The outcomes although improved, still did not represent our aspirations for the school. Early indicators this term have shown that improvements are occurring at pace, and we fully expect the school to be within national average A8 range by the summer.

Landulph and Trewidland had cohorts too small to report upon publicly hence their omissions in the national tables, but overall performance was once again within national averages with some areas significantly higher. Dobwalls once again achieved well at KS1 and KS2 across all areas meaning that the overall performance of all primary children taken collectively across the Trust was greater than national average.

In terms of reducing disadvantage, whilst our track record at primary remains good, progress at Secondary involved marginal reductions in the achievement gap across the majority of subjects at 4+ and 5+ but this underlined the decision to make this the main focus of whole Trust work this year. The first stage of this work was completed this Autumn with Trustees receiving gap analysis data for all subjects across all schools and all year groups.

We are extremely pleased that through the year, our OFSTED visits confirmed our growing strength as a Trust. Saltash returned to 'Good in all areas' in its inspection in May having turned around a double RI; Liskeard

strengthened its position with a 'Good in all areas' OFSTED judgement in March meaning that all of the schools are currently graded 'Good' by OFSTED.

Performance at KS5 in both of our school sixth forms was in line with previous years returning results with the national average band but representing sound progress particularly given the position of both schools in terms of taking measured risk in order to support those with lower entry qualifications who have a recent track record of improvement during their year 11 year in one of our schools.

Attendance

This is tracked for each school and each sub group in each school. A summary of KPIs is presented in the Heads report three times a year to governors and on to Trustees. These reports are benchmarked using the DfE benchmarks for each specific school. This is also the case for staff attendance.

The majority of schools in the UK and in the Trust as a whole are adopting a range of strategies to return attendance figures to pre-pandemic levels. These are also reported to governors regularly.

Over the past year the following attendance figures were reported to governors. The approvements achieved at Saltash are particularly noteworthy as is the improvements to staff attendance from last year and improvements in primary attendance but there are clearly still too many 'red' areas particularly in the case of children with various forms of disadvantage and SEND. Hence attendance remains a key priority for us this year particularly in combination with the focus on disadvantage.

Trust Report 2024 /2025	Jan-25					May-25					Sep-25				
Pupil Attendance	*Lan*	*Dob*	*Loe*	*Lisk*	*Salt*	*Lan*	*Dob*	*Loe*	*Lisk*	*Salt*	*Lan*	*Dob*	*Loe*	*Lisk*	*Salt*
Overall attendance.	95%	94%	88%	91%	91%	94%	94%	88%	90%	91%	94%	96%	88%	90%	91%
Persistent absence	20%	19%	35%	29%	25%	11%	21%	37%	29%	23%	13%	15%	37%	29%	23%
Severe absence	2%	0%	5%	4%	3%	2%	1%	4%	3%	3%	2%	2%	4%	3%	3%
Staff attendance figures															
Overall attendance.	99%	95%	94%	90%	91%	98%	98%	93%	91%	90%	99%	97%	93%	91%	90%
Excluding long term sick.	99%	97%	98%	97%	95%	98%	100 %	96%	96%	93%	99%	100 %	96%	96%	93%
Disadvantaged pupils															
Attendance for PP	94%	90%	88%	87%	88%	93%	88%	84%	86%	88%	93%	89%	84%	86%	88%
Attendance for SEND (E)	99%	81%	78%	76%	82%	99%	87%	84%	81%	80%	96%	85%	84%	81%	80%
Attendance for SEND (K).	87%	93%	79%	79%	79%	88%	91%	80%	73%	84%	86%	89%	80%	73%	84%
Attendance of CIC	N/A	93%	86%	77%	74%	N/A	87%	89%	79%	76%	N/A	79%	89%	79%	76%

Key Performance Indicators

	Target	Actual
In year balance as a % of total income	0.10%	5.47%
Revenue reserve as a % of total income	5.82%	6.65%
Senior Leaders as a % of workforce	6.39%	5.76%
Pupil to teacher ratio	17.70	17.20
Staffing % of total income	76.92%	72.21%

Going Concern

After making appropriate enquiries, the Board of Trustees has a reasonable expectation that the Academy Trust has adequate resources to continue in operational existence for the foreseeable future provided the current additional schools grants continue at the current level. In making these enquiries, the trustees have considered a range of possible risks including ones that would have the highest potential financial impact. The Trust continues to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Statement of Accounting Policies.

FINANCIAL REVIEW

Most of the Trust's income is obtained from the DfE via the ESFA in the form of recurrent grants, the use of which is restricted to particular purposes. The grants received from the DfE during the year ended 31 August 2025 and the associated expenditure are shown as Restricted Funds in the Statement of Financial Activities.

SMART also receives grants for fixed assets from the DfE which are shown in the Statement of Financial Activities as restricted income in the Fixed Asset Fund. The Restricted Fixed Asset Fund balance is reduced by annual depreciation charges over the useful life of the assets concerned, as defined in the SMART's accounting policies.

During the year ended 31 August 2025 total expenditure of £26,659,466 was covered by recurrent grant funding from the DfE, together with other incoming resources of £28,202,251. During the year income exceeded expenditure by £1,169,999. This excludes the restricted fixed asset funds.

At 31 August 2025 the net book value of fixed assets was £35,933,223 and movements in tangible fixed assets are shown in note 15 to the financial statements. The assets were used exclusively for providing education and the associated support services to the students within SMART.

The Local Government Pension Scheme as at 31st August 2025 held a deficit of £Nil, the breakdown of which is detailed within note 25 to the financial statements.

Key financial policies adopted or reviewed during the year include the Finance Regulations policy and procedures and the Financial Scheme of Delegation.

Parliament has agreed, at the request of the Secretary of State for Education, to guarantee that, in the event of charitable company closure, outstanding LGPS liabilities would be met by the Department for Education. The guarantee came in force on 18th July 2013.

Reserves Policy

The policy of SMART is to carry forward a prudent level of reserves designed to enable capital investment and maintenance, to fund development planning and to be prepared for any other unforeseen contingencies.

It is the intention of the Trust Board to maintain an appropriate level of reserves between 5% and 8% of GAG and unrestricted income. The target reserves are therefore around £1,354,000. Current free reserves (GAG and unrestricted funds) are £1,599,026.

The main financial risk to SMART is that of managing its short-term cash flow effectively. To mitigate this risk it has been agreed by the Trust Board that an appropriate reserves balance would be up to a maximum of 8% of income. Where there is a requirement for additional reserves in order to invest in assets or fund improvement/ expansion projects, as per development planning, then this will be agreed by the Resources Committee as part of the budget approval process.

SMART has confidence that it will meet the required pension contributions from its projected income without significantly impacting on its planned level of charitable activity, it continues to calculate its 'free' or general unrestricted reserves without setting aside designated reserves to cover the pension liability

Investment Policy

The Trust will, where possible, use its income in the financial and academic years it is acquired; except for that designated as Reserves. Investment therefore means placing that income in a low risk environment, so funds are available when needed and maximising returns by making use of appropriate savings and other investment accounts.

To expedite this, the Chief Financial Officer is authorised to move funds among the Trust's accounts in line with the financial scheme of delegation.

Any monies identified for a future purpose with an identified date will be invested appropriately.

The risk, advantages, and disadvantages of having all the Trust's funding within one bank will be monitored annually by the Finance Trustee. The Chief Financial Officer will also ensure that the chosen bank is of a minimum of an A rating unless there is a compelling reason for it not to be. Other forms of investment for the Trust's funds will be regularly reviewed and adopted if approved by the Trust Board.

PRINCIPAL RISKS AND UNCERTAINTIES

The Board of Trustees has reviewed the major risks to which SMART is exposed, in particular, those relating to teaching, provision of facilities and other operational areas of the Trust, and its finances. They have ensured that the management structure, systems and controls are in place to manage those risks, as well as insurance to cover financial and governance arrangements where necessary. The Trustees ensure a regular review of risks through the reporting provided by the Headteachers to the Local Governing Committees and then to the Trust Board.

The principal risks and uncertainties facing SMART are identified in the full risk register and are as follows:

- The Trust recognises the risk that may exist if one person has significant control and access of finance systems. To mitigate this risk a scheme of delegation and appropriate system checks are in place.
- The Trust accepts that there could be risk from the pooling of the membership of the Local Government Pension Scheme in which it participates. To mitigate this risk, the Trust monitors the most up to date information available from the Cornwall Pensions representatives.
- The Trust has considerable reliance on continued Government funding through the ESFA and there is no assurance that Government policy or practice will remain the same or that public funding will continue at the same levels or on the same basis.
- The continuing success of the Trust is dependent on continuing to attract applicants in sufficient numbers by maintaining the highest educational standards. To mitigate this risk, the Trust ensures that student success and achievement are closely monitored and reviewed. Where entry is below the planned numbers, swift action is taken to adjust staffing and courses.
- The Trust's ability to maintain its premises, facilities, and other key operating infrastructure in a good state of repair given financial pressures and limited capital funding.

FUNDRAISING

The trust does not work with, or have oversight of, any commercial participators and/ or professional fundraisers.

STREAMLINED ENERGY AND CARBON REPORTING

UK Greenhouse gas emissions and energy use data for the period	1 September 2024 to 31 August 2025	1 September 2023 to 31 August 2024
Energy consumption used to calculate emissions (kWh)	3,363,916	3,600,576
Energy consumption break down (kWh) (optional)		
• gas,	2,102,158	2,256,443
• electricity,	1,200,929	1,275,864
• transport fuel	60,829	68,268
Scope 1 emissions in metric tonnes CO2e		
Gas consumption	385	413
Owned transport – mini-buses	8	9
Total scope 1	393	422
Scope 2 emissions in metric tonnes CO2e		
Purchased electricity	213	264
Scope 3 emissions in metric tonnes CO2e		
Business travel in employee owned vehicles	7	7
Total gross emissions in metric tonnes CO2e	612	693
Intensity ratio		
Tonnes CO2e per pupil	0.19	0.21

Quantification and Reporting Methodology
We have followed the 2019 HM Government Environmental Reporting Guidelines. We have also used the GHG Reporting Protocol – Corporate Standard and have used the 2025 UK Government's Conversion Factors for Company Reporting.

Intensity measurement
The chosen intensity measurement ratio is total gross emissions in metric tonnes CO2e per pupil, the recommended ratio for the sector.

Measures taken to improve energy efficiency
We have installed smart meters across our sites and have upgraded windows and window walling to improve the quality of the environment and heat retention. Solar panels are in place at two of the large secondary schools. All replacement lighting is more energy efficient and includes movement sensors to ensure lighting is switched off automatically when an area is not in use. We are replacing the building management systems across all sites to ensure flexibility and efficiency in the heating systems. Alternative heating systems for the primary schools which are currently oil fired due to their rural locations is part of our carbon reduction strategy.

Across the trust there is increased the use of technology for virtual meetings for staff, governor, and trustees to reduce the need for travel between sites. When travel between sites does occur, we encourage car sharing where possible. We have also installed EV charging points at one of our larger secondary schools.
SMART's Business Development Plan also includes a strand to identify strategies for achieving Carbon Neutral Status in the longer term.

PLANS FOR FUTURE PERIODS

For a full description of plans for the next five years please see our agreed five year plan. In summary these plans for the future include:

- To continue the successful reduction in the attendance and progress gap for disadvantaged pupils.
- To continuously improve the pedagogical skills of all teachers. To build on the agreed learning models developed with senior and middle leaders and through these, focus a higher proportion of training and meeting time on the development of pedagogy.
- To continue to challenge the most able to ensure that the top 20% of attainment in secondary Y11 achieve P8 positive. That primary progress is positive for pupils in NARE and all primary years. ALPS for top three bands (A*-B)/ ALPS overall.
- To personalise learning by ensuring that teaching proactively builds knowledge, skills and conceptual understanding and that slower development in any area is routinely highlighted for intervention or support.
- To continue to integrate SECRET skills into subjects across the Trust
- To build on the moderated assessment of leadership capacity conducted this year and use this to continue to develop leaders at all levels by all staff being supported in achieving their expected leadership levels.
- To support continued excellent governance
- To inspire excellence by ensuring 100% of staff achieve an overall pass in appraisal
- To grow sustainably by ensuring there is capacity in place
- To grow partner networks by increasing the number of events which can add opportunities to other schools, play an active role in networking organisations such as CASH, CAPH, CEP and CACE and continuing to share exemplar solutions with other institutions locally, nationally and internationally.

In the coming year the focus is on ensuring the improving trends achieved this year and ensure that Looe returns an equivalent to the 'Good' judgement in all categories either by the old or new OFSTED framework depending on when it is visited as a result of our highly effective rapid improvement plan.

In order to achieve this, we will be continuing to align assessment practices to enable easier transfer of best practice between schools, ensuring all pupils benefit from the best practice the Trust can provide. This also, for the first time, will provide benchmarks for performance of pupils in all subjects and all year groups throughout their secondary experience.

Work on improvements to underpinning processes such as attendance practice, implementation and quality assurance will continue from last year through both the Operational Leadership group (TOLT) and Trust Senior Leadership Team (TSLT)

FUNDS HELD AS CUSTODIAN TRUSTEE ON BEHALF OF OTHERS

SMART and its Trustees do not act as the Custodian Trustees of any other Charity.

SECTION 172 STATEMENT

Under section 172(1)(a) to (f) of the Companies Act 2006, directors of a company must act in a way most likely to promote the success of the company, and in doing so must have regard to:

The likely consequences of any decision in the long term
The Trust makes all key decisions in line with its 5-year strategic plan. The strategic plan is the result of a collaborative process with input from all Trust senior leaders which is reviewed and agreed with Trustees. The plan is regularly monitored and reviewed for impact.

The interests of the company's employees
The Trust's employees are a key asset to the business. Regular engagement with employees is essential to ensure we can address any issues that are raised as quickly as possible. The Trust seeks to ensure that staff welfare is actively considered through the use of staff wellbeing advocates and favourable working practices. The Trust's health and safety policies help to ensure that the working environment for staff meets high standards of safety and security. The Trust regularly meets with staff union representatives through a Joint Consultative Negotiations Committee to seek views and feedback on its policies. The Trust's robust appraisal system provides all staff with access to training and development to aid improved performance and leadership development.

The need to foster the company's business relationships with suppliers, customers and others
The Trust is keen to forge and maintain business relationships with partners and suppliers to ensure that the best and most efficient service is achieved whilst obtaining value for money. This is achieved by regular reviews to help build two way relationships which will benefit both parties.

The impact of the company's operations on the community and the environment
The Trust recognises its responsibility to care for the environment and to minimise environmental impact where possible in the activities that it undertakes. Environmental issues are covered within the curriculum, discussed at the Student Council meetings and each of the schools have shown their support for the 'Green Charter for schools in Cornwall'.

The Trust has a key strand within its development plan that is solely focused on reducing its carbon footprint. It encourages all staff and students to participate in initiatives to help reduce a negative impact on the environment.

The desirability of the company maintaining a reputation for high standards of business conduct
The reputation of the whole Trust is a key to its success. The Trust's values and behaviours are consistent throughout it's operations and communications with staff, the local community and suppliers.

The need to act fairly as a company
The Trust aims to be a fully inclusive organisation and will not unfairly discriminate against students, staff or any of its stakeholders. There are clear policies and procedures in place which are regularly reviewed to assist the Trust in it's aim to achieve this and maintain transparency.

AUDITOR
In so far as the Trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

The auditors, Bishop Fleming Audit Limited, are willing to continue in office and a resolution to appoint them will be proposed at the annual general meeting.

Trustees' report, incorporating a strategic report, approved by order of the Board of Trustees, as the company directors, on 10th December 2025 and signed on the board's behalf by:

J Crisp
Chair of Trustees

GOVERNANCE STATEMENT

SCOPE OF RESPONSIBILITY

As Trustees, we acknowledge we have overall responsibility for ensuring that South East Cornwall Multi Academy Regional Trust has an effective and appropriate system of control, financial and otherwise. However, such a system is designed to manage rather than eliminate the risk of failure to achieve business objectives and can provide only reasonable and not absolute assurance against material misstatement or loss.

The Board of Trustees has delegated the day-to-day responsibility to the Chief Executive Officer, as Accounting Officer, for ensuring financial controls conform to the requirements of both propriety and good financial management and in accordance with the requirements and responsibilities assigned to it in the funding agreement between South East Cornwall Multi Academy Regional Trust and the Secretary of State for Education. They are also responsible for reporting to the Board of Trustees any material weaknesses or breakdowns in internal control.

GOVERNANCE

The information on governance included here supplements that described in the Trustees' Report and in the Statement of Trustees' Responsibilities. The Board of Trustees has met formally as a group 4 times during the year. Whilst the full board meets less than 6 times a year, all the Trustees are involved in more meetings throughout the year depending on committees that they are members of. These committees have delegated decision making powers in line with the Trust scheme of delegation. Additionally, throughout the year all Trustees, including the Chair, are provided with a set of monthly management accounts. For these reasons it is considered that the Trust meets the Academies Trust Handbook requirements for achieving sufficient financial oversight.

Trustee	Meetings attended	Out of a possible
D Buckley, Accounting Officer & CEO	4	4
V Campbell Barr (from 25.02.25)	2	2
L Hallam, Chair (ended 27.05.25)	2	3
C Hodges (from 25.06.25)	1	1
J Crisp, Chair (from 27.05.25)	2	4
N Toms (from 12.09.24)	4	4
M Aarts	4	4
L Lawson	4	4
K Reed (from 25.02.25)	1	2
J Chan-Penny	4	4
J Traverse (ended 19.11.24)	0	0
G Simpson (from 28.03.25)	0	1

Trust Board Annual Review

The Trust conducts an annual review of the effectiveness of the Trust Board with Members. Last year we conducted a thorough review. The review focusesed on the following questions from the SMART Scheme of Delegation and previously agreed with Members:

- Is the Trust Board effectively fulfilling its core governance functions?
- Is the work and performance of the Trust Board closely aligned with SMART's stated vision and values?
- Is there a convincing rationale for the goals set out in the Trust's Strategic Plan and is there evidence that the Board is active and effective in supporting and monitoring progress towards the achievement of these goals and of the Trust's charitable objectives?
- Are there effective procedures for holding senior leaders to account for the performance of the Trust and its constituent schools and the quality of education and learning they provide?
- Is financial oversight sound? Are there significant financial risks facing SMART as a whole, or its individual schools of which the Members should be aware?

- Reviewed against national standards, are there significant risks to educational quality, pupil progress and attainment or to matters of student welfare, safeguarding and well-being? Is the Board confident of its capacity to address these risks effectively, including but not exclusively, in any schools with an OFSTED 3 or 4 judgement or in danger of receiving one? Are there wider reputational risks to SMART which need to be addressed?
- Does the Board operate a robust and effective compliance system which assures Members that the Board is meeting its financial, statutory and legal obligations?
- Does the Board have the capacity in terms of numbers and skills to meet current and future challenges? Are the right people around the table and are there any significant skills gaps?
- Does the Trust have in place effective procedures to ensure that the Board has a sound knowledge of the individual schools in SMART and that best endeavours are made to meet their needs?
- Has the Trust Board reviewed its own performance? Was it an internal or external review, which stakeholders participated in the review, what were the conclusions and recommendations and how has the Trust Board acted on them?

In answering these questions, the sources of information available to us were:

- Original Articles of Association and subsequent agreed changes
- The SMART original development plan and subsequent changes
- SMART Strategic Plan and updates
- Trust Board Minutes
- Relevant sub committee minutes e.g. Resources, Learning, People etc
- Annual Report and Accounts from audit
- Non-identifiable aggregated Trust Board Skills Audit
- Any documents on the review of the Trust Board's activities and capability
- The half termly updated risk register
- The termly updated Heads Report and TOLT report.

The Trust Board Chair prepared a report against each of these questions which was presented to Members following the finalisation of the report in the Spring Term.

The Trust has acted on all of the recommendations in the report and has an ongoing schedule of work to address this including the main finding of increasing the size of the board by recruiting a number of Trustees with significant educational expertise.

CONFLICTS OF INTEREST

In accordance with the Academies Accounts Direction and the Academy Trust Handbook, the Trust has established the following processes to manage conflicts of interests across the organisation:

- A Register of Interests – all Trustees, Members, Local Governors and senior staff must declare any business, financial or pecuniary interests on appointment, and update their declarations whenever circumstances change. The Trust maintains a live register of interests which is available on its website.
- Agenda & Meeting Declarations – at the start of each Board or Committee meeting there is a standing agenda item for declarations of interest. This allows for any changes to be declared but also provides an opportunity for any trustee for individual who may have a conflict in relation to an agenda item to declare if before the discussion begins.

COMMITTEES OF THE TRUST BOARD

The Learning Committee is a committee of the main Board of Trustees. The Learning Committee exists to support the Board of the Multi Academy Trust in its delivery of the policies and services as determined by the Trust, the Leadership Group and relevant legislation.

The purpose of the Learning Committee is to monitor the effectiveness of teaching and learning across the Trust's schools in the context of a broad and balanced curriculum and monitor any associated risks.

Attendance at meetings in the year was as follows:

Trustee	Meetings attended	Out of a possible
J Crisp Chair	3	3
V Campbell Barr (from 25.02.25	2	2
C Hodges (from 25.06.25)	0	0
L Lawson	3	3
J Traverse (ended 19.11.24)	2	2
K Reed (from 25.02.25)	1	2

The CEO is in attendance at the Learning Committee meetings.

The Resources Committee is a committee of the main Board of Trustees. Its purpose is to assist the decision making of the Board of Trustees by enabling more detailed consideration to be given to the best means of fulfilling the Board of Trustees responsibility to ensure sound management of the Trust's finances and resources, including proper planning, monitoring and probity and monitoring any associated risks.

Attendance at meetings in the year was as follows:

Trustee	Meetings attended	Out of a possible
L Hallam (ended 27.05.25)	1	2
N Toms (from 12.09.24)	3	3
J Chan-Penny	3	3
M Aarts, Chair	3	3
G Simpson (from 28.03.25)	1	2

The CEO and CFO are in attendance at the Resources Committee meetings.

The People Committee is a committee of the main Board of Trustees. The purpose of the People Committee is to focus on issues relating to the employment, development and wellbeing of staff, the safety, wellbeing of students and the Trust's relationships with its community and partners.
Attendance at meetings in the year was as follows:

Trustee	Meetings attended	Out of a possible
J Crisp Chair	3	3
V Campbell Barr (from 25.02.25	2	2
C Hodges (from 25.06.25)	0	0
L Lawson	3	3
J Traverse (ended 19.11.24)	2	2
K Reed (from 25.02.25)	1	2

The CEO is in attendance at the People Committee meetings.

The Audit & Risk Committee is a committee of the main Board of Trustees. Its purpose is to help promote the highest standards of propriety in the use of public funds and encourage proper accountability for the use of those funds. To promote the development of internal control systems which will help satisfy the Board of Trustees that the Multi Academy Trust will achieve its objectives whilst operating in accordance with any statutory requirements and monitor any associated risks.

Attendance at meetings in the year was as follows:

Trustee	Meetings attended	Out of a possible
L Hallam (ended 27.05.25)	1	2
N Toms (from 12.09.24)	3	3
J Chan-Penny	3	3
M Aarts, Chair	3	3
G Simpson (from 28.03.25)	1	2

The CEO and CFO are in attendance at the Audit & Risk Committee meetings.

The Remuneration Committee is a committee of the main Board of Trustees. Its purpose is to verify that the processes for performance management and associated pay awards for all staff are fair, equitable and in line with statutory and contractual obligations and monitor any associated risks.
Attendance at meetings in the year was as follows:

Trustee	Meetings attended	Out of a possible
L Hallam, Chair (ended 27.5.25)	2	2
N Toms (from 12.09.24)	1	1
L Lawson	2	2
J Traverse (ended 19.11.24)	1	1
K Reed (from 25.02.25)	0	1

The CEO and CFO are in attendance at the Remuneration Committee meetings.

REVIEW OF VALUE FOR MONEY

As Accounting Officer the Chief Executive Officer has responsibility for ensuring that the Academy Trust delivers good value in the use of public resources. The Accounting Officer understands that value for money refers to the educational and wider societal outcomes, as well as estates safety and management achieved in return for the taxpayer resources received.

The Accounting Officer considers how the Trust's use of its resources has provided good value for money during each academic year, and reports to the Board of Trustees where value for money can be improved, including the use of benchmarking data where appropriate. The Accounting Officer for the Academy Trust has delivered improved value for money during the year by:

Improving Educational Results

Ensuring that resources are directed to where they are most needed and are most effective in meeting educational requirements. The Academy Trust has:

- Engaged with other providers within the local area to provide cost effective, quality vocational study opportunities to students who require alternative provision.
- Monitored performance of its staff through its Quality Assurance cycle and has deployed staff efficiently within curriculum departments.
- Identified the differing needs of students and has ensured the relevant support is provided to them including through focusing Pupil Premium and additional Sports related funding. funding and Covid related Recovery funding.
- Further development of our agreed learning model to enable greater identification of gaps in understanding across all subjects.
- Monitored the effective use of relevant funding to ensure the trust's estate is safe, well maintained, and complies with regulations.

The effectiveness of these strategies was seen in the improvements to SATS, GCSE and A level results in the majority of courses in the majority of our academies during the summer exam season of 2025 over the accepted 2019 benchmark. Progress at Looe Community Academy was slower due to rapid measures in the year to halt and reverse the previously noted downward trend. Given the small size of LCA compared to the other two secondary schools the contribution of the school to the overall Trust figures was not sufficiently large to prevent the overall total from improving significantly. Evidence of the other targeted groups is detailed within the Pupil Premium report published on the academies' websites. Wherever expected improvements did not occur, each of the schools evaluates this performance and provides strategies to address this. In addition, all schools have their improvement plans assessed annually through in depth peer review.

Financial Governance and Oversight

SMART's governance arrangements include regular monitoring by the Trust Board, the Resources Committee and the Audit & Risk Committee. They receive financial reports on a regular basis during the year and agree and ratify the budget on an annual basis.

Better Purchasing

Local Governors, school managers and staff follow procedures for assessing need and obtaining goods and services which provide value for money in terms of suitability, efficiency, time and cost.
Examples of steps taken to ensure value for money when purchasing include:

- Viewing alternative purchasing options online in order to find the best value
- Securing Trust wide discounts and alignment of contracts where possible
- A tender process for major purchases and contracts

The apprenticeship levy is being used to provide quality training to apprentices. Each change in staffing structure across the Trust involves consideration of opening further opportunities for apprenticeship positions.

As the Trust has over 3,000 students it receives an annual allocation of capital SCA funding (School Condition Allocation). The Trust has developed a robust policy to ensure that the funding is employed effectively and consistently across the schools. Any identified works are carried out in line with the Trust's tender policy.

Better Income Generation

Examples of steps taken to maximise income include:

- The letting of school premises and All Weather Pitches to local community groups
- The provision of Educational Welfare Services to other schools and Trusts
- Bid writing and applications for grant funding for specific projects

Reviewing Controls and Managing Risks

Regular budget reports and expenditure against the budget have been reviewed by the Local Governing Committees and the Trust Board as well as by budget holders in order to ensure that spending is within budget.

Segregation of duties in terms of authorisation, responsibility and accountability is applied across the Trust to all budget holders, SLT and finance teams. On a termly basis an internal finance audit is undertaken by the Trust's Senior Finance Officer to ensure compliance with key financial risks. Twice a year internal scrutiny assurance checks are undertaken by external auditors on behalf of the Trustees. These tests are defined by the Audit Committee in line with the key risks to the Trust.

The Risk Register was reviewed each half term during the previous year to ensure the key strategic risks were monitored. The model has proved effective and so continues to be used as regularly this year to monitor risks and ensure mitigation procedures are in place were appropriate. Actions taken to manage risk include the purchase of an appropriate level of insurance cover and seeking professional advice from Human Resources, Accountants and Legal Services when required.

THE PURPOSE OF THE SYSTEM OF INTERNAL CONTROL

The system of internal control is designed to manage risk to a reasonable level rather than to eliminate all risk of failure to achieve policies, aims and objectives. It can, therefore, only provide reasonable and not absolute assurance of effectiveness. The system of internal control is based on an ongoing process designed to identify and prioritise the risks the achievement of Academy Trust policies, aims and objectives, to evaluate the likelihood of those risks being realised and the impact should they be realised, and to manage them efficiently, effectively and economically. The system of internal control has been in place in South East Cornwall Multi Academy Regional Trust for the period from 1 September 2024 to 31 August 2025 and up to the date of approval of the annual report and financial statements.

CAPACITY TO HANDLE RISK

The Board of Trustees has reviewed the key risks to which the SMART is exposed together with the operating, financial and compliance controls that have been implemented to mitigate those risks. The Board of Trustees is of the view that there is a formal ongoing process for identifying, evaluating and managing the Academy Trust's significant risks that have been in place for the period from 1 September 2024 to 31 August 2025 and up to the date of approval of the annual report and financial statements. This process is regularly reviewed by the Board of Trustees.

THE RISK AND CONTROL FRAMEWORK

SMART's system of internal financial control is based on a framework of regular management information and administrative procedures including the segregation of duties and a system of delegation and accountability. In particular it includes:

- Comprehensive budgeting and monitoring systems with an annual budget and periodic financial reports which are reviewed and agreed by the Board of Trustees
- Regular reviews by the Board of Trustees of reports which indicate financial performance against the forecasts and of major purchase plans, capital works and expenditure programmes
- Setting targets to measure financial and other performance
- Clearly defined purchasing (assets purchase or capital investment) guidelines
- Delegation of authority and segregation of duties
- Identification and management of risks

The Board of Trustees has considered the need for a specific internal audit function and have decided not to appoint an internal auditor. However, the Trustees have appointed Westcotts Chartered Accountants, the external auditor, to perform additional checks.

In particular the checks carried out in the current period included:

- Testing of credit card procedures and transactions
- Testing of expenditure in line with finance policy
- Testing of fixed assets
- A review of Governance to assess the processes and procedures in place for reporting to Trustees including evidence of appropriate challenge and response

Annually, a report is issued by to the Board of Trustees, through the Audit & Risk Committee on the operation of the systems of control and on the discharge of the Board of Trustees' financial responsibilities.
During the current period Westcotts Chartered Accountants delivered their schedule of work as planned. There were no material control issues arising as a result of their work.

REVIEW OF EFFECTIVENESS

As Accounting Officer, the Chief Executive Officer has responsibility for reviewing the effectiveness of the system of internal control. During the year in question the review has been informed by:

- The work of the external auditor
- The financial management and governance self-assessment process
- The work of the executive managers within the Academy Trust who have responsibility for the development and maintenance of the internal control framework

The Accounting Officer has been advised of the implications of the result of their review of the system of internal control by the Audit Committee and a plan to ensure continuous improvement of the system is in place.

Conclusion

Based on the advice of the Audit and Risk Committee and the Accounting Officer, the Board of Trustees is of the opinion that the Academy Trust has an adequate and effective framework for governance, risk management and control.

Approved by order of the members of the Board of Trustees on 10 December 2025 and signed on its behalf by:

J Crisp
Chair of Trustees

Dan Buckley
Accounting Officer

STATEMENT OF REGULARITY, PROPRIETY AND COMPLIANCE FOR THE YEAR ENDED 31 AUGUST 2025

STATEMENT OF REGULARITY, PROPRIETY AND COMPLIANCE

As accounting officer of South East Cornwall Multi Academy Regional Trust, I confirm that I have had due regard to the framework of authorities governing regularity, propriety and compliance, including the Academy Trust's funding agreement with DfE, and the requirements of the Academy Trust Handbook, including responsibilities for estates safety and management. I have also considered my responsibility to notify the Academy Trust Board of Trustees and DfE of material irregularity, impropriety and non-compliance with terms and conditions of all funding, including for estates safety and management.

I confirm that I, and the Academy Trust Board of Trustees are able to identify any material irregular or improper use of all funds by the Academy Trust, or material non-compliance with the framework of authorities.

I confirm that no instances of material irregularity, impropriety or non-compliance have been discovered to date. If any instances are identified after the date of this statement, these will be notified to the Board of Trustees and DfE.

D Buckley
Accounting Officer
Date:

STATEMENT OF TRUSTEES' RESPONSIBILITIES FOR THE YEAR ENDED 31 AUGUST 2025

The Trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with the Academies Accounts Direction published by the Department for Education, United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

Company law requires the Trustees to prepare financial statements for each financial . Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP 2019 and the Academies Accounts Direction 2024 to 2025;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for ensuring that in its conduct and operation the charitable company applies financial and other controls, which conform with the requirements both of propriety and of good financial management. They are also responsible for ensuring grants received from DfE have been applied for the purposes intended.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by order of the members of the Board of Trustees and signed on its behalf by:

J Crisp
(Chair of Trustees)
Date:

INDEPENDENT AUDITORS' REPORT ON THE FINANCIAL STATEMENTS TO THE MEMBERS OF SOUTH EAST CORNWALL MULTI ACADEMY REGIONAL TRUST

OPINION

We have audited the financial statements of South East Cornwall Multi Academy Regional Trust (the 'Academy Trust') for the year ended 31 August 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', the Charities SORP 2019 and the Academies Accounts Direction 2024 to 2025 issued by the Department for Education.

In our opinion the financial statements:

- give a true and fair view of the state of the Academy Trust's affairs as at 31 August 2025 and of its incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006, the Charities SORP 2019 and the Academies Accounts Direction 2024 to 2025 issued by the Department for Education.

BASIS FOR OPINION

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the Academy Trust in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

CONCLUSIONS RELATING TO GOING CONCERN

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Academy Trust's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

OTHER INFORMATION

The other information comprises the information included in the Annual Report other than the financial statements and our Auditors' Report thereon. The Trustees are responsible for the other information contained within the Annual Report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

OPINION ON OTHER MATTERS PRESCRIBED BY THE COMPANIES ACT 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' Report which includes the Strategic Report and the Directors' Report prepared for the purposes of company law for the financial year for which the financial statements are prepared is consistent with the financial statements.
- the Strategic Report and Directors' Report have been prepared in accordance with applicable legal requirements.

MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

In the light of our knowledge and understanding of the Academy Trust and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

RESPONSIBILITIES OF TRUSTEES

As explained more fully in the Statement of Trustees' Responsibilities, the Trustees (who are also the directors of the Academy Trust for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the Academy Trust's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the Academy Trust or to cease operations, or have no realistic alternative but to do so.

AUDITORS' RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditors' Report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- the nature of the Academy sector, control environment and the Academy Trust's performance;
- results of our enquiries of management and the Trustee board, including the committees charged with governance over the Academy Trust's finance and control, about their own identification and assessment of the risks of irregularities;
- any matters we identified having obtained and reviewed the Academy Trust's documentation of their policies and procedures relating to:
    - identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of non-compliance;
    - detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud;
    - the internal controls established to mitigate risks of fraud or non-compliance with laws and regulations;
- how the Academy Trust ensured it met its obligations arising from it being financed by the Department for Education and other funders, and as such material compliance with these obligations is required to ensure the Academy Trust will continue to receive its public funding and be authorised to operate, including around ensuring there is no material unauthorised use of funds and expenditure;
- how the Academy Trust ensured it met its obligations to its principal regulator, the Secretary of State for Education; and
- the matters discussed among the audit engagement team and involving relevant internal Academy specialists regarding how and where fraud might occur in the financial statements and any potential indicators of fraud.

As a result of these procedures, we considered the opportunities and incentives that may exist within the Academy Trust for fraud, which included incorrect recognition of revenue, management override of controls using manual journal entries, procurement and payroll. We identified the greatest potential for fraud as incorrect recognition of revenue and management override using manual journal entries.

In common with all audits under ISAs (UK), we are also required to perform specific procedures to respond to the risk of management override. We also obtained an understanding of the legal and regulatory frameworks that the Academy Trust operates in, focusing on provisions of those laws and regulations that had a direct effect on the determination of material amounts and disclosures in the financial statements. The key laws and regulations we considered in this context included the Academies Accounts Direction, the Academy Trust Handbook, the Companies Act 2006 and tax legislation.

In addition, we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which may be fundamental to the Academy Trust's ability to operate or to avoid a material penalty. These included safeguarding regulations, data protection regulations, occupational health and safety regulations, education and inspections legislation, building legislation and employment legislation.

Our procedures to respond to risks identified included the following:

- reviewing the financial statement disclosures and testing to supporting documentation to assess compliance with provisions of relevant laws and regulations described as having a direct effect on the financial statements;
- reviewing the financial statement disclosures and testing to supporting documentation to assess the recognition of revenue;
- enquiring of Trustees and management and those charged with governance concerning actual and potential litigation and claims;
- performing procedures to confirm material compliance with the requirements of its regulators;
- performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud;
- reading minutes of meetings of those charged with governance and reviewing internal control reports; and
- in addressing the risk of fraud through management override of controls, testing the appropriateness of journal entries and other adjustments; and assessing whether the judgements made in making accounting estimates are indicative of a potential bias.

We also communicated relevant identified laws and regulations and potential fraud risks to all engagement team members, and remained alert to any indications of fraud or non-compliance with laws and regulations throughout the audit.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non- compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our Auditors' Report.

USE OF OUR REPORT

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an Auditors' Report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members, as a body, for our audit work, for this report, or for the opinions we have formed.

Alison Oliver FCA (Senior Statutory Auditor)
for and on behalf of
Bishop Fleming Audit Limited
Chartered Accountants
Statutory Auditors
Chy Nyverow
Newham Road
Truro
Cornwall
TR1 2DP
Date:

INDEPENDENT REPORTING ACCOUNTANT'S ASSURANCE REPORT ON REGULARITY TO SOUTH EAST CORNWALL MULTI ACADEMY REGIONAL TRUST AND THE DEPARTMENT FOR EDUCATION

In accordance with the terms of our engagement letter dated 14 July 2025 and further to the requirements of the Department for Education (DfE) as included in the extant Framework and Guide for External Auditors and Reporting Accountants of Academy Trusts, we have carried out an engagement to obtain limited assurance about whether anything has come to our attention that would suggest, in all material respects, the expenditure disbursed and income received by South East Cornwall Multi Academy Regional Trust during the year 1 September 2024 to 31 August 2025 have not been applied to the purposes intended by Parliament and that the financial transactions do not conform to the authorities which govern them.

This report is made solely to South East Cornwall Multi Academy Regional Trust and the Secretary of State for Education in accordance with the terms of our engagement letter. Our work has been undertaken so that we might state to South East Cornwall Multi Academy Regional Trust and the Secretary of State for Education those matters we are required to state in a report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than South East Cornwall Multi Academy Regional Trust and the Secretary of State for Education, for our work, for this report, or for the conclusion we have formed.

RESPECTIVE RESPONSIBILITIES OF THE ACCOUNTING OFFICER OF SOUTH EAST CORNWALL MULTI ACADEMY REGIONAL TRUST AND THE REPORTING ACCOUNTANT

The accounting officer is responsible, under the requirements of South East Cornwall Multi Academy Regional Trust's funding agreement with the Secretary of State for Education dated 23 March 2017 and the Academy Trust Handbook, extant from 1 September 2024, for ensuring that expenditure disbursed and income received is applied for the purposes intended by Parliament and the financial transactions conform to the authorities which govern them.

Our responsibilities for this engagement are established in the United Kingdom by our profession's ethical guidance and are to obtain limited assurance and report in accordance with our engagement letter and the requirements of the extant Framework and Guide for External Auditors and Reporting Accountants of Academy Trusts. We report to you whether anything has come to our attention in carrying out our work which suggests that in all material respects, expenditure disbursed and income received during the year 1 September 2024 to 31 August 2025 have not been applied for the purposes intended by Parliament or that the financial transactions do not conform to the authorities which govern them.

APPROACH

We conducted our engagement in accordance with the Framework and Guide for External Auditors and Reporting Accountant of Academy Trusts issued by DfE, which requires a limited assurance engagement as defined in our engagement letter.

The objective of a limited assurance engagement is to perform such procedures as to obtain information and explanations in order to provide us with sufficient appropriate evidence to express a negative conclusion on regularity.

A limited assurance engagement is more limited in scope than a reasonable assurance engagement and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in a reasonable assurance engagement. Accordingly, we do not express a positive opinion.

Our engagement includes examination, on a test basis, of evidence relevant to the regularity and propriety of the Academy Trust's income and expenditure.

The work undertaken to draw our conclusion includes:

An assessment of the risk of material irregularity and impropriety across all of the Trust's activities;

Further testing and review of the areas identified through the risk assessment including enquiry, identification of controls processes and examination of supporting evidence across all areas indentified as well as additional verification work where considered necessary; and

Consideration of evidence obtained through the work detailed above and the work completed as part of our audit of the financial statements in order to support the regularity conclusion.

In line with the Framework and Guide for External Auditors and Reporting Accountants of Academy Trusts, we have not performed any additional procedures regarding the Trust's compliance with safeguarding, heath and safety and estates management.

CONCLUSION

In the course of our work, nothing has come to our attention which suggest in all material respects the expenditure disbursed and income received during the year 1 September 2024 to 31 August 2025 has not been applied for the purposes intended by Parliament or that the financial transactions do not conform to the authorities which govern them.

Alison Oliver FCA
Reporting Accountant
for and on behalf of
Bishop Fleming Audit Limited
Chartered Accountants
Statutory Auditors
Chy Nyverow
Newham Road
Truro
Cornwall
TR1 2DP

Date:

SOUTH EAST CORNWALL MULTI ACADEMY REGIONAL TRUST
(A COMPANY LIMITED BY GUARANTEE)

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 AUGUST 2025

	Note	Unrestricted funds 2025 £	Restricted funds 2025 £	Restricted fixed asset funds 2025 £	Total funds 2025 £	Total funds 2024 £
INCOME FROM:						
Donations and capital grants	3	**794**	**-**	**1,796,296**	**1,797,090**	1,668,480
Other trading activities	6	**288,830**	**-**	**-**	**288,830**	237,509
Investments	7	**55,415**	**-**	**-**	**55,415**	460
Charitable activities	4	**928,393**	**25,132,523**	**-**	**26,060,916**	23,991,611
TOTAL INCOME		**1,273,432**	**25,132,523**	**1,796,296**	**28,202,251**	25,898,060
EXPENDITURE ON:						
Raising funds	8	**25,752**	**-**	**-**	**25,752**	32,821
Charitable activities	8	**1,145,067**	**24,065,137**	**1,423,510**	**26,633,714**	25,742,103
TOTAL EXPENDITURE		**1,170,819**	**24,065,137**	**1,423,510**	**26,659,466**	25,774,924
NET INCOME/ (EXPENDITURE)		**102,613**	**1,067,386**	**372,786**	**1,542,785**	123,136
Transfers between funds	18	**-**	**(520,717)**	**520,717**	**-**	-
NET MOVEMENT IN FUNDS BEFORE OTHER RECOGNISED GAINS/(LOSSES)		**102,613**	**546,669**	**893,503**	**1,542,785**	123,136
OTHER RECOGNISED GAINS/(LOSSES):						
Actuarial gains on defined benefit pension schemes	25	**-**	**2,785,000**	**-**	**2,785,000**	207,000
Pension surplus not recognised	25	**-**	**(2,481,000)**	**-**	**(2,481,000)**	-
NET MOVEMENT IN FUNDS		**102,613**	**850,669**	**893,503**	**1,846,785**	330,136

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT) (CONTINUED)
FOR THE YEAR ENDED 31 AUGUST 2025

	Unrestricted funds 2025 £	Restricted funds 2025 £	Restricted fixed asset funds 2025 £	Total funds 2025 £	Total funds 2024 £
RECONCILIATION OF FUNDS:					
Total funds brought forward	**618,226**	**303,788**	**36,584,146**	**37,506,160**	37,176,024
Net movement in funds	**102,613**	**850,669**	**893,503**	**1,846,785**	330,136
TOTAL FUNDS CARRIED FORWARD	**720,839**	**1,154,457**	**37,477,649**	**39,352,945**	37,506,160

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 35 to 66 form part of these financial statements.

SOUTH EAST CORNWALL MULTI ACADEMY REGIONAL TRUST
(A COMPANY LIMITED BY GUARANTEE)
REGISTERED NUMBER:07542166

BALANCE SHEET
AS AT 31 AUGUST 2025

	Note		2025 £		2024 £
FIXED ASSETS					
Tangible assets	15		**35,933,223**		35,260,872
CURRENT ASSETS					
Debtors	16	**1,322,618**		1,170,355	
Cash at bank and in hand	22	**3,936,707**		3,023,440	
		5,259,325		4,193,795	
CURRENT LIABILITIES					
Creditors: amounts falling due within one year	17	**(1,839,603)**		(1,511,507)	
NET CURRENT ASSETS			**3,419,722**		2,682,288
NET ASSETS EXCLUDING PENSION ASSET / LIABILITY			**39,352,945**		37,943,160
Defined benefit pension scheme asset / liability	25		**-**		(437,000)
TOTAL NET ASSETS			**39,352,945**		37,506,160
FUNDS OF THE ACADEMY TRUST					
RESTRICTED FUNDS:					
Fixed asset funds	18	**37,477,649**		36,584,146	
Restricted income funds	18	**1,154,457**		740,788	
Restricted funds excluding pension reserve	18	**38,632,106**		37,324,934	
Pension reserve	18	**-**		(437,000)	
TOTAL RESTRICTED FUNDS	18		**38,632,106**		36,887,934
UNRESTRICTED INCOME FUNDS	18		**720,839**		618,226
TOTAL FUNDS			**39,352,945**		37,506,160

The financial statements on pages 31 to 66 were approved and authorised for issue by the Trustees and are signed on their behalf, by:

D Buckley
(Chair of Trustees)
Date:

The notes on pages 35 to 66 form part of these financial statements.

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 AUGUST 2025

	Note	2025 £	2024 £
CASH FLOWS FROM OPERATING ACTIVITIES			
Net cash provided by/(used in) operating activities	20	**1,533,995**	(204,535)
CASH FLOWS FROM INVESTING ACTIVITIES	21	**(620,728)**	(782,776)
CHANGE IN CASH AND CASH EQUIVALENTS IN THE YEAR		**913,267**	(987,311)
Cash and cash equivalents at the beginning of the year		**3,023,440**	4,010,751
CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR	22, 23	**3,936,707**	3,023,440

The notes on pages 35 to 66 form part of these financial statements

1. ACCOUNTING POLICIES

A summary of the principal accounting policies adopted (which have been applied consistently, except where noted), judgements and key sources of estimation uncertainty, is set out below.

1.1 BASIS OF PREPARATION OF FINANCIAL STATEMENTS

The financial statements of the Academy Trust, which is a public benefit entity under FRS 102, have been prepared under the historic cost convention in accordance with the Financial Reporting Standard Applicable in the UK and Republic of Ireland (FRS 102), the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)), the Academies Accounts Direction 2024 to 2025 issued by DfE, the Charities Act 2011 and the Companies Act 2006.

1.2 GOING CONCERN

The Trustees assess whether the use of Going Concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the Academy Trust to continue as a Going Concern. The Trustees make this assessment in respect of a period of at least one year from the date of authorisation for issue of the financial statements and have concluded that the Academy Trust has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties about the Academy Trust's ability to continue as a Going Concern, thus they continue to adopt the Going Concern basis of accounting in preparing the financial statements.

1. ACCOUNTING POLICIES (continued)

1.3 INCOME

All incoming resources are recognised when the Academy Trust has entitlement to the funds, the receipt is probable and the amount can be measured reliably.

- **Grants**

  Grants are included in the Statement of Financial Activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance Sheet. Where income is received in advance of meeting any performance-related conditions there is not unconditional entitlement to the income and its recognition is deferred and included in creditors as deferred income until the performance-related conditions are met. Where entitlement occurs before income is received, the income is accrued.

  General Annual Grant is recognised in full in the Statement of Financial Activities in the year for which it is receivable and any abatement in respect of the year is deducted from income and recognised as a liability.

  Capital grants are recognised in full when there is an unconditional entitlement to the grant. Unspent amounts of capital grants are reflected in the Balance Sheet in the restricted fixed asset fund. Capital grants are recognised when there is entitlement and are not deferred over the life of the asset on which they are expended.

- **Sponsorship income**

  Sponsorship income provided to the Academy Trust which amounts to a donation is recognised in the Statement of Financial Activities in the year in which it is receivable (where there are no performance-related conditions), where receipt is probable and it can be measured reliably.

- **Donations**

  Donations are recognised on a receivable basis (where there are no performance-related conditions), where the receipt is probable and the amount can be reliably measured.

- **Other income**

  Other income, including the hire of facilities, is recognised in the year it is receivable and to the extent the Academy Trust has provided the goods or services.

1.4 EXPENDITURE

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

- **Expenditure on raising funds**

  This includes all expenditure incurred by the Academy Trust to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

1. ACCOUNTING POLICIES (continued)

1.4 EXPENDITURE (CONTINUED)

- **Charitable activities**
  These are costs incurred on the Academy Trust's educational operations, including support costs and costs relating to the governance of the Academy Trust apportioned to charitable activities.

  All resources expended are inclusive of irrecoverable VAT.

1.5 INTEREST RECEIVABLE

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Academy Trust; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

1.6 TAXATION

The Academy Trust is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

Accordingly, the Academy Trust is potentially exempt from taxation in respect of income or capital gains received within categories covered by Part 11, chapter 3 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

1.7 TANGIBLE FIXED ASSETS

Assets costing £1,000 or more are capitalised as tangible fixed assets and are carried at cost, net of depreciation and any provision for impairment.

Where tangible fixed assets have been acquired with the aid of specific grants, either from the government or from the private sector, they are included in the Balance Sheet at cost and depreciated over their expected useful economic life. Where there are specific conditions attached to the funding requiring the continued use of the asset, the related grants are credited to a restricted fixed asset fund in the Statement of Financial Activities and carried forward in the Balance Sheet. Depreciation on the relevant assets is charged directly to the restricted fixed asset fund in the Statement of Financial Activities. Where tangible fixed assets have been acquired with unrestricted funds, depreciation on such assets is charged to the unrestricted fund.

On conversion, the Academies joining the Trust were granted a 125 year lease from the Local Authority for the land and buildings previously occupied by the Local Authority school. On conversion the long term leasehold property was recognised as a donation from the Local Authority and was valued using the depreciated replacement cost method.

Depreciation is provided on all tangible fixed assets other than freehold land, at rates calculated to write off the cost of these assets, less their estimated residual value, over their expected useful lives on the following bases:

1. ACCOUNTING POLICIES (continued)

1.7 TANGIBLE FIXED ASSETS (CONTINUED)

Freehold property	- 2% straight line
Long-term leasehold property	- 5% / 4% / 2% / 0.8% straight line
Motor vehicles	- 25% straight line
Office equipment	- 20% straight line
Computer equipment	- 33% straight line

Assets in the course of construction are included at cost. Depreciation on these assets is not charged until they are brought into use and reclassified to freehold or leasehold land and buildings.

A review for impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of any fixed asset may not be recoverable. Shortfalls between the carrying value of fixed assets and their recoverable amounts are recognised as impairments. Impairment losses are recognised in the Statement of Financial Activities.

1.8 DEBTORS

Trade and other debtors with no stated interest rate and due within one year are recorded at the amount of the cash or other consideration expected to be received. Prepayments are valued at the amount paid.

1.9 CASH AT BANK AND IN HAND

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account and cash on deposit that has a notice period of less than 30 days.

1.10 LIABILITIES

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the Academy Trust anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

1.11 FINANCIAL INSTRUMENTS

The Academy Trust only holds basic financial instruments as defined in FRS 102. The financial assets and financial liabilities of the Academy Trust and their measurement bases are as follows:

Financial assets - trade and other debtors are basic financial instruments and are debt instruments measured at amortised cost as detailed in note 16. Prepayments are not financial instruments. Cash at bank is classified as a basic financial instrument and is measured at face value.

Cash at bank is classified as a basic financial instrument and is measured at face value.

Financial liabilities - trade creditors, accruals and other creditors are financial instruments, and are measured at amortised cost as detailed in note 17. Taxation and social security are not included in the financial instruments disclosure definition. Deferred income is not deemed to be a financial liability, as the cash settlement has already taken place and there is an obligation to deliver services rather than cash or another financial instrument.

1. ACCOUNTING POLICIES (continued)

1.12 OPERATING LEASES

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the lease term.

1.13 PENSIONS

Retirement benefits to employees of the Academy Trust are provided by the Teachers' Pension Scheme ("TPS") and the Local Government Pension Scheme ("LGPS"). These are defined benefit schemes.

The TPS is an unfunded scheme and contributions are calculated so as to spread the cost of pensions over employees' working lives with the Academy Trust in such a way that the pension cost is a substantially level percentage of current and future pensionable payroll. The contributions are determined by the Government Actuary on the basis of quadrennial valuations using a prospective unit credit method. TPS is an unfunded multi-employer scheme with no underlying assets to assign between employers. Consequently, the TPS is treated as a defined contribution scheme for accounting purposes and the contributions recognised in the period to which they relate.

The LGPS is a funded multi-employer scheme and the assets are held separately from those of the Academy Trust in separate Trustee administered funds. Pension scheme assets are measured at fair value and liabilities are measured on an actuarial basis using the projected unit credit method and discounted at a rate equivalent to the current rate of return on a high quality corporate bond of equivalent term and currency to the liabilities. The actuarial valuations are obtained at least triennially and are updated at each Balance Sheet date. The amounts charged to operating surplus are the current service costs and the costs of scheme introductions, benefit changes, settlements and curtailments. They are included as part of staff costs as incurred. Net interest on the net defined benefit liability/asset is also recognised in the Statement of Financial Activities and comprises the interest cost on the defined benefit obligation and interest income on the scheme assets, calculated by multiplying the fair value of the scheme assets at the beginning of the period by the rate used to discount the benefit obligations. The difference between the interest income on the scheme assets and the actual return on the scheme assets is recognised in other recognised gains and losses.

Actuarial gains and losses are recognised immediately in other recognised gains and losses.

Under FRS 102 an entity shall only recognise a plan surplus as a defined benefit plan asset only to the extent that it is able to recover the surplus either through reduced contributions in the future or through refunds from the plan. Therefore, when a pension scheme is valued at a surplus, it is recognised at £Nil value.

1.14 AGENCY ARRANGEMENTS

The Academy Trust acts as an agent in distributing 16-19 bursary funds from ESFA. Payments received from ESFA and subsequent disbursements to students are excluded from the Statement of Financial Activities as the Academy Trust does not have control over the charitable application of the funds. The funds received, paid and any balances held at period end are disclosed in Note 30.

1. ACCOUNTING POLICIES (continued)

1.15 FUND ACCOUNTING

Unrestricted income funds represent those resources which may be used towards meeting any of the charitable objects of the Academy Trust at the discretion of the Trustees.

Restricted fixed asset funds are resources which are to be applied to specific capital purposes imposed by the funders where the asset acquired or created is held for a specific purpose.

Restricted general funds comprise all other restricted funds received with restrictions imposed by the funder/donor and include grants from the Department for Education Group.

Transfers are made between restricted funds and restricted fixed asset funds where restricted funds are used to purchase fixed assets.

2. CRITICAL ACCOUNTING ESTIMATES AND AREAS OF JUDGEMENT

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and assumptions:

The Academy Trust makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the related actual results. The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are discussed below.

The present value of the Local Government Pension Scheme defined benefit asset/liability depends on a number of factors that are determined on an actuarial basis using a variety of assumptions. The assumptions used in determining the net cost or income for pensions include the discount rate. Any changes in these assumptions, which are disclosed in note 25, will impact the carrying amount of the pension asset/liability. Furthermore a roll forward approach which projects results from the latest full actuarial valuation performed at 31 March 2022 has been used by the actuary in valuing the pensions asset/liability at 31 August 2025. Any differences between the figures derived from the roll forward approach and a full actuarial valuation would impact on the carrying amount of the pension asset/liability.

Critical areas of judgement:

The Academy Trust obtains use of fixed assets as a lessee. The classification of such leases as operating or finance lease requires the Academy Trust to determine, based on an evaluation of the terms and conditions of the arrangements, whether it retains or acquires the significant risks and rewards of ownership of these assets and accordingly whether the lease requires an asset and liability to be recognised in the Balance Sheet.

As detailed in note 25, the Academy Trust have not recognised a Local Government Pension Scheme defined benefit pension asset as the Acdemy Trust consider that this asset is not recoverable due to the unlikelihood of reduced contributions or refunds from the scheme in the future.

3. INCOME FROM DONATIONS AND CAPITAL GRANTS

	Unrestricted funds 2025 £	Restricted fixed asset funds 2025 £	Total funds 2025 £
Donations	794	-	**794**
Capital Grants	-	1,796,296	**1,796,296**
TOTAL 2025	794	1,796,296	**1,797,090**

	Unrestricted funds 2024 £	Restricted fixed asset funds 2024 £	Total funds 2024 £
Donations	1,220	-	1,220
Capital Grants	-	1,667,260	1,667,260
TOTAL 2024	1,220	1,667,260	1,668,480

4. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
Education	928,393	25,132,523	**26,060,916**

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Education	649,263	23,342,348	23,991,611

5. FUNDING FOR THE ACADEMY'S EDUCATIONAL OPERATIONS

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
EDUCATION			
DFE GRANTS			
General Annual Grant	-	19,524,241	**19,524,241**
OTHER DFE GRANTS			
Pupil Premium	-	995,542	**995,542**
UIFSM	-	43,384	**43,384**
16-19 Funding	-	1,180,449	**1,180,449**
Teachers' Pension grant	-	825,379	**825,379**
Core Schools Budget Grant	-	715,512	**715,512**
Other DfE Group grants	-	223,735	**223,735**
	-	23,508,242	**23,508,242**
OTHER GOVERNMENT GRANTS			
High Needs	-	1,230,130	**1,230,130**
Other Government grants non capital	-	375,632	**375,632**
	-	1,605,762	**1,605,762**
Other income from the Academy Trust's education	928,393	18,519	**946,912**
	928,393	25,132,523	**26,060,916**

5. FUNDING FOR THE ACADEMY'S EDUCATIONAL OPERATIONS (CONTINUED)

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
EDUCATION			
DFE GRANTS			
General Annual Grant	-	18,459,430	18,459,430
OTHER DFE GRANTS			
Pupil Premium	-	968,228	968,228
UIFSM	-	39,419	39,419
16-19 Funding	-	1,088,595	1,088,595
Mainstream Schools Additional Grant	-	648,257	648,257
Teachers' Pension grant	-	564,832	564,832
Other DfE Group grants	-	69,686	69,686
	-	21,838,447	21,838,447
OTHER GOVERNMENT GRANTS			
High Needs	-	846,011	846,011
Other Government grants non capital	-	278,354	278,354
	-	1,124,365	1,124,365
Other income from the Academy Trust's education	649,263	90,733	739,996
COVID-19 ADDITIONAL FUNDING (DFE)			
Other DfE COVID-19 funding	-	288,803	288,803
	649,263	23,342,348	23,991,611

6. INCOME FROM OTHER TRADING ACTIVITIES

	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Lettings	33,088	**33,088**	63,011
Consultancy income	230,008	**230,008**	141,690
Breakfast Club fees received	25,734	**25,734**	32,808
TOTAL 2025	288,830	**288,830**	237,509

All 2023 amounts relate to unrestricted funds.

7. INVESTMENT INCOME

	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Bank interest	55,415	**55,415**	460

All 2024 amounts relate to unrestricted funds.

8. EXPENDITURE

	Staff Costs 2025 £	Premises 2025 £	Other 2025 £	Total 2025 £
Expenditure on fundraising trading activities:				
Direct costs	5,761	-	19,991	**25,752**
Educational activities				
Direct costs	17,254,791	1,200,613	1,956,789	**20,412,193**
Support costs	3,104,409	1,831,635	1,285,477	**6,221,521**
TOTAL 2025	20,364,961	3,032,248	3,262,257	**26,659,466**

8. EXPENDITURE (CONTINUED)

	Staff Costs 2024 £	Premises 2024 £	Other 2024 £	Total 2024 £
Expenditure on fundraising trading activities:				
Direct costs	10,892	-	21,929	32,821
Educational activities				
Direct costs	16,137,813	870,816	2,793,067	19,801,696
Support costs	2,813,728	1,355,174	1,771,505	5,940,407
TOTAL 2024	18,962,433	2,225,990	4,586,501	25,774,924

9. ANALYSIS OF EXPENDITURE BY ACTIVITIES

	Activities undertaken directly 2025 £	**Support costs 2025 £**	**Total funds 2025 £**
Education	20,412,193	6,221,521	**26,633,714**

	Activities undertaken directly 2024 £	Support costs 2024 £	Total funds 2024 £
Education	19,801,696	5,940,407	25,742,103

9. ANALYSIS OF EXPENDITURE BY ACTIVITIES (CONTINUED)

ANALYSIS OF SUPPORT COSTS

	Total funds 2025 £	Total funds 2024 £
Pension finance costs	**9,000**	17,000
Staff costs	**3,104,409**	2,813,728
Depreciation	**218,846**	155,781
Staff development	**4,292**	3,963
Other costs	**263,070**	164,181
Recruitment and support	**1,305**	3,506
Maintenance of premises and equipment	**266,594**	244,948
Cleaning	**68,369**	72,076
Rent and rates	**109,433**	63,799
Energy costs	**465,260**	696,040
Insurance	**98,896**	89,438
Security and transport	**105,095**	122,530
Catering	**365,248**	383,819
Technology costs	**281,401**	289,421
Office overheads	**139,187**	139,339
Legal and professional	**212,622**	223,498
Bank interest and charges	**9,137**	7,002
Property compliance	**499,134**	450,263
Governance costs	**223**	75
	6,221,521	5,940,407

10. NET INCOME

Net income for the year includes:

	2025 £	2024 £
Operating lease rentals	**40,170**	39,494
Depreciation of tangible fixed assets	**1,419,459**	1,355,083
Fees paid to auditors for:		
- audit	**18,000**	17,000
- other services	**6,850**	6,600

11. STAFF

a. STAFF COSTS AND EMPLOYEE BENEFITS

Staff costs during the year were as follows:

	2025	2024
	£	£
Wages and salaries	**14,898,536**	13,999,205
Social security costs	**1,666,168**	1,407,596
Pension costs	**3,576,204**	3,144,042
	20,140,908	18,550,843
Agency staff costs	**224,053**	411,590
	20,364,961	18,962,433

b. STAFF NUMBERS

The average number of persons employed by the Academy Trust during the year was as follows:

	2025	2024
	No.	No.
Teachers	**182**	191
Administration and support	**272**	265
Management	**34**	28
	488	484

11. STAFF (CONTINUED)

c. HIGHER PAID STAFF

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	2025 No.	2024 No.
In the band £60,001 - £70,000	**6**	10
In the band £70,001 - £80,000	**7**	3
In the band £80,001 - £90,000	**3**	2
In the band £90,001 - £100,000	**-**	2
In the band £100,001 - £110,000	**2**	-
In the band £120,001 - £130,000	**-**	1
In the band £130,001 - £140,000	**1**	-

d. KEY MANAGEMENT PERSONNEL

The key management personnel of the Academy Trust comprise the Trustees (who do not receive remuneration for their role as Trustees) and the Senior Management Team as listed on page 1. The total amount of employee benefits (including employer pension contributions and employer national insurance contributions) received by key management personnel for their services to the Academy Trust was £1,038,275 (2024: £875,181) for 10 (2024: 8) personnel.

12. CENTRAL SERVICES

The Academy Trust has provided the following central services to its academies during the year:

- Business and Finance
- Administration and Human Resources
- Information Technology
- Premises Management
- School Improvement Support and Management

The Academy Trust charges for these services on the following basis:

A 5% (2024: 5%) top slice of the Academy Trust's annual funding is retained.

The actual amounts charged during the year were as follows:

	2025	2024
	£	£
Dobwalls Community Primary School	**50,358**	46,624
Landulph School	**23,107**	21,852
Liskeard School & Community College	**419,032**	401,172
Looe Community Academy	**191,007**	171,340
Saltash Community School	**420,136**	379,764
Trewidland Primary School	**13,087**	11,800
TOTAL	**1,116,727**	1,032,552

13. TRUSTEES' REMUNERATION AND EXPENSES

The Chief Executive Officer only receives remuneration in respect of services they provide undertaking the role of Chief Executive Officer under their contract of employment, and not in respect of their services as a Trustee. Other Trustees did not receive any payments, other than expenses, from the Trust in respect of their role as Trustees. The value of Trustees' remuneration and other benefits was as follows: D Buckley: remuneration between £130,000 and £135,000 (2024: £120,000 and £125,000), employer's pension contributions between £35,000 and £40,000 (2024: £30,000 and £35,000).

Other related party transactions involving the Trustees are set out in note 29.

During the year ended 31 August 2025, expenses totalling £1,361 were reimbursed or paid directly to 1 Trustee (2024: £1,903 to 1 Trustee).

14. TRUSTEES' AND OFFICERS' INSURANCE

In accordance with normal commercial practice, the Academy Trust has purchased insurance to protect Trustees and officers from claims arising from negligent acts, errors or omissions occurring whilst on academy business. The insurance provides cover up to £5,000,000 on any one claim and the cost for the year ended 31 August 2025 was £947 (2024 - £890). The cost of this insurance is included in the total insurance cost.

15. TANGIBLE FIXED ASSETS

	Freehold property £	Long-term leasehold property £	Furniture and equipment £	Computer equipment £	Motor vehicles £	Total £
COST						
At 1 September 2024	**20,720,222**	**23,141,623**	**853,430**	**2,100,575**	**39,793**	**46,855,643**
Additions	**1,134,504**	**523,961**	**104,990**	**449,100**	**-**	**2,212,555**
Disposals	**-**	**-**	**-**	**(58,740)**	**-**	**(58,740)**
At 31 August 2025	**21,854,726**	**23,665,584**	**958,420**	**2,490,935**	**39,793**	**49,009,458**
DEPRECIATION						
At 1 September 2024	**2,512,629**	**6,963,975**	**601,794**	**1,511,419**	**4,954**	**11,594,771**
Charge for the year	**404,757**	**669,414**	**76,847**	**372,612**	**16,574**	**1,540,204**
On disposals	**-**	**-**	**-**	**(58,740)**	**-**	**(58,740)**
At 31 August 2025	**2,917,386**	**7,633,389**	**678,641**	**1,825,291**	**21,528**	**13,076,235**
NET BOOK VALUE						
At 31 August 2025	**18,937,340**	**16,032,195**	**279,779**	**665,644**	**18,265**	**35,933,223**
At 31 August 2024	18,207,593	16,177,648	251,636	589,156	34,839	35,260,872

Included in freehold property is land amounting to £2,335,518 (2024: £2,335,518) which is not depreciated.

16. DEBTORS

	2025 £	2024 £
DUE WITHIN ONE YEAR		
Trade debtors	**83,426**	105,294
Other debtors	**5,158**	5,158
Prepayments and accrued income	**989,899**	708,280
VAT recoverable	**244,135**	351,623
	1,322,618	1,170,355

17. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Trade creditors	**458,733**	298,420
Other taxation and social security	**765,820**	689,353
Other creditors	**113,596**	105,567
Accruals and deferred income	**501,454**	418,167
	1,839,603	1,511,507

	2025 £	2024 £
DEFERRED INCOME		
Deferred income at 1 September 2024	**137,694**	27,681
Resources deferred during the year	**138,339**	137,694
Amounts released from previous periods	**(137,694)**	(27,681)
Deferred income at 31 August 2021	**138,339**	137,694

At the balance sheet date the Academy Trust was holding funds received in advance for Universal Infant Free School Meals and other income.

18. STATEMENT OF FUNDS

	Balance at 1 September 2024 £	Income £	Expenditure £	Transfers in/out £	Gains/ (Losses) £	Balance at 31 August 2025 £
UNRESTRICTED FUNDS						
General Funds	**618,226**	**1,273,432**	**(1,170,819)**	**-**	**-**	**720,839**
RESTRICTED GENERAL FUNDS						
General Annual Grant (GAG)	**485,848**	**19,524,241**	**(18,725,482)**	**(406,420)**	**-**	**878,187**
Pupil Premium	**189,486**	**995,542**	**(987,581)**	**(48,351)**	**-**	**149,096**
PE and Sports Grant	**-**	**50,490**	**(50,490)**	**-**	**-**	**-**
Teachers' Pension grant	**-**	**825,379**	**(825,379)**	**-**	**-**	**-**
General	**65,454**	**439,322**	**(311,656)**	**(65,946)**	**-**	**127,174**
High Needs	**-**	**1,230,130**	**(1,230,130)**	**-**	**-**	**-**
Other Goverment Grants	**-**	**128,074**	**(128,074)**	**-**	**-**	**-**
UIFSM	**-**	**43,384**	**(43,384)**	**-**	**-**	**-**
16-19 Funding	**-**	**1,180,449**	**(1,180,449)**	**-**	**-**	**-**
Core Schools Budget Grant	**-**	**715,512**	**(715,512)**	**-**	**-**	**-**
Pension reserve	**(437,000)**	**-**	**133,000**	**-**	**304,000**	**-**
	303,788	**25,132,523**	**(24,065,137)**	**(520,717)**	**304,000**	**1,154,457**

18. STATEMENT OF FUNDS (CONTINUED)

	Balance at 1 September 2024 £	Income £	Expenditure £	Transfers in/out £	Gains/ (Losses) £	Balance at 31 August 2025 £
RESTRICTED FIXED ASSET FUNDS						
Tangible fixed assets fund	**35,261,976**	**-**	**(1,423,510)**	**2,094,757**	**-**	**35,933,223**
DfE/ESFA capital grants	**1,322,170**	**938,929**	**-**	**(716,781)**	**-**	**1,544,318**
Other capital grants	**-**	**857,367**	**-**	**(857,259)**	**-**	**108**
	36,584,146	**1,796,296**	**(1,423,510)**	**520,717**	**-**	**37,477,649**
TOTAL RESTRICTED FUNDS	**36,887,934**	**26,928,819**	**(25,488,647)**	**-**	**304,000**	**38,632,106**
TOTAL FUNDS	**37,506,160**	**28,202,251**	**(26,659,466)**	**-**	**304,000**	**39,352,945**

The specific purposes for which the funds are to be applied are as follows:

Restricted Funds

General Annual Grant - this represents funding received from the DfE which is to be used for the normal running costs of the Academy Trust, including education and support costs.

Pupil Premium - represents funding received from the DfE for children that qualify for free school meals to enable the Academy Trust to address the current underlying inequalities between those children and their wealthier peers.

PE and Sports Grant - this represents funding received from the DfE and must be used to fund improvements to the provision of PE and sport, for the benefit of primary-aged pupils, so that they develop healthy lifestyles.

Teachers' Pension grant - this represents funding to cover the increase in both teachers' salaries and also the increase in the employer's contribution rate for teachers' pensions.

Other Government grants - this represents other funding received from the DfE and Local Authority that has not been split out into separate funds.

General - this represents general donations and other curriculum income to be used for the normal running of the Academy Trust, including education and support costs.

High Needs - funding received by the Local Authority and the DfE to fund further support for students with additional needs.

18. STATEMENT OF FUNDS (CONTINUED)

Core Schools Budget Grant - Funding received from the DfE to support schools with their overall costs.

UIFSM - income relating to Universal Infant Free School Meals to fund catering costs for qualifying pupils.

16-19 Funding - This represents income from the DfE in relation to the provision of 16-19 education.

Pension Reserve - this represents the Trust's share of the assets and liabilities in the Local Government Pension Scheme. The pension scheme is currently in a surplus position due to an excess of scheme assets over scheme liabilities. This surplus has appropriately derecognised in the financial statements.

Restricted Fixed Asset Funds

Tangible fixed assets fund - this represents that have been directly spent on fixed asset projects. The tangible fixed assets fund balance at the year end represents the NBV of tangible fixed assets. The transfer represents the additions in the year.

DfE capital grants - this represents funding from the DfE to cover the maintenance and purchase of the Academy Trust's assets. £516,666 has been transferred which represents the cost of fixed assets acquired during the year.

Other capital grants - this represents other capital grants used to cover the purchase of the Academy Trust's assets.

OTHER INFORMATION

Under the funding agreement with the Secretary of State, the Academy Trust was not subject to a limit on the amount of GAG it could carry forward at 31 August 2025.

18. STATEMENT OF FUNDS (CONTINUED)

Comparative information in respect of the preceding year is as follows:

	Balance at 1 September 2023 £	Income £	Expenditure £	Transfers in/out £	Gains/ (Losses) £	Balance at 31 August 2024 £
UNRESTRICTED FUNDS						
General Funds	569,802	888,452	(840,028)	-	-	618,226
RESTRICTED GENERAL FUNDS						
General Annual Grant (GAG)	1,072,165	18,459,430	(18,759,128)	(286,619)	-	485,848
Pupil Premium	127,246	968,228	(905,988)	-	-	189,486
PE and Sports Grant	-	50,450	(50,450)	-	-	-
Teachers' Pension grant	-	564,832	(564,832)	-	-	-
COVID Catch-up Premium	45,175	236,121	(281,296)	-	-	-
General	87,444	109,969	(131,959)	-	-	65,454
High Needs	-	846,011	(846,011)	-	-	-
Other Goverment Grants	-	278,354	(278,354)	-	-	-
UIFSM	-	39,419	(39,419)	-	-	-
16-19 Funding	-	1,088,595	(1,088,595)	-	-	-
National Tutoring	-	52,682	(52,682)	-	-	-
MSAG	-	648,257	(648,257)	-	-	-
Pension reserve	(710,000)	-	66,000	-	207,000	(437,000)
	622,030	23,342,348	(23,580,971)	(286,619)	207,000	303,788

18. STATEMENT OF FUNDS (CONTINUED)

	Balance at 1 September 2023 £	Income £	Expenditure £	Transfers in/out £	Gains/ (Losses) £	Balance at 31 August 2024 £
RESTRICTED FIXED ASSET FUNDS						
Tangible fixed assets fund	34,165,459	-	(1,353,925)	2,450,442	-	35,261,976
DfE/ESFA capital grants	1,600,791	663,149	-	(941,770)	-	1,322,170
Other capital grants	217,942	1,004,111	-	(1,222,053)	-	-
	35,984,192	1,667,260	(1,353,925)	286,619	-	36,584,146
TOTAL RESTRICTED FUNDS	36,606,222	25,009,608	(24,934,896)	-	207,000	36,887,934
TOTAL FUNDS	37,176,024	25,898,060	(25,774,924)	-	207,000	37,506,160

18. STATEMENT OF FUNDS (CONTINUED)

Total funds analysis by Academy

Fund balances at 31 August 2025 were allocated as follows:

	2025 **£**	2024 £
Dobwalls Community Primary School	**91,776**	101,583
Landulph School	**152,514**	156,374
Liskeard School & Community College	**677,271**	437,256
Looe Community Academy	**(201,402)**	(214,613)
Saltash Community School	**659,423**	303,809
Trewidland Primary School	**(63,147)**	(67,831)
Central Business Unit	**558,861**	642,436
Total before fixed asset funds and pension reserve	**1,875,296**	1,359,014
Restricted fixed asset fund	**37,477,649**	36,584,146
Pension reserve	**-**	(437,000)
TOTAL	**39,352,945**	37,506,160

The following Academy is carrying a net deficit on their portion of the funds as follows:

	Deficit **£**
Trewidland Primary School	**(63,147)**
Looe Community Academy	**(201,402)**

Trewidland has an improved deficit position at the year end from the previous year. A balanced budget was set for 2024/25 and due to efficiencies made, a small in year surplus has helped to decrease this.

Looe has an improved deficit position at the year from the previous year. This is despite increased costs due to staff absence. Also, during the year, there has been the spend of some of the income received for the phone mast on improvements to the school environment. Some of this income will have no been recognised in the financial year.

The Academy Trust is taking the following action to return the academies to surplus:

Regarding Trewidland, a balanced budget has been set for 2025/26 which includes the changes to staffing structure that were introduced in 2024/25. The trust will endeavour to continue to make efficiencies where possible to help reduce the deficit.

Regarding Looe, a surplus budget has been set for 2025/26. This, plus the drive to make efficiencies where possible will help to reduce the deficit in future years.

18. STATEMENT OF FUNDS (CONTINUED)

TOTAL COST ANALYSIS BY ACADEMY

Expenditure incurred by each academy during the year was as follows:

	Teaching and educational support staff costs £	Other support staff costs £	Educational supplies £	Other costs excluding depreciation £	Total 2025 £
Dobwalls Community Primary School	687,628	225,022	93,109	313,219	**1,318,978**
Landulph School	312,530	33,798	30,852	140,527	**517,707**
Liskeard School & Community College	5,245,793	767,534	1,000,425	2,001,114	**9,014,866**
Looe Community Academy	2,232,439	521,228	361,424	855,682	**3,970,773**
Saltash Community School	4,974,573	648,028	849,271	1,820,192	**8,292,064**
Trewidland Primary School	153,288	24,983	60,054	96,308	**334,633**
Central Business Unit	712,401	487,500	233,400	357,685	**1,790,986**
ACADEMY TRUST	14,318,652	2,708,093	2,628,535	5,584,727	**25,240,007**

18. STATEMENT OF FUNDS (CONTINUED)

Comparative information in respect of the preceding year is as follows:

	Teaching and educational support staff costs £	Other support staff costs £	Educational supplies £	Other costs excluding depreciation £	Total 2024 £
Dobwalls Community Primary School	769,230	205,424	122,881	165,555	1,263,090
Landulph School	365,346	34,978	15,150	51,955	467,429
Liskeard School & Community College	5,903,236	817,343	1,286,958	785,703	8,793,240
Looe Community Academy	2,504,044	462,937	521,167	427,690	3,915,838
Saltash Community School	5,737,770	657,237	944,231	783,815	8,123,053
Trewidland Primary School	205,972	18,945	33,123	71,369	329,409
Central Business Unit	276,613	781,737	238,398	232,192	1,528,940
ACADEMY TRUST	15,762,211	2,978,601	3,161,908	2,518,279	24,420,999

19. ANALYSIS OF NET ASSETS BETWEEN FUNDS

ANALYSIS OF NET ASSETS BETWEEN FUNDS - CURRENT YEAR

	Unrestricted funds 2025 £	Restricted funds 2025 £	Restricted fixed asset funds 2025 £	Total funds 2025 £
Tangible fixed assets	-	-	35,933,223	**35,933,223**
Current assets	720,839	2,994,060	1,544,426	**5,259,325**
Creditors due within one year	-	(1,839,603)	-	**(1,839,603)**
TOTAL	720,839	1,154,457	37,477,649	**39,352,945**

ANALYSIS OF NET ASSETS BETWEEN FUNDS - PRIOR YEAR

	Unrestricted funds 2024 £	Restricted funds 2024 £	Restricted fixed asset funds 2024 £	Total funds 2024 £
Tangible fixed assets	-	-	35,260,872	35,260,872
Current assets	618,226	2,252,295	1,323,274	4,193,795
Creditors due within one year	-	(1,511,507)	-	(1,511,507)
Provisions for liabilities and charges	-	(437,000)	-	(437,000)
TOTAL	618,226	303,788	36,584,146	37,506,160

20. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2025 £	2024 £
Net income for the year (as per Statement of Financial Activities)	**1,542,785**	123,136
ADJUSTMENTS FOR:		
Depreciation charges	**1,419,459**	1,355,083
Capital grants from DfE and other capital income	**(1,796,296)**	(1,667,260)
Interest receivable	**(55,415)**	(460)
Defined benefit pension scheme cost less contributions payable	**(152,000)**	(100,000)
Defined benefit pension scheme finance cost	**19,000**	34,000
(Increase)/decrease in stocks	**-**	4,923
(Increase)/decrease in debtors	**166,361**	234,238
(Decrease)/increase in creditors	**390,101**	(188,195)
NET CASH PROVIDED BY/(USED IN) OPERATING ACTIVITIES	**1,533,995**	(204,535)

21. CASH FLOWS FROM INVESTING ACTIVITIES

	2025 £	2024 £
Interest received	**55,415**	460
Purchase of tangible fixed assets	**(2,153,815)**	(2,450,496)
Capital grants from DfE and other capital income	**1,477,672**	1,667,260
NET CASH USED IN INVESTING ACTIVITIES	**(620,728)**	(782,776)

22. ANALYSIS OF CASH AND CASH EQUIVALENTS

	2025 £	2024 £
Cash at bank and in hand	**3,936,707**	3,023,440

23. ANALYSIS OF CHANGES IN NET DEBT

	At 1 September 2024 £	Cash flows £	At 31 August 2025 £
Cash at bank and in hand	**3,023,440**	**913,267**	**3,936,707**
	3,023,440	**913,267**	**3,936,707**

24. CAPITAL COMMITMENTS

	2025 £	2024 £
CONTRACTED FOR BUT NOT PROVIDED IN THESE FINANCIAL STATEMENTS		
Acquisition of tangible fixed assets	**401,166**	-

25. PENSION COMMITMENTS

The Academy Trust's employees belong to two principal pension schemes: the Teachers' Pension Scheme England and Wales (TPS) for academic and related staff; and the Local Government Pension Scheme (LGPS) for non-teaching staff, which is managed by Cornwall Council. Both are multi-employer defined benefit schemes.

The latest actuarial valuation of the TPS related to the period ended 31 March 2023 and of the LGPS 31 March 2022.

Contributions amounting to £395,256 were payable to the schemes at 31 August 2025 (2024: £378,294) and are included within creditors.

TEACHERS' PENSION SCHEME

The Teachers' Pension Scheme (TPS) is a statutory, contributory, defined benefit scheme, governed by the Teachers' Pension Scheme Regulations 2014. Membership is automatic for full-time teachers in academies. All teachers have the option to opt-out of the TPS following enrolment.

The TPS is an unfunded scheme to which both the member and employer makes contributions, as a percentage of salary - these contributions are credited to the Exchequer. Retirement and other pension benefits are paid by public funds provided by Parliament.

25. PENSION COMMITMENTS (CONTINUED)

VALUATION OF THE TEACHERS' PENSION SCHEME

The Government Actuary, using normal actuarial principles, conducts a formal actuarial review of the TPS in accordance with the Public Service Pensions (Valuations and Employer Cost Cap) Directions 2014 published by HM Treasury every 4 years. The aim of the review is to ensure scheme costs are recognised and managed appropriately and the review specifies the level of future contributions.

Actuarial scheme valuations are dependent on assumptions about the value of future costs, design of benefits and many other factors. The latest actuarial valuation of the TPS was carried out as at 31 March 2020. The valuation report was published by the Department for Education on 27 October 2023, with the SCAPE rate, set by HMT, applying a notional investment return based on 1.7% above the rate of CPI. The key elements of the valuation outcome are:

- employer contribution rates set at 28.68% of pensionable pay (including a 0.08% administration levy). This is an increase of 5% in employer contributions and the cost control result is such that no change in member benefits is needed.
- total scheme liabilities (pensions currently in payment and the estimated cost of future benefits) for service to the effective date of £262,000 million and notional assets (estimated future contributions together with the notional investments held at the valuation date) of £222,200 million, giving a notional past service deficit of £39,800 million

The result of this valuation was implemented from 1 April 2024. The next valuation result is due to be implemented from 1 April 2028.

The employer's pension costs paid to TPS in the year amounted to £2,673,060 (2024: £2,284,956).

A copy of the valuation report and supporting documentation is on the Teachers' Pensions website (https://www.teacherspensions.co.uk/news/employers/2019/04/teachers-pensions-valuation-report.aspx) for 2016 and www.teacherspensions.co.uk/news/employers/2023/10/valuation-result.aspx for 2020.

Under the definitions set out in FRS 102, the TPS is an unfunded multi-employer pension scheme. The Academy Trust is unable to identify its share of the underlying assets and liabilities of the plan. Accordingly, the Academy Trust has accounted for its contributions to the scheme as if it were a defined contribution scheme. The Academy Trust has set out above the information available on the scheme.

LOCAL GOVERNMENT PENSION SCHEME

The LGPS is a funded defined benefit pension scheme, with the assets held in separate trustee-administered funds. The total contribution made for the year ended 31 August 2025 was £1,293,000 (2024: £1,169,000), of which employer's contributions totalled £1,023,000 (2024: £923,000) and employees' contributions totalled £270,000 (2024: £246,000). The agreed contribution rates for future years are 22.0 per cent for employers and 2.75-12.5 per cent for employees.

As described in note the LGPS obligation relates to the employees of the Academy Trust, who were the employees transferred as part of the conversion from the maintained school and new employees who were eligible to, and did, join the Scheme in the year. The obligation in respect of employees who transferred on conversion represents their cumulative service at both the predecessor school and the Academy Trust at the balance sheet date.

Parliament has agreed, at the request of the Secretary of State for Education, to a guarantee that, in the event of academy closure, outstanding Local Government Pension Scheme liabilities would be met by the Department for Education. The guarantee came into force on 18 July 2013 and on 21 July 2022, the Department for Education reaffirmed its commitment to the guarentee, with a parliamentary minute published on GOV.UK

25. PENSION COMMITMENTS (CONTINUED)

PRINCIPAL ACTUARIAL ASSUMPTIONS

The current mortality assumptions include sufficient allowance for future improvements in mortality rates. The assumed life expectations on retirement age 65 are:

	2025 Years	2024 Years
Retiring today		
Males	**20.6**	20.3
Females	**23.7**	23.7
Retiring in 20 years		
Males	**21.1**	20.8
Females	**25.1**	25.1

	2025 %	2024 %
Rate of increase in salaries	**2.7**	2.65
Rate of increase for pensions in payment/inflation	**2.7**	2.65
Discount rate for scheme liabilities	**6.05**	5.00

The current mortality assumptions include sufficient allowance for future improvements in mortality rates. The assumed life expectations on retirement age 65 are:

SHARE OF SCHEME ASSETS

The Academy Trust's share of the assets in the scheme was:

	At 31 August 2024 £	At 31 August 2023 £
Equities	**10,561,000**	9,357,000
Gilts	**5,110,000**	4,991,000
Property	**1,022,000**	936,000
Cash and other liquid assets	**341,000**	312,000
Total market value of assets	**17,034,000**	15,596,000

The actual return on scheme assets was £153,000 (2024 - £166,000).

25. PENSION COMMITMENTS (CONTINUED)

The amounts recognised in the Statement of Financial Activities are as follows:

	2025 £	2024 £
Current service cost	**(871,000)**	(823,000)
Interest income	**801,000**	742,000
Interest cost	**(820,000)**	(776,000)
Total amount recognised in the Statement of Financial Activities	**(890,000)**	(857,000)

Changes in the present value of the defined benefit obligations were as follows:

	2025 £	2024 £
At 1 September	**16,033,000**	14,581,000
Current service cost	**871,000**	823,000
Interest cost	**820,000**	776,000
Employee contributions	**270,000**	246,000
Actuarial losses/ (gains)	**(3,049,000)**	(23,000)
Benefits paid	**(392,000)**	(370,000)
At 31 August	**14,553,000**	16,033,000

Changes in the fair value of the Academy Trust's share of scheme assets were as follows:

	2025 £	2024 £
At 1 September	**15,596,000**	13,871,000
Interest income	**801,000**	742,000
Actuarial gains/ (losses)	**(264,000)**	184,000
Employer contributions	**1,023,000**	923,000
Employee contributions	**270,000**	246,000
Benefits paid	**(392,000)**	(370,000)
At 31 August	**17,034,000**	15,596,000

The Academy Trust has an unrecognised surplus of £2,481,000 (2024 - £nil) in respect of its defined benefit pension scheme as it does not expect to recover the plan surplus either through reduced contributions in the future or through refunds from the plan.

26. OPERATING LEASE COMMITMENTS

At 31 August 2025 the Academy Trust had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2025 £	2024 £
Amounts payable:		
Not later than 1 year	**40,170**	40,170

27. MEMBERS' LIABILITY

Each Member of the charitable company undertakes to contribute to the assets of the company in the event of it being wound up while he/she is a Member, or within one year after he/she ceases to be a Member, such amount as may be required, not exceeding £10 for the debts and liabilities contracted before he/she ceases to be a Member.

28. GENERAL INFORMATION

South East Cornwall Multi Academy Regional Trust is a company limited by guarantee, incorporated in England and Wales. The registered office is Liskeard School and Community College, Luxstowe, Liskeard, Cornwall, PL14 3EA.

29. RELATED PARTY TRANSACTIONS

Owing to the nature of the Academy Trust and the composition of the Board of Trustees being drawn from local public and private sector organisations, transactions may take place with organisations in which the Trustee have an interest. All transactions involving such organisations are conducted in accordance with the requirements of the Academy Trust Handbook, including notifying the DfE of all transactions made on or after 1 April 2019 and obtaining their approval where required, and with the Academy Trust's financial regulations and normal procurement procedures relating to connected and related party transactions.

No related party transactions took place in the period of account other than certain Trustees' remuneration and expenses already disclosed in note 13.

30. AGENCY ARRANGEMENTS

The Trust distributes 16-19 bursary funds to students as an agent for ESFA. In the accounting period ended 31 August 2025 the Trust received £44,851 (2024: £49,223) and disbursed £38,445 (2024: £47,931) from the fund. An amount of £6,406 (2024: £1,302) is included in other creditors relating to undistributed funds that is repayable to ESFA.

LLOYDS BANK

Your account statement

Issue date: 30 September 2026

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SCHOOLS ACC

SMART SALTASH.NET COMMUNITY SCHOOL

Our records indicate that your business is eligible for FSCS deposit protection.
Further details can be found on the Useful Information page.

Account summary

Balance On 28 Aug 2026	**£30,316.55**
Total Paid In	£74,683.08
Total Paid Out	£104,000.00
Balance On 28 Sep 2026	**£999.63**

Account activity

Date	Payment Type	Details	Paid In (£)	Paid Out (£)	Balance (£)
28 Aug 26		**STATEMENT OPENING BALANCE**			**30,316.55**
02 Sep 26	FPI	[redacted]	325.00		30,641.55
09 Sep 26			0.22		30,641.77
11 Sep 26	TFR			30,000.00	641.77
21 Sep 26	BGC		60,974.00		61,615.77
23 Sep 26	TFR			61,000.00	615.77
24 Sep 26	BGC		13,294.16		13,909.93
28 Sep 26	FPI		89.70		13,999.63
28 Sep 26	TFR			13,000.00	999.63
28 Sep 26		**STATEMENT CLOSING BALANCE**	**74,683.08**	**104,000.00**	**999.63**

The "Details" column in your statement shows the date that a Debit Card payment went into or came out of your account only if that happened on a weekend or a Bank Holiday.

Payment types:

FPI - Faster Payment TFR - Transfer BGC - Bank Giro Credit

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Certificate of Employers' Liability Insurance **(a)**

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations) as amended by the Employers' Liability (Compulsory Insurance) (Amendment) Regulations 2008, 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 number	[redacted]
1. Name of policyholder	South East Cornwall Multi Academy Regional Trust and/or Saltash Community School
2. Date of commencement of insurance policy	1st September 2026
3. Date of expiry of insurance policy	31st August 2027

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).

[redacted]

Drazen Jaksic
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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South East Cornwall Multi Academy Regional Trust

Child Protection and Safeguarding Policy

Keeping Children Safe in Education is everyone's responsibility

Dates of reviews with changes sent for Trust approval:

Review circulated for approval	Approved by Trust Board	Adopted
Sept '17	Oct '17	Oct '17
Sept '18	16/10/18	Oct '18
Sept '19	Oct '19	Oct '19
Sept '20	Oct '20	Oct '20
April '21	June '21	Sept '21
Aug '22	Sept '22	16th Sept '22
June '23	July '23	5th Sept '23
June '24	July '24	Sept '24
June '25	July '25	Sept '25
July '26	July '26	Sept '26

Next date for review: July 2027

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Child Protection and Safeguarding Policy

Keeping Children Safe in Education is everyone's responsibility

Document review history

Update	Date	Description of Change
Minor update	5th Dec 2018	Designated teacher for CIC updated for Looe Community Academy
Minor update	7th Dec 2018	Safeguarding and CIC governor updated for Trewidland following LGC meeting
Minor update	27th Jan 2019	Update Landulph from Esther Best to Karen Ball
Minor updates	Feb 2019	p.9 Information sharing guidance updated to July 2018 (hyperlink updated). p.19 reference to KCSIE updated; p.28 updated to half an hour;
Minor Update	April 2019	Hyperlink added for SMART's whistleblowing policy
Minor Update	June 2019	Update to Saltash Key Contact Details
Minor Update	September 2019	Update to Saltash, Looe, Liskeard and Dobwalls Key Contact Details
Minor Update	September 2019	Refresh references to updated key documents ahead of annual review
Update	September 2020	Refresh references to updated key documents and points of contact. Incorporated reference to the new "Our Safeguarding Children Partnership" arrangement and changes arising from KCSiE 2020
Minor Update	October 2020	Key contacts updated
Update	April 2021	Child on Child abuse
Update	July 2021	Incorporate changes arising from KCSiE 2021
Update	August 2022	Incorporate changes arising from KCSiE 2022
Update	June 2023	Current draft incorporating changes arising from KCSiE 2023

Minor update	Feb 2024	Key contacts updated
Minor Update	Mar 2024	Key contacts updated
Minor updates	February 2025	Update to dates and web links plus change of terminology from 'Looked After Children' to 'Children in Care'
Review	March 2025	Reviewed by Kristien Carrington, LCA Interim Head Teacher
Review	June 2026	Discussed by Safeguarding Leads, draft v3 presented to Trust and adopted in July 2026
Minor updates	July 2026	Minor updates made to reflect latest model policy from CAPH and KCSIE updates ready for September 2026
Minor update	August 2026	Cornwall's Multi Agency Referral Unit (MARU) renamed the Multi Agency Safeguarding and Support Hub (MASSH) from 1st August 2026; all references updated throughout this policy. Referral telephone number (0300 123 1116) is unchanged.
Minor update	September 2026	Updated to reflect KCSIE 2026 (final version, effective immediately): new duty to recognise racism and faith-based prejudice as harm in its own right; widened definition of sexual abuse; discriminatory behaviour added to the child-on-child abuse definition; new whole-school anti-discriminatory culture expectation; and tightened safer recruitment requirement for volunteers in EYFS settings.

Key Contact Details

All of the people named below should consider themselves collectively as the safeguarding and child protection team. Each of the roles named below has specific responsibilities that are set out in detail in the policy.

The Trustee for safeguarding is Verity Campbell-Barr - verity.campbellbarr@smart-trust.net

In each school, the Headteacher can also be contacted to stand in for any of these roles.

Academy	DSL	Operational Safeguarding Lead	CiC Designated teacher for Children in care	SPOC (Prevent) Single point of contact	CSE Sexual exploitation lead	Safeguarding and CIC governor	Whistle-blowing governor
Dob. PS	Kathryn Pipe kpipe@dobwalls.net	Clare Laing claing@dobwalls.net Josh Frame jframe@dobwalls.net	Kathryn Pipe kpipe@dobwalls.net	Kathryn Pipe kpipe@dobwalls.net	Kathryn Pipe kpipe@dobwalls.net	Liz Mabin Liz.Mabin@dobwalls.net	Rebecca Manning Rebecca.Manning@smart-trust.net
Lisk. S&CC	Wendy Birkbeck wbirkbeck@liskeard.net	Rosy Soady rsoady@liskeard.net Corinne Holroyd cholroyd@liskeard.net Dionne Rodber drodber@liskeard.net Carole Chapple cchapple@liskeard.net	Wendy Birkbeck wbirkbeck@liskeard.net Corinne Holroyd cholroyd@liskeard.net	Wendy Birkbeck wbirkbeck@liskeard.net	Wendy Birkbeck wbirkbeck@liskeard.net	Dean James-Robbins Djamesrobbins@liskeard.net	Dean James-Robbins Djamesrobbins@liskeard.net
Looe CA	Paul Boyes PBoyes@looeca.net	Kate Jackman KJackman@looeca.net Anna Sallows ASallows@looeca.net Ed Gilbert EGilbert@looeca.net	Ed Gilbert Egilbert@looeca.net	Paul Boyes PBoyes@looeca.net	Paul Boyes PBoyes@looeca.net	Claire Wilcox CWilcox@looeca.net	Claire Wilcox CWilcox@looeca.net
Saltash CS	Nicholas Evans nevans@saltashcloud.net	Danielle King dking@saltashcloud.net Sarah Moss smoss@saltashcloud.net	Linda Griffin lgriffin@saltash.net	Nicholas Evans nevans@saltashcloud.net	Nicholas Evans nevans@saltashcloud.net	Tim Parkman tim.parkman@smart-trust.net	Tim Parkman tim.parkman@smart-trust.net
Landul. PS	Karen Ball kball@landulphcloud.net	Tania Hawker thawker@landulphcloud.net	Karen Ball kball@landulphcloud.net	Karen Ball kball@landulphcloud.net	Karen Ball kball@landulphcloud.net	Helene Ansell hansell@landulphcloud.net	Helene Ansell hansell@landulphcloud.net
Trewid. PS	Kathryn Pipe kpipe@dobwalls.net	Amanda Cummings ACummings@Trewidland.net Josh Frame JFrame@trewidland.cornwall.sch.uk	Kathryn Pipe kpipe@dobwalls.net head@trewidland.cornwall.sch.uk	Kathryn Pipe kpipe@dobwalls.net	Kathryn Pipe kpipe@dobwalls.net	Steve Neal steve.neal@trewidland.net	Steve Neal steve.neal@trewidland.net
SMART Nurs.	Rachel Sharman rsharman@liskeard.net	Lydia Warwick (DSN) lwarwick@smart-nurseries.net Lisa Rendall (LSN) lrendall@smart-nurseries.net	Rachel Sharman rsharman@liskeard.net	Rachel Sharman rsharman@liskeard.net	Rachel Sharman rsharman@liskeard.net	Kerry Jones kerry.jones@dobwalls.net	Kerry Jones kerry.jones@dobwalls.net

Cornwall Early Help Contact details

- Telephone: 01872 322277
- Email: earlyhelphub@cornwall.gov.uk
- Website: www.cornwall.gov.uk/earlyhelphub

Multi Agency Safeguarding and Support Hub (MASSH) – Cornwall resident (formerly the Multi Agency Referral Unit / MARU, renamed 1st August 2026)

Telephone 0300 123 1116 - if concerns are outside office hours contact 01208 251300

Email: multiagencyreferralunit@cornwall.gov.uk

Multi Agency Safeguarding Hub (MASH) – Plymouth resident

Telephone 01752 668000 - if concerns are outside office hours contact 01752 346984

Secure Email: mash@plymouth.gov.uk

Prevent Lead for Cornwall – Steve Rowell

- Email: prevent@cornwall.gov.uk
- Secure E-mail: Steve.Rowell@cornwall.gcsx.gov.uk

Prevent - Plymouth

- Follow reporting and referral instructions to Plymouth MASH (above)

Local Authority Designated Officer (LADO) - Cornwall

- Telephone 01872 326536. Referrals should go to the MASSH not directly to the LADO team.

Local Authority Designated Officer (LADO) - Plymouth

- Telephone 01752 304769. Or follow instructions above to contact Plymouth MASH.

NSPCC Whistleblowing helpline

- 0800 028 0285

Introduction

The purpose of this policy is to provide a secure framework for all staff in safeguarding and promoting the welfare of all pupils in SMART. Our safeguarding policy and other policies and procedures that impact on safeguarding are built around a child-centred, coordinated approach, always acting in the best interests of the child and with the underlying concept that **it could happen here**. For the purposes of this policy, 'children' relates to all those under the age of 18. When looking at the risks to a child's welfare, we will take in to account the wider context, including factors outside of school; this is known as contextualised safeguarding, which

expands the objectives of child protection systems in recognition that young people are vulnerable to abuse in a range of social contexts.

Safeguarding is everyone's responsibility - ALL staff are responsible for applying this policy which is common to all schools in SMART because staff will often be working across different schools in SMART and it is therefore essential that we have a common policy framework so that we can ensure the highest standard of protection for children in our care.

This policy was initially co-developed and verified by representatives from all of the schools in SMART working together. The policy was then presented to the safeguarding leads in all of the governing committees under the guidance of the Safeguarding Trustee for final scrutiny before being presented to the Trust Board for adoption January 2018. It has been updated annually to reflect revisions to DfE publications such as Keeping Children Safe in Education and Working Together to Safeguard Children to ensure it represents the latest thinking and best practice in children's safeguarding.

We want to ensure that your needs are met. If you would like this information in audio type, in Braille, large print, any other format or interpreted in a language other than English please inform the Designated Safeguarding Lead.

Safeguarding culture and child-centred practice

SMART is committed to maintaining a strong safeguarding culture across all academies and settings.

All safeguarding practice within SMART is underpinned by the principles that:

- safeguarding is everyone's responsibility;
- the welfare of the child is paramount;
- all concerns, no matter how small, will be taken seriously;
- all staff should maintain an attitude of "it could happen here";
- children should be listened to, heard and believed;
- safeguarding decisions will be informed by the wishes, feelings and lived experiences of children;
- professional curiosity should be exercised whenever concerns arise;
- information should be shared appropriately and in a timely manner to protect children;
- racism, faith-based prejudice and other forms of discrimination are recognised as harm in their own right, not solely as a symptom of a wider concern.

We recognise that safeguarding concerns rarely present as a single incident and may instead develop through a pattern of behaviours, disclosures, attendance concerns, changes in presentation or emerging vulnerabilities over time.

All staff should remain professionally curious, seeking to understand the lived experiences of children and identifying any barriers that may prevent children from sharing concerns.

Our responsibilities

Section 157 of the Education (Independent School Standards) Regulations 2014 places a duty for all schools in SMART to have in place arrangements that reflect the importance of safeguarding and promoting the welfare of children. We give effect to our duty to safeguard and promote the welfare of our pupils under the Education Act 2011 and, where appropriate, under the Children's Act 2004 by:

- creating and maintaining a safe learning environment for children and young people.
- identifying where there are child welfare concerns and taking prompt action to address them, in partnership with other organisations where appropriate.

This policy develops procedures and good practice within our schools, to ensure that there is an understanding of the duty to safeguard and promote the welfare of all children and young people including those who are vulnerable. We endeavour to provide a safe and welcoming environment where children and young people are respected and feel valued. It provides evidence of how this will be implemented within our schools and within multi-agency working arrangements.

This policy has been read by all staff and signed to the effect that they have read and understood it.

The policy will be accessible to all visitors to the school, parents and carers through a link on the school's website and a hard copy will be available in the secretary's office.

Purpose of this policy

Our school recognises that the safety and welfare of children is paramount and that we have a responsibility to protect children in all of our schools' activities. We take all reasonable steps to ensure, through appropriate procedures and training, that all children, irrespective of sex, gender reassignment, age, disability, race, religion or belief, sexual identity, pregnancy and maternity, marriage and civil partnership or social status, or any other protected characteristic are protected from abuse.

In terms of establishing the correct ethos and vigilance, this policy defines how we:

- provide help and support to meet the needs of children as soon as problems emerge

- create a safe and welcoming environment where children can develop their skills and confidence recognising that safeguarding children is the responsibility of everyone, not just those who work directly with children.
- respond swiftly and appropriately to all complaints and concerns about poor practice or suspected or actual child abuse.
- ensure that any training or events are managed to the highest possible safety standards.
- share information about concerns with agencies who need to know and involving parents and children appropriately.
- establishing positive, supportive, secure working practices that put children first.
- risk-assess any off-site activity, led by the school.
- follow procedures where concerns are raised or an allegation is made against a member of staff and that such procedures are robust to deal with any concern or allegation and that clear records of investigations and outcomes of concerns and allegations are held on staff files.
- promote an inclusive, anti-discriminatory culture as part of our safeguarding responsibilities.

In terms of building capacity and expertise in our staff we define how we seek to:

- support and encourage other groups and organisations to implement similar policies.
- review ways of working to incorporate best practice, including this policy being regularly reviewed and updated to reflect current best practice and Government expectations.
- ensuring safer recruitment is followed in checking the suitability of all staff, including volunteers and supply staff, who work in every SMART school.
- ensure we have a DSL and a Deputy who have received appropriate training and support for their role (see training section).
- develop effective links with relevant agencies and co-operate as required with their enquiries regarding child protection matters including attendance at case conferences, if appropriate.

In terms of building systems to allow regular and reliable monitoring and reporting:

- ensuring that all staff implement procedures for identifying and reporting cases, or suspected cases of abuse and regularly review them.
- supporting children and young people in accordance with his/her agreed child protection plan.

- we will follow the procedures set out by the "3 safeguarding partner" arrangement and take account of all guidance issued by the DfE, OfSTED and other significant bodies.
- keep written, dated and signed records of concerns about "vulnerable" children including chronologies, even where there is no need to refer the matter immediately and ensure that such records are securely placed. This includes the use of any screening tool that aids identification of Child Sexual Exploitation (CSE), Child Criminal Exploitation (CCE), Radicalisation, Female Genital Mutilation (FGM), on-line use or other such issues.

Terminology

- **Child** includes everyone under the age of 18 years.
- **All staff** – refers to all those staff working for or on behalf of the school, full time or part time, permanent or temporary, in either a paid or voluntary capacity, including supply staff.
- **Parent** – refers to birth parents and other adults in a parenting role, for example stepparents, foster carers, and adoptive parents, any other person(s) who have legal parental responsibility for a child.
- **Governing Committee** – refers to all forms of governance within the school and multi academy trust.
- **Safeguarding** and promoting the welfare of children refers to the process of protecting children from maltreatment, preventing the impairment of health or development, including mental health, ensuring that children grow up in circumstances consistent with the provision of safe and effective care and taking action to enable all children to have the best outcomes.
- **Child protection** refers to the processes undertaken to protect children who have been identified as suffering or being at risk of suffering significant harm.

Acronyms used in this policy

- DSL – Designated Safeguarding Lead
- DDSL – Deputy Designated Safeguarding Lead
- MASSH – Multi Agency Safeguarding and Support Hub (Cornwall) – formerly known as MARU (Multi Agency Referral Unit) prior to 1st August 2026
- CSE – Child Sexual Exploitation
- CCE – Child Criminal Exploitation
- FGM – Female Genital Mutilation
- KCSIE – Keeping Children Safe in Education
- "3 safeguarding partner" arrangement – Local Authority, NHS commissioning group, local police
- OSCP – Our Safeguarding Children Partnership
- LADO – Local Authority Designated Officer

- MASH – Multi-Agency Safeguarding Hub (Plymouth)
- PVE – Preventing Violent Extremism
- CME – Children Missing Education

Key Documents

This is an overarching policy and should be read in conjunction with the following documents:

'Working Together to Safeguard Children' (2023), which is statutory guidance to be read and followed by all those providing services for children and families, including those in education.

'Behaviour in Schools' (2024), updated guidance provided by the Department for Education.

"Our Safeguarding Children Partnership" Working Together guidance is available via the following link:

https://ciossafeguarding.org.uk/assets/1/2019_06_06_safeguarding_children_partnership_final.pdf

"Keeping Children Safe in Education" (Sept 2026), which is the statutory guidance for Schools and Colleges. The guidance is available via the following link:

Keeping children safe in education 2026 (publishing.service.gov.uk)

'What to do if you're worried a child is being Abused: Advice for Practitioners', March 2015. The guidance is available via the following link:

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/419604/What_to_do_if_you_re_worried_a_child_is_being_abused.pdf

https://www.gov.uk/government/publications/protecting-children-from-radicalisation-the-prevent-duty "Information Sharing: Advice for Practitioners providing Safeguarding Services to Children, Young People, Parents and Carers", May 2024. The guidance is available via the following link:

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/721581/Information_sharing_advice_practitioners_safeguarding_services.pdf

"The Prevent Duty Departmental, advice for Schools and child care providers", June 2015. The guidance is available via the following link:

https://www.gov.uk/government/publications/protecting-children-from-radicalisation-the-prevent-duty

"Multi agency Statutory Guidance on Female Genital Mutilation" (pages 61-63 focus on schools). The guidance is available via the following link:

https://www.gov.uk/government/publications/multi-agency-statutory-guidance-on-female-genital-mutilation

"Children Missing Education – Statutory guidance for local authorities", August 2024. The guidance is available via the following link:

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/550416/Children_Missing_Education_-_statutory_guidance.pdf

"Working Together to Improve School Attendance" August 2024.

https://www.gov.uk/government/publications/working-together-to-improve-school-attendance

"Multi agency Statutory Guidance for dealing with Forced Marriage April 2023". This guidance is available via the following link:

Multi-agency statutory guidance for dealing with forced marriage and multi-agency practice guidelines: Handling cases of forced marriage (accessible version) - GOV.UK

and further advice is available at: https://www.gov.uk/guidance/forced-marriage

Child Criminal Exploitation - further guidance is available via the following link:

https://www.gov.uk/government/publications/criminal-exploitation-of-children-and-vulnerable-adults-county-lines/criminal-exploitation-of-children-and-vulnerable-adults-county-lines#what-is-child-criminal-exploitation

Child Sexual Exploitation – further guidance is available via the following link:

https://ciossafeguarding.org.uk/scp/p/professionals/tackling-child-exploitation

"Child Sexual Exploitation Definition and a Guide for Practitioners", DfE February 2017:

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/591903/CSE_Guidance_Core_Document_13.02.2017.pdf

"Guidance for Safer Working Practice for those working with Children and Young People in Education settings", May 2019. This guidance is available via the following link:

https://c-cluster-110.uploads.documents.cimpress.io/v1/uploads/13ecce28-e8f2-49e9-83c6-c29337cd8071~110/original?tenant=vbu-digital

UKCIS guidance sharing nudes and semi-nudes (also known as sexting or youth produced sexual imagery).

Full guidance for DSLs is available here:

https://www.gov.uk/government/publications/sharing-nudes-and-semi-nudes-advice-for-education-settings-working-with-children-and-young-people

General guidance for all staff is available here:

https://www.gov.uk/government/publications/sharing-nudes-and-semi-nudes-advice-for-education-settings-working-with-children-and-young-people/sharing-nudes-and-semi-nudes-how-to-respond-to-an-incident-overview

"Mental health and behaviour in schools", DfE November 2018:

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/755135/Mental_health_and_behaviour_in_schools__.pdf

Additional information has been included from Somerset County Council Exemplar Safeguarding Policy (September 2016) and Derbyshire County Council Exemplar Safeguarding Policy (October 2016).

Furthermore, we will follow the procedures set out by:

The South West Child Protection Procedures: Welcome to the South West Child Protection Procedures (trixonline.co.uk)

In accordance with the above procedures, each school carries out an annual audit of its safeguarding provision (S157 Safeguarding Audit, requirement of the Education Act 2011) and sends a copy to the Local Authority from which a report will be submitted to Our Safeguarding Children Partnership.

This policy should also be read in conjunction with the following policies linked to safeguarding within the school which can include:

Anti–bullying Acceptable ICT user Behaviour Management Whistleblowing Physical Interventions Staff code of conduct Staff discipline policy	E-safety/online Visitors Confidentiality Radicalisation First Aid (including management of medical conditions)	Health, Safety and Wellbeing Intimate care Safer Recruitment Relationships, Sex and Health Education Public Sector Equality Duty

Reporting concerns

General Principles

Some children may not feel ready or know how to report abuse or understand that they are being abused, but staff are encouraged to use their professional curiosity where they have any concerns.

In the first instance if a member of staff has a concern about a child they should report this immediately to the DSL. If it is a concern or allegation relating to an adult working with children (such as a member of staff, supply staff, volunteer or contractor), it must go only to the Headteacher, who will judge whether to involve the DSL (see "Allegations" section below).

The DSL may well have information that other members of staff do not know about a child and their family. Staff should be told on a 'need to know basis' (see the "Confidentiality" section below).

However insignificant you think your concern might be, do pass it on to your DSL. It may only be a small bit of information, but it could help to form a bigger picture.

If the DSL is not available, then speak to the Deputy DSL.

It is the DSL's responsibility, seeking guidance as necessary, to advise on responses to safeguarding concerns. This could result in pastoral support, early help assessment or a referral to statutory services.

At all times, it is the intention of this policy to enable staff to act in the **child's best interest** and, wherever possible to listen to and take account of their wishes and feelings. It is never in the child's best interest, however, to not keep relevant safeguarding staff fully informed, so you cannot promise a child that you will keep information to yourself.

All staff should be able to reassure the child that they are being taken seriously and that they will be supported and kept safe. A child should never be given the impression that they are creating a problem by reporting any form of abuse and/or neglect. Nor should a child ever be made to feel ashamed for making a report.

Please note that allegations of historical child abuse must go to the police.

All concerns must be followed up in writing via CPOMS.

As part of working together to safeguard children, staff are expected to support any follow-up action or statutory assessment by children's social care.

It is important to see the role of safeguarding in all aspects of the work of the Trust. The following diagram from the NSPCC illustrates some of the necessary ingredients of developing a safer culture.

Voice of the child

SMART recognises that children are the experts in their own lives.

When responding to safeguarding concerns, staff will consider:

- the child's wishes and feelings;
- the child's lived experiences;
- how the child communicates;

- any barriers to communication;
- the impact of decisions on the child.

Staff should recognise that children's behaviour, attendance, presentation, emotional wellbeing and relationships may provide important indicators of their experiences and welfare.

Wherever possible, children will be supported to participate in safeguarding decisions affecting them.

Professional curiosity

All staff are expected to exercise professional curiosity.

Professional curiosity involves exploring and understanding what is happening within a child's life rather than accepting explanations at face value. Staff should be professionally respectful while remaining appropriately challenging where concerns exist.

This may include:

- noticing patterns in attendance, behaviour or presentation;
- exploring inconsistent explanations;
- recognising disguised compliance;
- considering cumulative concerns;
- seeking additional information where required.

Professional curiosity supports early identification of safeguarding concerns and helps ensure children receive the right support at the right time.

If the DSL/DDSL are not available

See if there is a member of the leadership team available, but if there is an immediate concern about a child or their family **any member of staff** can phone the MASSH for advice and guidance if the DSL/DDSL are not available.

If the member of the leadership team is unsure, they can contact MASSH for advice and guidance.

Contacting MASSH (for advice or when making a referral)

Ensure that you have as much factual information about the child as possible when you phone include:

- full name.
- D.O.B.
- address.
- family composition details (including names of parent(s) and siblings).
- any key professionals working with the school, the child or the family.
- factual information about the concerns you have.

Making a referral in writing

You will need to back any phone call up in writing by completing the multi-agency referral form. The form and guidance are available from the OSCP website:

https://ciossafeguarding.org.uk/scp/p/worried-about-a-child

You must then send it in by secure email which is clearly highlighted on the referral form:

https://ciossafeguarding.org.uk/scp/p/our-policies-and-procedures/referral-forms

You must also still inform the DSL and follow up in writing via CPOMS - please see the key contacts page for contact details at each school.

Action by MASSH

The MASSH will action the referral within one day and acknowledge receipt to referrer; if this is not forthcoming the referrer must follow up. Use the local escalation procedure if your concern is not addressed and the child's situation not improving or is deteriorating.

Recording

All concerns, discussions and decisions must be recorded in writing via CPOMS.

Informing Parents

Schools should ensure they have spoken to the family about their concerns and proposed actions unless to do so would place the child at risk or when in exceptional circumstances; the decision not to inform parents/carers must be justified and the details recorded. If a child makes a disclosure or presents with an injury, it is imperative that advice is sought immediately prior to the child returning home and as soon as the school become aware of this. If you are uncertain as to your specific role in this, contact the DSL.

Resolution of Professional Differences

In the event that the school disagree with the actions or decisions of another agency we will consider using the Resolution of Professional Differences policy (previously referred to as the "escalation policy"). The policy is available via the following link:

2024_12_resolving_professional_differences.pdf

If the Child/Family are already known to Social Care

When a member of staff, parent, practitioner, or another person has concerns for a child, and if the school are aware that the case is already open to social

care then they should contact the allocated worker. If they do not know the name of the worker, they can contact MASSH who will provide contact details of the worker and/or their manager.

Early Help Assessment

There are situations which may occur in a family's life where they may benefit from additional support that cannot be provided solely by universal services. These children are therefore much more vulnerable.

We will ensure every child receives the right help at the right time to address risks and prevent issues escalating.

Any child may benefit from an early help assessment, but all school and college staff should be particularly alert to the potential need for early help for a child who:

- is disabled and has specific additional needs.
- has experienced multiple suspensions and is at risk of being permanently excluded from school
- has special educational needs (whether or not they have a statutory Education, Health and Care Plan).
- is a young carer.
- is showing signs of engaging in anti-social or criminal behaviour, including gang involvement and association with organised crime groups.
- is frequently missing from education/goes missing from care or from home.
- is at risk of modern slavery, trafficking or exploitation.
- is in a family circumstance presenting challenges for the child, such as substance abuse, adult mental health, domestic violence.
- is misusing drugs or alcohol themselves.
- is showing early signs of abuse and/or neglect.
- is showing signs of displaying behaviour or views that are considered to be extreme or is at risk of being radicalised or exploited.
- has returned home to their family from care.
- is a privately fostered child.
- has a parent or carer in custody, or is affected by parental offending

Within Cornwall the Early Help Hub is the first point of contact when considering additional support for children and their families:

- support is provided: from pre-birth to the age of 18 (or 25 when the young person has additional needs) when the child, young person or family has needs that are not met solely by universal services.
- it is single point of access for professionals, families and young people to access Early Help Services in Cornwall.

- the triage team decides which Early Help service best meets the needs identified in the request for help. It is then allocated to the appropriate service within 48 hrs.

In the first instance a discussion should take place with the DSL and a record kept of this discussion. If further advice is needed or the school wishes to make a referral, then they would contact the Early Help Hub.

Through this process the school will identify who their vulnerable children are, ensuring **ALL** Staff and Governors know the processes to secure advice, help and support where needed.

Additional guidance can also be accessed by using the OSCP multi agency threshold document. Guidance is available via the following link:

Cornwall and the Isles of Scilly Safeguarding Children Partnership - Procedures and guides (ciossafeguarding.org.uk)

Child Abuse

There are four types of child abuse as defined in 'Working Together to Safeguard Children' (2023). Bullying and forms of bullying including prejudice based and cyber bullying can also be characterised as abusive and may include at least one, if not two, three or all four, of the defined categories of abuse shown below:

Physical Abuse

May involve hitting, shaking, throwing, poisoning, burning/scalding, drowning, suffocating, or otherwise causing physical harm to a child. Physical harm may also be caused when a parent or carer fabricates the symptoms of, or deliberately induces, illness in a child.

Emotional Abuse

Is the persistent emotional maltreatment of a child such as to cause severe and persistent adverse effects on the child's emotional development. It may involve conveying to children that they are worthless or unloved, inadequate, or valued only insofar as they meet the needs of another person. It may include not giving the child opportunities to express their views, deliberately silencing them or 'making fun' of what they say or how they communicate. It may feature age or developmentally inappropriate expectations being imposed on children. These may include interactions that are beyond the child's developmental capability, as well as overprotection and limitation of exploration and learning, or preventing the child participating in normal social interaction. It may involve seeing or hearing the ill-treatment of another. It may involve serious bullying (including cyber bullying), causing children frequently to feel frightened or in danger, or the exploitation or corruption of

children. Some level of emotional abuse is involved in all types of maltreatment of a child, though it may occur alone.

Sexual Abuse

Involves forcing, causing or inciting a child or young person to take part in sexual activities, not necessarily involving a high level of violence, whether or not the child is aware of what is happening. Children are more likely to be sexually abused by someone they know than by a stranger. Children under the age of 13 can never legally consent to any sexual activity. The activities may involve physical contact or non-contact activities, such as involving children in looking at, or in the production of, sexual images, watching sexual activities, encouraging children to behave in sexually inappropriate ways, or grooming a child in preparation for abuse (including via the internet). Sexual abuse is perpetrated by adult males and women, and by other children; KCSIE contains specific guidance on sexual violence and sexual harassment between children in schools.

Any action taken is under-pinned by the principle that sexual violence and sexual harassment is never acceptable and will not be tolerated.

Neglect

Is the persistent failure to meet a child's basic physical and/or psychological needs, likely to result in the serious impairment of the child's health or development.

It may include a failure to:

- provide adequate food, clothing and shelter.
- protect a child from physical and emotional harm or danger.
- ensure adequate supervision (including the use of inadequate care-givers); or
- ensure access to appropriate medical care or treatment.
- it may also include neglect of, or unresponsiveness to a child's basic emotional needs.

If you are to refer a child or young person because of possible neglect, always check back to see if there have been any previous concerns. The Children Act 1989 talks about how the persistent neglect of very basic needs is likely to cause impairment in the child or young person's development.

Signs and Indicators which may assist in the identification of some forms of abuse can be found in KCSIE.

Prejudice-based and Faith-targeted Abuse

Racism and faith-targeted abuse can significantly affect a child's welfare, wellbeing and sense of safety. Staff should treat any incident of racist or faith-targeted behaviour as a safeguarding matter in its own right, recognising that

such behaviour can cause lasting harm even where it does not co-occur with another form of abuse.

Specific Safeguarding / Contextual Safeguarding Issues

There are specific issues that have become critical issues in South East Cornwall that schools will ensure **ALL** staff and governors are familiar with. Schools will keep updated on current trends in the local area as well as national issues through engagement with the SMART Safeguarding Leads team and local safeguarding agencies. Each school will; having processes in place to identify, report and monitor these issues and make sure they are included within the school curriculum where appropriate. In South East Cornwall specific areas of concern include:

- Child Criminal Exploitation (CCE), including county lines.
- drugs, alcohol and substance abuse.
- gangs and youth violence (also referred to as serious violence or serious violent crime involving weapons).
- preventing radicalisation.
- hate or prejudice based abuse.
- online abuse/sharing nudes and semi-nudes (also known as sexting or youth produced sexual imagery).

Each school maintains the view that 'it could happen here' and so is aware of the potential harm from a variety of issues including but not limited to:

- child on child abuse, including bullying, cyber bullying, sexual violence and sexual harassment between children in schools.
- Child Sexual Exploitation (CSE).
- domestic violence.
- self-harm.
- fabricated or induced illness.
- faith abuse.
- so called honour-based abuse.
- Female Genital Mutilation (FGM).
- forced marriage.
- gender based violence/violence against women and girls (VAWG).
- mental health.
- private fostering.
- teenage relationship abuse.
- trafficking.
- missing children.
- children absent from education.
- child sexual abuse within the family.
- poor parenting, particularly in relation to babies and young children.

- And that children may be vulnerable to multiple harms.

Schools can access broad government guidance on the issues listed above via:

https://www.gov.uk/childcare-parenting/preventing-neglect-abuse-and-exploitation

and local procedures and strategies are available through:

https://ciossafeguarding.org.uk/scp

Each School will incorporate signs of abuse and specific safeguarding issues into briefings, staff induction training, and ongoing development training to all Staff and Governors.

Contextual Safeguarding

SMART recognises that safeguarding risks may arise from outside of the family home.

Children may experience abuse, exploitation or harm:

- within peer groups;
- online;
- in the community;
- whilst travelling to and from school;
- within public spaces;
- through the use of technology and social media.

Contextual safeguarding seeks to understand and respond to these risks by considering the wider environments in which children live and interact.

Staff should remain alert to concerns linked to child criminal exploitation, child sexual exploitation, serious violence, online abuse, harmful peer relationships and wider community risks.

Part 1 and Annex B of KCSIE 2024 provide more detail on the following:

Child Criminal Exploitation (CCE)

CCE is where an individual or group takes advantage of an imbalance of power to coerce, control, manipulate or deceive a child into any criminal activity (a) in exchange for something the victim needs or wants, and/or (b) for the financial or other advantage of the perpetrator or facilitator and/or (c) through violence or the threat of violence.

The victim may have been criminally exploited even if the activity appears consensual. CCE does not always involve physical contact; it can also occur through the use of technology.

CCE can include children being forced to work in cannabis factories, being coerced into moving drugs or money across the country, forced to shoplift or pickpocket, or to threaten other young people.

The experiences of girls being criminally exploited can be very different to boys, and thus staff should be aware that the indicators can be very different for girls and boys and that both boys and girls being criminally exploited may be at higher risk of sexual exploitations.

Serious violence

All staff should be aware of the indicators, which may signal children are at risk from, or are involved with serious violent crime. These may include increased absence from school, a change in friendships or relationships with older individuals or groups, a significant decline in performance, signs of self-harm or a significant change in wellbeing, or signs of assault or unexplained injuries. Unexplained gifts or new possessions could also indicate that children have been approached by, or are involved with, individuals associated with criminal networks or gangs and may be at risk of criminal exploitation.

All staff should be aware of the range of risk factors which increase the likelihood of involvement in serious violence, such as being male, having been frequently absent or permanently excluded from school, having experienced child maltreatment and having been involved in offending, such as theft or robbery.

Child Sexual Exploitation (CSE)

Child Sexual Exploitation is a form of child sexual abuse. It occurs where an individual or group take advantage of an imbalance of power to coerce, manipulate or deceive a child or young person under the age of 18 into sexual activity (a) in exchange for something the victim needs or wants, and/or (b) for the financial advantage or increased status of the perpetrator or facilitator. The victim may have been sexually exploited even if the sexual activity appears consensual. Child sexual exploitation does not always involve physical contact; it can also occur through the use of technology. (DfE Child Sexual Exploitation February 2017).

CSE is a form of child sexual abuse, so all suspected or actual cases are a safeguarding concern in which Child Protection procedures **must** be followed; this will include a referral to MASSH and where the risk is immediate to the police. If any staff are concerned about a pupil, they will refer to the Designated Safeguarding Lead/s and the CSE lead within the School.

Potential indicators of CSE are contained within KCSIE.

Radicalisation/PREVENT

Every school in SMART will ensure **ALL** staff including Governors adhere to their duties in the Prevent advice 2015 to prevent radicalisation:

https://www.gov.uk/government/publications/protecting-children-from-radicalisation-the-prevent-duty

The Headteacher and Chair of Governors will:

- Establish or use existing mechanisms for understanding the risk of extremism.
- Ensure staff understand the risk and build capabilities to deal with issues arising.
- Communicate the importance of the duty.
- Ensure **All** Staff and Governors implement the duty.
- Ensure the risks of Radicalisation are referred to within all relevant policies. including visitors, anti-bullying and e-safety
- Ensure any visiting speaker is vetted correctly.

School staff receive training to help to identify signs of extremism. Opportunities are provided in the curriculum to enable pupils to discuss issues of religion, ethnicity and culture and the school follows the DfE advice Promoting fundamental British Values as part of SMCS (spiritual, moral, social and cultural education) in Schools (November 2014).

Every school in SMART will respond to any concern about Radicalisation/Prevent as a safeguarding concern and will report in the usual way using local safeguarding procedures. We will seek to work in partnership, undertaking risk assessments where appropriate and proportionate to risk, building our children's resilience to radicalisation.

When reviewing our PREVENT duties we would consider the guidance contained on the safer Cornwall website (link below).

https://safercornwall.co.uk/preventing-crime/preventing-violent-extremism/

What can we do to help our children understand these issues and help protect them?

- Provide a safe space for them to debate controversial issues.
- Help them to build resilience and the critical thinking they need to be able to challenge extremist arguments.
- Give them confidence to explore different perspectives, question, and challenge.

Every school is committed to providing effective filtering systems and this will include monitoring the activities of children when on-line in the school. We follow the guidance set out in KCSIE 2026 as well as those listed in the PREVENT guidance. https://www.gov.uk/government/publications/protecting-children-from-radicalisation-the-prevent-duty

All staff in the first instance should contact the PREVENT Single Point of Contact within the school with any concerns.

Concerns can be discussed with the Prevent Lead for Cornwall: See key contacts page at the front of this policy. MASSH may also be contacted for advice. For immediate concerns contact the police directly.

Female Genital Mutilation (FGM)

Every school in SMART recognises and understands that there is a mandatory reporting duty for all teachers to report to the police where it is believed an act of FGM has been carried out on a girl under 18 in the UK. Failure to do so may result in legal/disciplinary action being taken.

All suspected or actual cases of FGM are a safeguarding concern in which safeguarding procedures will be followed; this will include a referral to the police and to Children's Social Care via MASSH. If any staff are concerned about a pupil, they will refer to the Safeguarding Designated Lead/s within the School unless there is a good reason not to do so and reporting to the Headteacher, other safeguarding staff, MASSH, child social services or police is felt to be more appropriate.

Potential indicators of FGM are contained within KCSIE.

Child on Child Abuse

All staff should be aware that safeguarding issues can manifest themselves via child on child abuse. The reasons for this are complex and are often multi-faceted. We understand that all our schools need to have clear mechanisms and procedures in place to identify and report incidents or concerns. We aim to reduce this behaviour and any related incidents with an expectation to eliminate this conduct in every school in SMART.

Child on child abuse is a safeguarding concern and will require a discussion with the DSL who will seek advice from agencies and professionals including reference to the safeguarding procedures. This will involve in the first instance having a conversation with MASSH.

Child on child abuse is unacceptable and can adversely impact on a child's wellbeing and education. It is most likely to include, but may not be limited to:

- language seen as derogatory, demeaning, inflammatory, including innuendo
- coercion and bullying (including cyberbullying, prejudice-based bullying or discriminatory bullying)
- gender based violence
- sexual violence, assaults, or harassment, including through intimate personal relationships (sometimes referred to as teenage relationship abuse) or via online activity
- causing someone to engage in sexual activity without consent, such as forcing someone to strip, touch themselves sexually, or to engage in sexual activity with a third party

- consensual and non-consensual sharing nude and semi-nude images and videos (also known as sexting or youth produced sexual imagery)
- upskirting
- discriminatory behaviour, including racism and faith-targeted abuse
- physical abuse such as hitting, kicking, shaking, biting, hair pulling, or otherwise causing physical harm (this may include an online element which facilitates, threatens and/or encourages physical abuse)
- initiation/hazing type violence and rituals (this could include activities involving harassment, abuse or humiliation used as a way of initiating a person into a group and may also include an online element).

We have a zero-tolerance approach to such abuse, which must be challenged and reported by staff, and will never be passed off as 'banter' or 'part of growing up' or 'having a laugh' or 'boys being boys'.

Such abuse could be standalone or part of a broader pattern of abuse.

Children's sexual behaviour exists on a wide continuum, ranging from normal and developmentally expected, to inappropriate, problematic, abusive and violent. Problematic, abusive and violent sexual behaviour is developmentally inappropriate and may cause developmental damage. This is referred to as harmful sexual behaviour. However, an approach of challenge and support can help to prevent future behaviours.

When reports of child on child sexual violence or sexual harassment are made, whether the incident happened in school, outside or online, **all** victims will be reassured that they are being taken seriously and that they will be supported and kept safe. The DSL will act promptly and in accordance with Keeping Children Safe in Education (Part 5), undertaking a risk and needs assessment to safeguard those involved, which will be kept under review. Any victim or alleged perpetrator of such abuse will be offered the appropriate support, including through external agencies.

Each school is proactive in challenging all types of abuse. We aim to use approaches in the curriculum to address and prevent and tackle child on child abuse.

In addition to the school's reporting systems, the NSPCC's Report Abuse in Education helpline is available on 0800 136 663 (or by email: help@nspcc.org.uk). This provides support to:

- children and young people who want to share current and non-recent experiences of sexual abuse and harassment;
- children and young people who want to talk about being involved in or witnessing any incidents;
- anyone who works or volunteers in a school setting and needs support and guidance;
- adults who have experienced non-recent abuse;

- parents and carers who are concerned about their own child or other children.

Harmful sexual behaviour

SMART recognises that harmful sexual behaviour exists along a continuum from inappropriate behaviour through to abusive and violent behaviour.

Any concern relating to sexualised behaviour will be assessed proportionately, taking account of:

- age;
- developmental stage;
- context;
- power imbalance;
- consent;
- impact on others.

Children displaying harmful sexual behaviour will be supported appropriately whilst safeguarding any victim.

Mental Health

Mental health problems can, in some cases, be an indicator that a child has suffered or is at risk of suffering abuse, neglect or exploitation.

While only appropriately trained professionals should attempt to make a diagnosis of a mental health problem, staff are well-placed to observe children day-to-day and identify those whose behaviour suggests that they may be experiencing a mental health problem or be at risk of developing one.

Where children have suffered abuse and neglect, or other potentially traumatic adverse childhood experiences, this can have a lasting impact throughout childhood, adolescence and into adulthood. It is key that staff are aware of how these children's experiences, can impact on their mental health, behaviour and education.

If staff have a mental health concern about a child that is also a safeguarding concern, immediate action should be taken via the DSL or DDSL.

Children with special educational needs and disabilities

Children with special educational needs (SEN) and disabilities can face additional safeguarding challenges. A school may need to devise a policy or procedure that meets the individual needs of a child. This should be written in conjunction with the parent(s) and staff working with the child. The child, where they are of sufficient understanding, should have the policy or procedure discussed with them. All staff need to be confident in its use.

Every school in SMART must recognise that additional barriers can exist when identifying abuse and neglect in this group of children.

These can include:

- Assumptions that indicators of possible abuse such as behaviour, mood and injury relate to the child's disability without further exploration.
- The potential for children with SEN and disabilities being disproportionally impacted by behaviours such as bullying, without outwardly showing any signs and
- Communication barriers and difficulties in overcoming these barriers.

The individual needs of every special educational needs or disabled child will be reviewed regularly and consideration given to any additional vulnerabilities they may have which could lead to safety and welfare concerns arising.

Should any concerns arise in relation to any child in relation to their safety and welfare, each school will follow the same procedures as outlined within this policy and liaise with the DSL initially.

Additional support and guidance can be found within the SEND Code of Practice (https://www.gov.uk/government/publications/send-code-of-practice-0-to-25)

As well as 'Supporting pupils with medical conditions'

(https://www.gov.uk/government/publications/supporting-pupils-at-school-with-medical-conditions–3)

And from specialist organisations, such as:

The Special Educational Needs and Disabilities Information and Support Services (SENDIASS) who offer information, advice and guidance for parents and cares of children and young people with SEND.

Mencap also represents people with learning disabilities, with specific advice and information for people who work with children and young people.

Children potentially at greater risk of harm

Some children may face additional safeguarding vulnerabilities and barriers to identifying, reporting or escaping abuse.

This may include:

- children with SEND;
- children in care;
- previously looked-after children;
- children with social workers;
- young carers;

- children living in temporary accommodation;
- children experiencing mental health difficulties;
- children affected by domestic abuse;
- children who are absent from education;
- children at risk of exploitation;
- children who are privately fostered;
- children from minority or marginalised groups.

All staff should be aware that these vulnerabilities do not cause abuse but may increase risk and create additional barriers to disclosure.

Children who need a social worker (Child in Need and Child Protection Plans)

Children may need a social worker due to safeguarding or welfare needs. They may need this help due to abuse, neglect and complex family circumstances. A child's experiences of adversity and trauma can leave them vulnerable to further harm, as well as educationally disadvantaged in facing barriers to attendance, learning, behaviour and mental health.

Online Safety

Mobile phones, laptops, iPads, tablets, smart watches and other on-line products are integrated into all our lives. However, there are those that seek to use these for their own or others gratification. The link below provides more information on online safety and covers issues such as:

- Bullying, including online bullying and prejudice-based bullying, racialization and/or extremist behaviour.
- The risks from online content that can be categorised as misinformation, disinformation or conspiracy theories.
- Child sexual exploitation and trafficking.
- The impact of new technologies on sexual behaviour, for example sharing nudes and semi-nudes (also known as sexting or youth produced sexual imagery).
- The risks associated with generative AI

https://www.gov.uk/government/publications/education-for-a-connected-world

SMART takes online safety very seriously both in terms of our pupils and our staff and provides age-appropriate education around safeguarding, including online safety to all pupils and online safety awareness training to all staff.

Filtering and monitoring

SMART employs robust filtering software to protect users from accessing illegal, inappropriate and potentially harmful content online protected by

Smoothwall Filtering and Firewall services and Sophos Endpoint Protection administered by ICT support. In addition, each school receives monitoring alerts of potentially inappropriate internet use in line with the latest government guidance:

Meeting digital and technology standards in schools and colleges - Filtering and monitoring standards for schools and colleges - Guidance - GOV.UK

Generative AI: product safety expectations - GOV.UK

Please also refer to Trust's data protection policy and Acceptable use policy for staff and the corresponding policy for students.

Staff receive relevant training, which includes online safety as per the guidance outlined within the KCSIE 2026.

Filtering and monitoring arrangements will be reviewed by the school regularly and included within the annual Safeguarding Peer Review process.

Remote education is provided through our established systems, which vary between our schools; each school's website has a section that explains its approach to remote education.

Artificial Intelligence and emerging technologies

SMART recognises the safeguarding opportunities and risks associated with emerging technologies and artificial intelligence.

Staff should be aware of risks associated with:

- AI generated content;
- deepfake images and videos;
- misinformation and disinformation;
- online manipulation;
- AI chatbots;
- synthetic media;
- online grooming facilitated through emerging technologies.

Concerns regarding any technology-related safeguarding issue should be reported to the DSL and managed in accordance with safeguarding procedures.

Education about emerging technology risks will be delivered through the curriculum in an age-appropriate manner.

Domestic Abuse

Domestic abuse may take many forms, including physical, sexual, financial, psychological or emotional. This SMART policy reflects the latest guidance from the Domestic Abuse Act 2021 in that every school seeks to support victims and promote awareness.

Witnessing the physical and emotional suffering of a parent makes the child a victim of the abuse, as this causes considerable distress to children. Both the physical assaults and psychological abuse suffered by adult victims who experience domestic abuse can have a negative impact on their ability to look after their children. Children can still suffer the effects of domestic abuse, even if they do not witness the incidents directly. However, in up to 90% of incidents involving domestic violence where children reside in the home, the children are in the same or the next room. Children's exposure to parental conflict, even where violence is not present, can lead to serious anxiety and distress among children. Children can see school as a safe retreat from problems at home or alternatively not attend school through a perceived need to be at home to protect abused parents or siblings.

Domestic abuse can therefore have a damaging effect on a child's health, educational attainment and emotional well-being and development. The potential scale of the impact on children is not always easy to assess but may manifest itself as behavioural, emotional or social difficulties, including poor self-esteem, withdrawal, absenteeism, adult-child conflict. Children sometimes disclose what is happening or may be reluctant to do so, hoping that someone will realise something is wrong.

Attendance as a Safeguarding priority

Regular attendance supports children's safety, wellbeing and educational progress.

Poor attendance, persistent absence and repeated lateness may indicate:

- neglect;
- exploitation;
- mental health concerns;
- domestic abuse;
- unmet needs;
- harm occurring outside school.

Attendance concerns will therefore be considered as part of safeguarding practice and reviewed alongside other relevant information.

Children Absent from Education

Staff must know their school's procedures on how to report a missing student.

Attendance, absence and exclusions are closely monitored. A child with unauthorised absence or going missing from education is a potential indicator of abuse and neglect, including sexual abuse and sexual and/or criminal exploitation. The DSL will monitor absence and take appropriate action including notifying the local authority and following local procedures, particularly where children go missing on repeated occasions and/or are missing for periods during the school day.

That action may include a 'safe and well' check or home visit by school staff to a pupil's home which may take place regardless of any contact received by parents/carers at the discretion of the school.

EHE - Elective Home Education

We aim to meet with parents/carers who are considering EHE before a final decision is made, to ensure that EHE is in the best interest of the child as in some cases elective home education can mean that some children are not in receipt of a suitable education.

We will always advise the Local Authority at the earliest opportunity when children are withdrawn from the school to be electively home educated, completing the required Elective Home Education Form (as in link below) and returning it with a copy of a letter from the parents / carers confirming that they are withdrawing the child from the school to home educate. Further guidance is available via

https://www.supportincornwall.org.uk/kb5/cornwall/directory/service.page?id=XP6kP8Hli2c

The DSL/DDSL will always alert the Local Authority where there are concerns regarding the safety and welfare of the child in question.

Reduced Timetables

Should a reduced timetable be instigated or be necessary, guidance will be reviewed with the aim the child returns to school full time at the earliest moment or other provision sought to ensure the child/young person has their full entitlement. Guidance is available at https://www.cornwall.gov.uk/schools-and-education/schools-and-colleges/reduced-timetables-part-time-attendance/

The use of a reduced timetable should be an exceptional measure in this school. It is illegal for a school to impose a reduced timetable, but it is accepted that a reduced timetable may be appropriate provided that the setting can demonstrate that the Local Authority's best practice guidance has been followed. 'Guidance for schools and educational settings' details further the actions and procedures that need to be followed.

Reduced timetables will never be used as a long-term solution, informal exclusion or behaviour management strategy.

Where a reduced timetable is implemented:

- parental agreement will be obtained;
- safeguarding risks will be assessed;
- arrangements for supervision will be clear;
- progress will be reviewed regularly;
- a plan for reintegration will be established.

Children in Care or previously looked after

The most common reason for children becoming looked after is as a result of abuse and/or neglect. Governing bodies should ensure that staff have the skills, knowledge and understanding necessary to keep looked after children safe (see KCSIE 2026).

A designated children in care lead has been appointed from the senior leadership team please see the key contacts page for further details.

The designated child in care lead will ensure that appropriate staff have the information they need in relation to a child's looked after legal status (whether they are looked after under voluntary arrangements with consent of parents or on an interim or full care order) and contact arrangements with birth parents or those with parental responsibility. They are also responsible for ensuring that they also have information about the child's care arrangements and the levels of authority delegated to the carer by the local authority looking after him/her. The designated children in care lead will have details of the child's social worker. They will have drawn up an individual education plan in consultation with the children in care education support service (CICESS).

The designated child in care lead will attend regular training/briefings provided by Cornwall Council regardless of whether there are currently children within their school who are in care or will ensure that a representative from SMART attends if attendance is a challenge for the school.

Young Carers

Each school recognises the needs of young carers in that they can be more vulnerable or placed at risk. Headteachers aim to be able to identify young carers and ensure they are supported to help reach their potential with an understanding that staff and volunteers may need to refer into early help services for an assessment of their needs via the Early Help Hub.

Forced Marriage

The UK Government describe this as taking someone, usually overseas, to force them to marry (whether or not the **forced marriage** takes place) or marrying someone who lacks the mental capacity to consent to the marriage (Coercion may include physical, psychological, financial, sexual and emotional pressure). It may also involve physical or sexual violence and abuse. Since February 2023 it has also been a crime to carry out any conduct whose purpose is to cause a child to marry before their eighteenth birthday, even if violence, threats or another form of coercion are not used. As with the existing forced marriage law, this applies to non-binding, unofficial 'marriages' as well as legal marriages.

Arranged marriage is common in some cultures. The families of both spouses take a leading role in arranging the marriage, however the choice of whether

or not to accept the arrangement remains with the prospective spouses. Children may be married at a very young age and well below the age of consent in England. ALL Staff should be particularly alert to suspicions or concerns raised by a pupil. Since June 2014 forcing someone to marry has become a criminal offence in England and Wales under the Anti-Social Behaviour, Crime and Policing Act 2014.

If at any time any of the schools in SMART have a concern regarding a child who this may apply to, immediate contact will be made with MASSH for guidance and advice.

Private Fostering

A private fostering arrangement is when a child is cared, or intended to be cared for consecutively for 28 days or longer by someone who is not a member of that child's immediate family. In such a case the local authority should be informed.

If the school are aware of such an arrangement being in place they must advise the family that the school have a responsibility to inform the local authority and encourage the family to advise the local authority themselves.

Advice or a referral can be made via MASSH.

Modern Slavery and Human Trafficking

The above are offences under the Modern Slavery Act 2015. These offences include holding a person in a position of slavery, servitude forced or compulsory labour, or facilitating their travel with the intention of exploiting them soon after.

Although human trafficking often involves an international cross-border element, it is also possible to be a victim of modern slavery within your own country, including across county lines.

It is possible to be a victim even if consent has been given to be moved.

Children cannot give consent to being exploited therefore the element of coercion or deception does not need to be present to prove an offence.

If you hold information that could lead to the identification, discovery and recovery of victims in the UK, you can contact the Modern Slavery Helpline 0800 012 1700.

Advice or referral can be made via MASSH (0300 123 1116) or for Vulnerable Adults (0300 1234 131).

Special Circumstances

Work Experience

The Trust has detailed procedures to safeguard pupils undertaking work experience, including arrangements for checking people who provide placements and supervise pupils on work experience which are in accordance with the guidance in KCSIE 2024.

Children staying with host families

The schools may make arrangements for pupils to stay with a host family during a foreign exchange trip or sports tour. Some overseas pupils may reside with host families during school terms and we will work with the local authority to check that such arrangements are safe and suitable. In such circumstances the schools follow the guidance in KCSIE 2024 to ensure that hosting arrangements are as safe as possible.

Alternative provision

To protect our students that are placed with an alternative provider, we will obtain in writing that appropriate safeguarding checks have been completed for that setting. The Alternative Provision provider will also be provided information on how they can share any safeguarding concerns they may have whilst supporting the pupil. The main school must continue to oversee the safeguarding of children who may attend Alternative Provision and be certain that these providers have sufficient and robust safeguarding procedures and policies in place. The school will maintain active oversight of the safeguarding arrangements within alternative provision settings through:

- regular communication;
- attendance monitoring;
- safeguarding information sharing;
- review of safeguarding policies;
- verification of safer recruitment practices.

The placing school retains overall responsibility for safeguarding children attending alternative provision.

Confidentiality and Information Sharing

In receiving a disclosure, no adult must ever guarantee confidentiality to any individual including parents, children and colleagues. Staff should make children aware that if they disclose information that may be harmful to themselves or others, then certain actions will need to be taken and certain other people will need to know in order to secure the best outcome. Only those that need to know will be informed.

Confidentiality needs to be discussed and fully understood by all those working with children, particularly in the context of child protection.

Wherever possible, consent should be obtained before sharing personal information with third parties. In some circumstances, obtaining consent may not be possible or in the **best interest** of the child or young person, e.g., where safety and welfare of that child or young person necessitates that the information should be shared. The law permits the disclosure of confidential information necessary to safeguard a child or children. Disclosure should be justifiable in each case, according to the particular facts of the case, and legal advice should be sought if in doubt.

If the information given relates directly to the safety and welfare of a child, then the DSL must be informed immediately. They should then contact MASSH.

Record Keeping

Well-kept records are ***essential*** to good safeguarding and child protection practice. We are clear about the need to record any concerns held about children or young people, the status of such records and when these records should be passed over to other agencies. Our records will include:

- a clear and comprehensive summary of the concern;
- details of how the concern was followed up and resolved;
- a note of any action taken, decisions reached and the outcome.

In our work with children and their families, we recognise the importance of:

- Keeping clear detailed up to date written records of concerns, discussions and decisions about children and young people. This includes a chronology.
- Ensuring all records are kept secure and in a locked location.
- Ensuring records are passed on to the receiving school if a child or young person transfers. In line with current local authority guidance. DSL will consider sharing information before a child leaves our school.
- Any files we receive for new joiners must be made known to DSL and others as required.
- Ensuring all records are clear, factual and jargon free.

Low-level concerns

SMART promotes a culture of openness, transparency and accountability.

A low-level concern is any concern regarding an adult working in or on behalf of the school that does not meet the harm threshold but may indicate that a person has acted in a way which:

- is inconsistent with the staff code of conduct;
- may have caused a sense of unease;
- may have created a risk of harm;
- may have undermined professional boundaries.

Examples may include:

- inappropriate language;
- over-familiarity;
- favouritism;
- communication outside appropriate channels;
- behaviour that could be misinterpreted.

Low-level concerns should be reported to the Headteacher and recorded appropriately.

Records may be reviewed to identify patterns of behaviour requiring further action.

Allegations against and concerns about staff, volunteers or other adults

Allegations against or concerns about staff, volunteers, or other adults (including contractors and supply staff) are covered in all basic training and induction training that takes place within each school and is the responsibility of the Headteacher, who will judge whether to involve the DSL.

We will follow the guidance contained in Part 4 of KCSIE 2026.

Never let your concerns, no matter how small, or any allegations by a child or young person go unrecorded or unreported, including any made against you. If you receive a disclosure, about an adult colleague, it is important to reassure the child that what they say will be taken very seriously and everything possible done to help.

This includes the reporting of concerns that may not, in themselves, meet the harm threshold for external reporting to the LADO. This might include situations that cause you a sense of unease or causes students to feel humiliated.

In all instances the Headteacher must be informed. If the Headteacher is not available, then the DSL should be advised.

If the allegation or concerns are in relation to the Headteacher, then the CEO and Chair of the Trust must be informed.

In all situations regarding serious concerns or an allegation of abuse against a member of staff, a volunteer, a Governor or other professional (including contractors and supply staff), the school must not act alone and must seek advice and make a referral where necessary.

In such circumstances the Headteacher, or Chair of Governors (if it is against the Headteacher) will contact the LADO for advice. As part of our safeguarding duties, the LADO Service has a statutory responsibility to manage and oversee concerns and allegations made against professionals and volunteers who work with children. All allegations and concerns that meet the harm threshold should be referred to the LADO within 24 hours where advice and guidance can be provided in respect of balancing the responsibility to safeguard with the need to support staff in difficult situations. The LADO should be consulted if it is unclear whether the concern meets the harm threshold.

The following issues need to be considered:

what are the safeguarding arrangements of the child or young person to ensure they are not in contact with the alleged abuser.

contact the parents or carers of the child/young person **if** advised to do so by the LADO.

consider the rights of the staff member for a fair and equal process of investigation.

ensure that the appropriate disciplinary procedure is followed, including whether suspending a member of staff from work until the outcome of any investigation is deemed necessary.

act on any decision made in any strategy meeting; and

advise the Disclosure and Barring Service (DBS) and any other appropriate regulatory or professional body where a member of staff has been disciplined or dismissed as a result of the allegations founded or would have been if they have resigned.

If a referral needs to be made, then this must go through MASSH who will then pass it on to the LADO team. The referral form can be found at:

https://www.cornwall.gov.uk/lado

The Trust has a legal requirement to protect staff from adverse publicity following any allegation under the Education Act 2002; strict confidentiality must be maintained.

Whistleblowing

If you are concerned about how the school manages or delivers safeguarding and child protection, then please follow Whistleblowing Policy (smart-trust.net).

NSPCC Whistleblowing helpline: 0800 028 0285

Supporting Staff

Our schools recognise that staff may find dealing with safeguarding and child protection concerns very difficult and upsetting. It may trigger memories of their own difficult childhood or be an experience they have had as an adult, or a member of their family, or close friendship group has experienced.

The culture of open support in SMART should enable staff in such situations to be able to talk to a member of the senior leadership team in their school who can make enquiries into what support may be available for the individual member of staff.

There are many organisations within Cornwall who offer support services to individuals on a range of very sensitive issues e.g. Domestic Abuse, Sexual Abuse (current and historic) drug and alcohol misuse, mental health. More information can be accessed via MASSH or the Early Help Hub.

In addition, the member of staff should be able to access support through:

their own GP.

The Samaritans Telephone: 116 123.

NSPCC HELPLINE Telephone: 0808 800 5000 (not just there for children).

Staff Confidential Counselling Service (via Zurich Insurance): 0117 934 2121.

Key Safeguarding Roles and Responsibilities

The responsibilities for safeguarding are shared between all members of the school community but the management of these processes are delegated to the DSL/DDSL in each school and the monitoring is delegated to the Safeguarding Governor for each school. It is the responsibility of the Headteacher to appoint and monitor the work of their DSL and the responsibility of the Chair of Governors to appoint and monitor the work of their Safeguarding Governor.

The Safeguarding Trustee must be satisfied that the LGC is fulfilling its responsibilities to the correct level of scrutiny to leave autonomy for these process in their hands. They will verify this through the quality of response and KPI data passed to them by link Governors.

The annual safeguarding review cycle

April - The cycle begins with the Safeguarding Annual S157 Audit which is produced by the Local Authority (should this cease then the Trust will compile its own), completed by the DSL in each school during April and circulated to the school's safeguarding Governor and to all the DSLs in the Trust.

May/June - The S157 Audit is submitted to the Local Authority, by the deadline specified by the LA.

The S157 Audit is assessed and is returned to DSLs by end of summer term.

June/July – DfE publishes update to 'Keeping children safe in education', which informs our safeguarding policy review. Policy reviewed and approved following consultation.

Sept – Tier 1 training for half an hour for all staff on the INSET day including PREVENT contacts.

Sept – All Trustees, Governors, staff and volunteers read the updated version of this policy and 'Keeping children safe in education Part 1' (new staff read at induction)

Sept – Trustees, Governors, SLT, DSLs/DDSLs and others involved in the management of safeguarding read 'Keeping children safe in education – Part 2'

Sept – those involved in the recruitment process read 'Keeping children safe in education – Part 3'

Sept – those involved in managing allegations against staff and other adults read 'Keeping children safe in education – Part 4'

Sept – DSLs/DDSLs and others involved in managing child on child sexual violence and sexual harassment read 'Keeping children safe in education – Part 5'

Sept – relevant staff read 'Keeping children safe in education' – Annex B (additional, detailed information), Annex C (role of the DSL), Annex D (host families/exchange visits), Annex E (supervision of activity with children which is regulated activity when unsupervised)

Sept – Trustees read the Charity Commission's 'Safeguarding and protecting people for charities and trustees'

Sept - The outcomes of the audit are presented to LGC by DSLs in the first meeting in September.

Questions are posed by Safeguarding Governor and others and outcomes sent to Trustee.

Trustee raises the audit outcomes at Trust Board to confirm all required actions in place.

Once per term – Safeguarding Governor visits to request evidence randomly from the audit as well as receiving feedback on actions agreed on the previous visit.

Ongoing - Regular updates to staff on safeguarding matters, including local and national patterns, including PREVENT.

Every Governor and Trust Board meeting – there is a safeguarding update.

The Safeguarding Trustee will attend at least one external safeguarding session per year and feedback to Safeguarding Governors so they can direct questions in their next meetings.

The annual Safeguarding audit (S175 return) for the LA can be delayed due to factors outside the control of schools. Where it isn't going to be possible for the LGC to receive a completed audit document for review, the LGC can delegate responsibility for approval and sign off to the Safeguarding Governor and Chair of Governors with a final copy being presented at the final LGC meeting of the year.

Designated Safeguarding Lead (DSL), and Deputy (DDSL) or Operational Safeguarding Lead (OSL)

There is a legal obligation under the Education Act 2002 S157 for all schools to have a designated safeguarding lead. All schools in SMART follow the guidance in Annex C of KCSIE 2026 which outlines the key responsibilities of the DSL and these are transferred into our scheme of delegation as described above (including an understanding of online safety and filtering and monitoring systems and processes in place): The DDSL is to deputise for all of the roles of the DSL. While authority for actions can be delegated by the DSL to DDSL, responsibility remains with the DSL. The DSL will ensure that there is excellent communication between the Safeguarding Team within the school and that all records are kept centrally and available to be accessed by the designated safeguarding staff.

Local Governing Committee Safeguarding Governor

The roles and responsibilities of the governing body are outlined in Part 2 of KCSIE 2026. These are transferred into our scheme of delegation as described above.

The Safeguarding Governor should:

- meet regularly with DSLs;
- review safeguarding data and trends through analysis of CPOMs incident logs;
- monitor safeguarding action plans;
- review low-level concern arrangements;
- review filtering and monitoring effectiveness;
- undertake safeguarding visits;
- provide appropriate challenge and support;
- report safeguarding oversight to Governors and Trustees.

Named Adults in Early Years Settings (EYFS)

The DfE statutory framework requires:

every EYFS child to have a named key person (1.10) and this must be communicated to the parents/carers together with the details of the role. In larger groups where both a teacher and TA work in order to ensure ratios of children to staff are appropriate, both will be named as the key person together.

Every EYFS child is free of any form of corporal punishment, threat of corporal punishment or punishment which might adversely affect a child's well-being.

Safer Recruitment

The Headteacher of each school operates safer recruitment procedures including making sure that:

- statutory duties to undertake required checks on staff who work with children are complied with in line with the Disclosure and Barring Service requirements for Regulated Activity; Teachers' Prohibition Orders; the Child Care Act 2006 and Childcare (Disqualification) Regulations 2009.
- statutory guidance relating to volunteers is followed.
- where a school is also subject to the EYFS framework, volunteers must not be permitted to begin working within the settings covered by the EYFS framework until the school or maintained nursery school has received the volunteer's enhanced DBS certificate, including barred list information.
- at least one member of the recruitment panel members has undertaken safe recruitment training through an accredited training programme and as such ensures that…
- clear job specification and commitment to safeguarding is provided in the recruitment pack.
- opportunity is provided to self-certify on relevant cautions or convictions.
- all offers are made subject to DBS, original copies of documents and verified references.
- all sections of the application form are completed without exception including gaps.
- allocation of correctly briefed mentors for newly appointed staff.

Our school in SMART maintains its own Single Central Record (SCR) through 'Sign In Central Record' which demonstrates we have carried out the range of checks required by law on our staff and regular visitors.

Our school in SMART complies with the requirements of Part 3 of KCSIE 2026.

Every school in SMART complies with the requirements of the Childcare Act 2006 and the 2018 Childcare Disqualification Regulations (as amended).

As per guidance within KCSIE 2026, online searches of candidates will be considerd as part of the shortlisting process.

Agency and third-party staff (supply staff)

We will obtain written notification from any agency, or third-party organisation that they have carried out the checks (in respect of the enhanced DBS certificate, written notification that confirms the certificate has been obtained by either the employment business or another such business), on an individual who will be working here that we would otherwise perform.

Where that position requires a barred list check, this will be obtained by the agency or third party prior to appointing the individual. We will check that the person presenting themselves for work is the same person on whom the checks have been made.

Attendance at Child Protection Conference

If a child or young person becomes the subject in a Child Protection Conference the school may be asked to share information about the child or young person and his/her family. Usually this will be in the form of a written report, the contents of which will be shared with parents/carers prior to the meeting.

Child protection conferences will be attended by the DSL or DDSL. In exceptional circumstances another member of staff may attend with them. The reason this responsibility is not delegated is because the DSL has the overall training and accountability to act on behalf of the school including agreeing their role in any child protection plan as well as the possible allocation of resources.

Occasionally, there may be information which is confidential and which will be shared in a closed meeting prior to the conference. If this is necessary, the chair of the conference will discuss the matter with parents/carers beforehand.

When any child becomes the subject of a conference, local procedures require all other children in the family are considered. It may well be that staff will be required to provide information on children with whom there appear to be no direct concerns.

Staff may contribute to the process of risk assessment and the decision about the child being in receipt of a child protection plan. This will be undertaken using the signs of safety model. For more information about signs of safety discuss with the allocated social worker or the independent chair prior to the meeting.

Training

All members of our workforce have been provided with, and signed to say that they have read and understood, Part 1 of KCSIE 2024 and Governors have been provided with and signed to say they have read and understood Part 1 and Part 2 of KCSIE 2024.

All staff members receive appropriate safeguarding and child protection training which is regularly updated. In addition, all staff members receive safeguarding and child protection updates at least annually. These will be done as part of staff meetings where safeguarding will be a standing item on the agenda of every staff meeting and full Governors' meetings.

All staff will also, as part of our induction, be issued with information in relation to:

- child protection policy.
- behaviour policy.
- staff code of conduct.
- safeguarding response to children who go missing from education.
- role of the designated safeguarding lead (including the identity of the designated safeguarding lead and any deputies); and
- Part 1 of Keeping Children Safe in Education (and additional parts if the role requires).
- guidance for safer working practice for those working with children and young people in education settings 2019.
- SMART's staff acceptable use policy for ICT.
- Children Missing Education.

The schools' DSL and DDSL(s) will undertake further multi-agency safeguarding training in addition to the whole school training. This will be undertaken at least every two years and will update their awareness and understanding of the impact of the wider agenda of safeguarding issues. It will support both the DSL and DDSL to be able to better undertake their role and support their school in ensuring safeguarding arrangements are robust and achieving better outcomes for the pupils in their school. They will also undertake PREVENT awareness training.

The Local Governing Committee will have access to safeguarding training within the school. Safeguarding training including PREVENT and training specifically on the safeguarding responsibilities of the governing body in line with Part 2 of KCSIE, should be completed on induction and updated on an annual basis. In addition to this training the Safeguarding Governor may wish to access multi-agency safeguarding training at least every two years.

At least one member of our recruitment panel will have undertaken safer recruitment training. Best practice is that this is updated every 3 years to ensure that the school are keeping up with changes made to recruitment

processes and changes in safeguarding requirements when recruiting staff. They will read Part 3 of KCSIE. Each Local Governing Committee should have at least one governor who has received safer recruitment and read Part 3 of KCSIE.

Safeguarding training assurance from 3rd party providers/contractors

It is the responsibility of the School to seek assurance from the 3rd party supplier/contractor as to the level of safeguarding training they provide to their staff (it is perfectly acceptable to ask and challenge for this information so that the School has the assurance needed). In addition to this, the School will ensure that contractors/3rd party suppliers receive local safeguarding information (the School safeguarding leaflet and code of conduct) so that they understand what is expected of them, how to raise any concerns and how to deal with any difficult situations they may find themselves in. The safeguarding information for contractors/third party suppliers is also about them protecting themselves as much as it is about protecting the children and young people in school.

For audit purposes and our own assurance, the School will keep a record of responses from contractors/third party suppliers.

If there are concerns as to the level of training provided, especially in the case of small independent businesses who may not have access to training, we may consider including or inviting them to attend staff training.

Where the school utilises an out-of-school setting/provider, it is the school's responsibility to check whether the organisation has the correct safeguarding procedures and policies in place and to check these as and when necessary. Likewise, the provider should be aware of how to report any concerns to school.

Site security and visitor management

SMART recognises that secure school environments contribute significantly to safeguarding.

Visitors will:

- sign in on arrival;
- wear identification;
- follow safeguarding procedures;
- be challenged if not wearing appropriate identification.

Schools will regularly review security arrangements including:

- perimeter security;
- visitor management;

- emergency arrangements;
- lockdown procedures.

Extended school and off-site arrangements

All extended and off site activities including Alternative Provision are subject to a risk assessment to satisfy health and safety and safeguarding requirements.

Where extended school activities are provided by and managed by the school, this safeguarding/child protection policy and procedures apply. If other organisations provide services or activities on our site of a SMART school, the Headteacher of that school is responsible for checking that they have an appropriate safeguarding policy and safeguarding procedures in place, including safer recruitment procedures.

When our pupils attend off-site activities, including day and residential visits, their school will check that effective safeguarding/child protection arrangements are in place.

Each school will have, or have access to, a trained Educational Visits Coordinator.

Photography and images

Staff are aware at no times should their own personal cameras/smart phones be used in recording children or young people in any school.

Comprehensive guidance for staff in dealing with incidents relating to nude and semi-nude images can be found here.

Review

The DSL and Safeguarding Governor will take responsibility for ensuring this policy is updated and for informing all staff and the LGCs of key changes.

7th December 2023

THE COMPANIES ACT 2006

A COMPANY LIMITED BY GUARANTEE

ARTICLES OF ASSOCIATION

OF

SOUTH EAST CORNWALL MULTI ACADEMY REGIONAL TRUST (SMART)

COMPANY NUMBER: 07542166

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Interpretation

1. In these Articles:-

   a. “the Academies" means all the schools and educational institutions referred to in Article 4a and operated by the Academy Trust (and “Academy” shall mean any one of those schools or educational institutions);

   b. “Academy Financial Year” means the academic year from 1st of September to 31st of August of the following year;

   c. “the Academy Trust” means the company intended to be regulated by these Articles and referred to in Article 2, subject to the definition of this term at Article 6.9(a) in relation to articles 6.2-6.4 and 6.6-6.8A;

   d. “the Articles” means these Articles of Association of the Academy Trust;

   e. “Chair” means the Chair of the Trustees, save that for the purposes of Articles 23 – 44 chair means the individual appointed as chair of a General Meeting pursuant to Article 25;

   f. “Chief Executive Officer” means such person as may be appointed by the Trustees as the Chief Executive Officer of the Academy Trust;

   g. “clear days” in relation to the period of a notice means the period excluding the day when the notice is given or deemed to be given and the day on which it is given or on which it is to take effect;

   h. “Co-opted Trustee” has the meaning contained in Article 58;

   i. "electronic form” has the meaning given in section 1168 of the Companies Act 2006;

   j. “financial expert” means an individual, company or firm who is authorised to give investment advice under the Financial Services and Markets Act 2000;

   k. “Funding Agreement” means the agreement between the Academy Trust and the Secretary of State, including funding arrangements, obligations and termination provisions;

l. “Governance Professional” means the Governance Professional to the Trustees or any other person appointed to perform the duties of the Governance Professional to the Trustees, including a joint, assistant or deputy Governance Professional;

m. “Local Authority Associated Person” means any person associated (within the meaning given in section 69(5) of the Local Government and Housing Act 1989) with any local authority by which the Academy Trust is influenced;

n. “Local Governing Bodies” means the committees appointed pursuant to Articles 100-101A and 104 (and “Local Governing Body” means any one of these committees);

o. “Member” means a member of the Academy Trust and someone who, as such, is bound by the undertaking contained in Article 8;

p. “the Memorandum” means the Memorandum of Association of the Academy Trust;

q. “Office” means the registered office of the Academy Trust;

r. “Parent” includes any person with parental responsibility or care for a pupil, student, or child;

s. “Parent Local Governor” means the Parent member of a Local Governing Body elected or appointed in accordance with Articles 54-56;

t. “Parent Trustees” means the Trustees elected or appointed pursuant to Articles 53 – 56[B] inclusive;

u. “Principals" means the head teachers of the Academies (and “Principal” means any one of these head teachers)

v. “Principal Regulator” means the body or person appointed as the Principal Regulator under the Charities Act 2011;

w. “the seal” means the common seal of the Academy Trust, if it has one;

x. “Secretary of State” means the Secretary of State for Education or successor;

y. “Serious Criminal Offence” means any criminal offence excluding those which have been spent under the Rehabilitation of Offenders Act 1974 and excluding any offence for which the maximum sentence is a fine or a lesser sentence, except where a person has been convicted of any offence which falls under section 178 of the Charities Act 2011.

z. “Special Educational Needs” has the meaning set out in sections 20(1) and 21(2) of the Children and Families Act 2014;

aa. “teacher” means a person employed under a contract of employment or a contract for services or otherwise engaged to provide their services as a teacher at one or more Academies;

bb. “the Trustees” means the directors of the Academy Trust (and “Trustee” means any one of those directors), subject to the definition of this term at Article 6.9(b) in relation to Articles 6.2-6.4 and 6.6-6.8A[1];

cc. “the United Kingdom” means Great Britain and Northern Ireland;

dd. “Vice-Chair” means the Vice-Chair of the Trustees;

ee. words importing the singular number shall include the plural number, and vice versa;

ff. subject as aforesaid, words or expressions contained in these Articles shall, unless the context requires otherwise, bear the same meaning as in the Companies Act 2006, as appropriate;

gg. any reference to a statute or statutory provision shall include any statute or statutory provision which replaces or supersedes such statute or statutory provision including any modification or amendment thereto;

hh. any reference to a document being ‘signed’ includes being executed under hand or seal or by any other method, and in the case of communication in electronic form, such references are to its being authenticated as specified by the Companies Act 2006;

ii. any reference to communication or documents being ‘in writing’ or ‘written’

[1] Trustees perform similar governance functions to those of governing bodies in maintained schools.

includes communications or documents which are in electronic form.

Academy Trust name and registered office

2. The company's name is **South East Cornwall Multi Academy Regional Trust** (and in this document it is called "the **Academy Trust**").

3. The Academy Trust's registered office is to be situated in England and Wales.

Charitable objects

4. The Academy Trust's objects ("the **Objects**") are specifically restricted to the following:

a. to advance for the public benefit education in the United Kingdom, in particular but without prejudice to the generality of the foregoing, by establishing, maintaining, carrying on, managing and developing schools offering a broad and balanced curriculum ("the **mainstream Academies**") or educational institutions which are principally concerned with providing full-time or part-time education for children of compulsory school age who, by reason of illness, exclusion from school or otherwise, may not for any period receive suitable education unless alternative provision is made for them ("the **alternative provision Academies**") or 16 to 19 Academies offering a curriculum appropriate to the needs of its students ("the **16 to 19 Academies**") or schools specially organised to make special educational provision for pupils with Special Educational Needs ("the **Special Academies**")

Powers of the Academy Trust

5. In furtherance of the Objects but not further or otherwise the Academy Trust may exercise the following powers:

a. to draw, make, accept, endorse, discount, execute and issue promissory notes, bills, cheques and other instruments, and to operate bank accounts in the name of the Academy Trust;

b. to raise funds and to invite and receive contributions provided that in raising funds the Academy Trust shall not undertake any substantial permanent trading activities and shall conform to any relevant statutory regulations;

c. to acquire, alter, improve and (subject to such consents as may be required

by law) to charge or otherwise dispose of property;

d. subject to Articles 6.6-6.8A below to employ such staff as are necessary for the proper pursuit of the Objects and to make all reasonable and necessary provision for the payments of pensions and superannuation to staff and their dependants;

e. to establish or support, whether financially or otherwise, any charitable companies, trusts, associations or institutions formed for all or any of the Objects;

f. to co-operate with other charities, other independent and maintained schools, academies and institutions within the further education sector, voluntary bodies and statutory authorities operating in furtherance of the Objects and to exchange information and advice with them;

g. to pay out of funds of the Academy Trust the costs, charges and expenses of and incidental to the formation and registration of the Academy Trust;

h. to establish, maintain, carry on, manage and develop the Academies at locations to be determined by the Trustees;

i. to offer scholarships, exhibitions, prizes and awards to pupils and students and former pupils and former students, and otherwise to encourage and assist the educational attainment of pupils and students and former pupils and former students

j. to provide educational facilities and services to students of all ages and the wider community for the public benefit;

k. to carry out research into the development and application of new techniques in education and to their approach to curriculum development and delivery and to publish the results of such research, and to develop means of benefiting from application of the experience of industry, commerce, other schools, educational institutions and the voluntary sector to the education of pupils and students in academies;

l. subject to such consents as may be required by law and/or by any contract entered into by or on behalf of the Academy Trust, to borrow and raise money

for the furtherance of the Objects in such manner and on such security as the Academy Trust may think fit;

m. to deposit or invest any funds of the Academy Trust not immediately required for the furtherance of its Objects (but to invest only after obtaining such advice from a financial expert as the Trustees consider necessary and having regard to the suitability of investments and the need for diversification);

n. to delegate the management of investments to a financial expert, but only on terms that:

i. the investment policy is set down in writing for the financial expert by the Trustees;

ii. every transaction is reported promptly to the Trustees;

iii. the performance of the investments is reviewed regularly with the Trustees;

iv. the Trustees are entitled to cancel the delegation arrangement at any time;

v. the investment policy and the delegation arrangement are reviewed at least once a year;

vi. all payments due to the financial expert are on a scale or at a level which is agreed in advance and are notified promptly to the Trustees on receipt; and

vii. the financial expert must not do anything outside the powers of the Trustees;

o. to arrange for investments or other property of the Academy Trust to be held in the name of a nominee company acting under the control of the Trustees or of a financial expert acting under their instructions, and to pay any reasonable fee required;

p. to provide indemnity arrangements to Trustees in accordance with, and subject to the conditions of section 232 to 235 of the Companies Act 2006, section 189 of the Charities Act 2011 or any other provision of law applicable

to charitable companies and any such indemnity is limited accordingly;

q. not used;

r. to establish subsidiary companies to carry on any trade or business for the purpose of raising funds for the Academy Trust; and

s. to do all such other lawful things as are necessary for or are incidental to or conducive to the achievement of the Objects.

Use of income and property

6.1 The income and property of the Academy Trust shall be applied solely towards the promotion of the Objects.

6.2 None of the income or property of the Academy Trust may be paid or transferred directly or indirectly by way of dividend bonus or otherwise by way of profit to any Member of the Academy Trust. Nonetheless a Member of the Academy Trust who is not also a Trustee[2] may:

a. benefit as a beneficiary of the Academy Trust;

b. be paid reasonable and proper remuneration for any goods or services supplied to the Academy Trust;

c. be paid rent for premises let by the Member to the Academy Trust if the amount of the rent and other terms of the letting are reasonable and proper; and

d. be paid interest on money lent to the Academy Trust at a reasonable and proper rate, such rate not to exceed 2% per annum below the base lending rate of a UK clearing bank selected by the Trustees, or 0.5%, whichever is the higher.

6.2A. The Trustees may only rely upon the authority provided by Article 6.2 to allow a benefit to a Member if each of the following conditions is satisfied:

a. the remuneration or other sums paid to the Member does not exceed an

[2] A Member who is also a Trustee, is subject to the restrictions on trustee benefits in articles 6.3 – 6.9.

amount that is reasonable in all the circumstances;

b. the Trustees are satisfied that it is in the interests of the Academy Trust to contract with that Member rather than with someone who is not a Member. In reaching that decision the Trustees must balance the advantage of contracting with a Member against the disadvantages of doing so; and

c. the reason for their decision is recorded by the Trustees in the minute book.

Trustees benefiting from indemnity arrangements

6.3 A Trustee may benefit from any indemnity arrangement purchased at the Academy Trust's expense or any arrangement so agreed with the Secretary of State to cover the liability of the Trustees which by virtue of any rule of law would otherwise attach to them in respect of any negligence, default or breach of trust or breach of duty of which they may be guilty in relation to the Academy Trust, provided that any such arrangement shall not extend to: (i) any claim arising from any act or omission which the Trustees (or any of them) knew to be a breach of trust or breach of duty or which was committed by the Trustees (or any of them) in reckless disregard to whether it was a breach of trust or breach of duty or not; and (ii) the costs of any unsuccessful defence to a criminal prosecution brought against the Trustees (or any of them) in their capacity as directors of the Academy Trust. Further, this Article does not authorise a Trustee to benefit from any indemnity arrangement that would be rendered void by any provision of the Companies Act 2006, the Charities Act 2011 or any other provision of law.

6.4 A public company, which has shares listed on a recognised stock exchange and of which any one Trustee holds no more than 1% of the issued capital of that company, may receive fees, remuneration or other benefit in money or money's worth from the Academy Trust.

Trustees' reasonable expenses and restrictions on benefits and payments

6.5 A Trustee may at the discretion of the Trustees be reimbursed from the property of the Academy Trust for reasonable expenses properly incurred by them when acting on behalf of the Academy Trust but excluding expenses in connection with foreign travel.

6.6 No Trustee may:

a. buy any goods or services from the Academy Trust;

b. sell goods, services, or any interest in land to the Academy Trust;

c. be employed by, or receive any remuneration from the Academy Trust (other than the Chief Executive Officer) to the extent they are a Trustee whose employment and/or remuneration is subject to the procedure and conditions in Article 6.8);

d. or receive any other financial benefit from the Academy Trust;

unless:

e. the payment is permitted by Article 6.7 and the Trustees follow the procedure and observe the conditions set out in Article 6.8; or

f. the Trustees obtain the prior written approval of the Charity Commission and fully comply with any procedures it prescribes.

6.7 Subject to Article 6.8, a Trustee may:

a. receive a benefit from the Academy Trust in the capacity of a beneficiary of the Academy Trust;

b. be employed by the Academy Trust or enter into a contract for the supply of goods or services to the Academy Trust, other than for acting as a Trustee;

c. receive interest on money lent to the Academy Trust at a reasonable and proper rate not exceeding 2% per annum below the base rate of a clearing bank to be selected by the Trustees, or 0.5%, whichever is the higher; and

d. receive rent for premises let by the Trustee to the Academy Trust if the amount of the rent and the other terms of the lease are reasonable and proper.

6.8 The Academy Trust and its Trustees may only rely upon the authority provided by Article 6.7 if each of the following conditions is satisfied:

a. the remuneration or other sums paid to the Trustee does not exceed an amount that is reasonable in all the circumstances;

b. the Trustee is absent from the part of any meeting at which there is discussion

of:

i. their employment, remuneration, or any matter concerning the contract, payment or benefit; or

ii. their performance in the employment, or their performance of the contract; or

iii. any proposal to enter into any other contract or arrangement with them or to confer any benefit upon them that would be permitted under Article 6.7; or

iv. any other matter relating to a payment or the conferring of any benefit permitted by Article 6.7;

c. the Trustee does not vote on any such matter and is not to be counted when calculating whether a quorum of Trustees is present at the meeting;

d. save in relation to employing or contracting with the Chief Executive Officer (to the extent they are a Trustee), the other Trustees are satisfied that it is in the interests of the Academy Trust to employ or to contract with that Trustee rather than with someone who is not a Trustee. In reaching that decision the Trustees must balance the advantage of employing a Trustee against the disadvantages of doing so (especially the loss of the Trustee's services as a result of dealing with the Trustee's conflict of interest);

e. the reason for their decision is recorded by the Trustees in the minute book; and

f. a majority of the Trustees then in office have received no such payments or benefit.

6.8A The provision in Article 6.6(c) that no Trustee may be employed by or receive any remuneration from the Academy Trust (other than the Chief Executive to the extent they are a Trustee) does not apply to an employee of the Academy Trust who is subsequently elected or appointed as a Trustee save that this Article shall only allow such a Trustee to receive remuneration or benefit from the Academy Trust in their capacity as an employee of the Academy Trust and provided that the procedure as set out in Articles 6.8(b) and 6.8(c) is followed.

6.9 In Articles 6.2-6.4 and 6.6-6.8A:

a. “Academy Trust” shall include any company in which the Academy Trust:

- holds more than 50% of the shares; or
- controls more than 50% of the voting rights attached to the shares; or
- has the right to appoint one or more directors to the board of the company;

b. “Trustee” shall include any child, stepchild, parent, grandchild, grandparent, brother, sister or spouse of the Trustee or any person living with the Trustee as their partner;

c. the employment or remuneration of a Trustee includes the engagement or remuneration of any firm or company in which the Trustee is:

i. a partner;

ii. an employee;

iii. a consultant;

iv. a director;

v. a member; or

vi. a shareholder, unless the shares of the company are that of a public company which are listed on a recognised stock exchange and the Trustee holds less than 1% of the issued capital.

Liability of Academy Trust Members

7. The liability of the Members of the Academy Trust is limited.

8. Every Member of the Academy Trust undertakes to contribute such amount as may be required (not exceeding £10) to the Academy Trust’s assets if it should be wound up while they are a Member or within one year after they cease to be a Member, for payment of the Academy Trust’s debts and liabilities before they cease to be a Member, and of the costs, charges and expenses of winding up, and for the adjustment of the rights of the contributors among themselves.

Arrangements for Academy Trust property on closure of trust

9. If the Academy Trust is wound up or dissolved and after all its debts and liabilities (including any under section 2 of the Academies Act 2010) have been satisfied there remains any property it shall not be paid to or distributed among the Members of the Academy Trust (except for a Member which is itself a charity fulfilling the criteria set out below), but shall be given or transferred to some other charity or charities having objects similar to the Objects which prohibits the distribution of its or their income and property to an extent at least as great as is imposed on the Academy Trust by Article 6 above, chosen by the Members of the Academy Trust at or before the time of dissolution and if that cannot be done then to some other charitable object.

10. Not used.

Restrictions on alterations to articles to protect charitable company status

11. No alteration or addition shall be made to or in the provisions of the Articles which would have the effect: (a) that the Academy Trust would cease to be a company to which section 60 of the Companies Act 2006 applies; or (b) that the Academy Trust would cease to be a charity.

Members

12. The Members of the Academy Trust[3] shall comprise:

a. the signatories to the Memorandum (until such time as they cease to be a Member);

b. Not used.

c. any person appointed under Article 15A.

provided that at any time the minimum number of Members shall not be less than three.

[3] There must be at least three signatories to the Memorandum of Association. The Department's strong preference, wherever possible, is for academy trusts to have at least five members. Having more members increases the range of perspectives represented and reduces the risk of concentrating power. It also ensures that Members can take decisions via special resolution (75% of members agree) without requiring unanimity, while minimising circumstances in which a split membership prevents decisions being taken by ordinary resolution (at least 51% of the Members are in favour).

12A. An employee of the Academy Trust cannot be a Member of the Academy Trust.

12B. There must be a majority of Members who are not also Trustees.

Rights to remove Members

13. Each person entitled to appoint Members in Article 12 shall have the right from time to time by written notice delivered to the Office to remove any Member appointed by them and to appoint a replacement Member to fill a vacancy whether resulting from such removal or otherwise.

14. If any of the persons entitled to appoint Members in Article 12:

a. in the case of an individual, die or become legally incapacitated;

b. in the case of a corporate entity, cease to exist and are not replaced by a successor institution;

c. becomes insolvent or makes any arrangement or composition with their creditors generally; or

d. ceases to themselves be a Member,

their right to appoint Members under these Articles shall vest in the remaining Members.

Disqualification and termination of membership

15. A Member shall cease to be a Member if:

a. that Member (which is an individual) dies or becomes incapable by reason of illness or injury of managing and administering their own affairs;

b. that Member has been declared bankrupt and/or their estate has been seized from their possession for the benefit of their creditors and the declaration or seizure has not been discharged, annulled or reduced, or if they are the subject of a bankruptcy restrictions order or an interim order;

c. that Member is a corporate entity and:

i. ceases to exist;

ii. a resolution or order is made for the Member to be wound up or to

enter into administration;

iii. enters into any arrangement or composition with its creditors; or

iv. becomes insolvent;

d. that Member has been convicted of a Serious Criminal Offence;

e. that Member has not provided to the Chair a criminal records certificate at an enhanced disclosure level under section 113B of the Police Act 1997 or if such a certificate discloses information which the Chair considers would make that Member unsuitable for their role. If a dispute arises as to whether the Member should be disqualified, a referral shall be made to the Secretary of State to determine the matter. The determination of the Secretary of State shall be final;

f. that Member refuses to consent to any checks required by the Secretary of State under the provisions of the Funding Agreement or otherwise;

g. that Member is found to be unsuitable to be a Member by the Secretary of State under the provisions of the Funding Agreement;

h. that Member is employed by the Academy Trust;

i. that Member would be disqualified from being a Trustee of this Academy Trust for any other reason, regardless of whether they are also a Trustee.

15AA. Where, by virtue of these Articles a person becomes disqualified from holding or continuing to hold office as a Member; and they are, or are proposed, to become such a Member, they shall upon becoming so disqualified give written notice of that fact to the Governance Professional.

Appointing and removing Members

15A. The Members may agree by passing a special resolution to appoint such additional Members as they think fit.

16. In addition to Article 13, the Members may agree by passing a special resolution to remove any Member(s). The Member whose proposed removal is the subject of the resolution shall not be entitled to vote on that resolution.

Members and the charitable objects

16A. In exercising their rights under these Articles and the Companies Act 2006, the Members shall not do anything or take any action which would cause the Academy Trust to contravene its Objects, and shall act in a way which they decide, in good faith, will be most likely to further the Objects of the Academy Trust.

Consent to become a Member

17. Every person nominated to be a Member of the Academy Trust shall sign a written consent to become a Member and sign the register of Members on becoming a Member.

Member resignation

18. Any Member may resign provided that after such resignation the number of Members is not less than three. A Member shall cease to be one immediately on the receipt by the Academy Trust of a notice in writing signed by the person or persons entitled to remove them under Articles 13 or 16 provided that no such notice shall take effect when the number of Members is less than three unless it contains or is accompanied by the appointment of a replacement Member.

General Meetings

Annual General Meeting

19. The Academy Trust shall hold an Annual General Meeting each Academy Financial Year in addition to any other meetings in that year, and shall specify the meeting as such in the notices calling it; and not more than fifteen months shall elapse between the date of one Annual General Meeting of the Academy Trust and that of the next. Provided that so long as the Academy Trust holds its first Annual General Meeting within eighteen months of its incorporation, it need not hold it in the year of its incorporation or the following year. The Annual General Meeting shall be held at such time and place as the Trustees shall appoint. All meetings other than the Annual General Meetings shall be called General Meetings.

Arrangements for General Meetings

20. The Trustees may call General Meetings and, on the requisition of Members pursuant to the provisions of the Companies Act 2006, shall forthwith proceed to convene a General Meeting in accordance with that Act. If there are not within the United Kingdom

sufficient Trustees to call a General Meeting, any Trustee or any Member of the Academy Trust may call a General Meeting.

Notice of General Meetings

21. General meetings shall be called by at least fourteen clear days' notice but may be called by shorter notice if it is so agreed by a majority in number of Members having a right to attend and vote and together representing not less than 90% of the total voting rights at that meeting.

21A. The notice shall specify the time and place of the meeting and the general nature of the business to be transacted and, in the case of an Annual General Meeting, shall specify the meeting as such. The notice shall also state that the Member is entitled to appoint a proxy. The notice shall be given to all the Members, to the Trustees and auditors.

22. The accidental omission to give notice of a meeting to, or the non-receipt of notice of a meeting by, any person entitled to receive notice shall not invalidate the proceedings at that meeting.

Proceedings at General Meetings

23. No business shall be transacted at any meeting unless a quorum is present. A quorum is a majority of Members present in person or by proxy and entitled to vote upon the business to be transacted.

23A. A person may attend a General Meeting by telephone or by any suitable electronic means by which all those participating in the meeting are able to communicate with all other participants.

23B. A person so participating by telephone or other communication shall be deemed to be present in person at the meeting and shall be counted in a quorum and entitled to vote. A meeting shall be deemed to take place where the largest group of those participating is assembled or, if there is no group which is larger than any other group, where the chair of the meeting is located at that time.

24. If a quorum is not present within half an hour from the time appointed for the meeting, or if during a meeting a quorum ceases to be present, the meeting shall stand adjourned to the same day in the next week at the same time and place or to such time and place as the Trustees may determine.

25. The Members present and entitled to vote at the meeting shall elect by ordinary resolution one of their number to be the chair and such election shall be binding on all Members and Trustees present at the meeting.

26. Not used.

27. A Trustee shall, notwithstanding that they are not a Member, be entitled to attend and speak at any General Meeting or Annual General Meeting.

28. The chair may, with the consent of a majority of the Members at a meeting at which a quorum is present (and shall if so directed by the meeting), adjourn the meeting from time to time and from place to place, but no business shall be transacted at any adjourned meeting other than the business which might properly have been transacted at the meeting had the adjournment not taken place. When a meeting is adjourned for fourteen days or more, at least seven clear days' notice shall be given specifying the time, date and place of the adjourned meeting and the general nature of the business to be transacted. Otherwise it shall not be necessary to give any such notice.

29. A resolution put to the vote of the meeting shall be decided on a show of hands unless before, or on the declaration of the result of the show of hands, a poll is duly demanded. Subject to the provisions of the Companies Act 2006, a poll may be demanded:

a. by the chair; or

b. by at least two Members having the right to vote at the meeting; or

c. by a Member or Members representing not less than one-tenth of the total voting rights of all the Members having the right to vote at the meeting.

30. Unless a poll is duly demanded a declaration by the chair that a resolution has been carried or carried unanimously, or by a particular majority, or lost, or not carried by a particular majority and an entry to that effect in the minutes of the meeting shall be conclusive evidence of the fact without proof of the number or proportion of the votes recorded in favour of or against such resolution.

31. The demand for a poll may be withdrawn, before the poll is taken, but only with the consent of the chair. The withdrawal of a demand for a poll shall not invalidate the result of a show of hands declared before the demand for the poll was made.

32. A poll shall be taken as the chair directs and they may appoint scrutineers (who

need not be Members) and fix a time, date and place for declaring the results. The result of the poll shall be deemed to be the resolution of the meeting at which the poll was demanded.

33. A poll demanded on the election of the chair or on a question of adjournment shall be taken immediately. A poll demanded on any other question shall be taken either immediately or at such time, date and place as the chair directs not being more than thirty days after the poll is demanded. The demand for a poll shall not prevent the continuance of a meeting for the transaction of any business other than the question on which the poll is demanded. If a poll is demanded before the declaration of the result of a show of hands and the demand is duly withdrawn, the meeting shall continue as if the demand had not been made.

34. No notice need be given of a poll not taken immediately if the time, date and place at which it is to be taken are announced at the meeting at which it is demanded. In other cases, at least seven clear days' notice shall be given specifying the time, date and place at which the poll is to be taken.

35. A resolution in writing, which includes a resolution in electronic form, agreed by such number of Members as required if it had been proposed at a General Meeting shall be as effectual as if it had been passed at a General Meeting duly convened and held provided that a copy of the proposed resolution has been sent to every Member. The resolution may consist of several instruments in the like form each agreed by one or more Members.

Votes of Members

36. On the show of hands every Member present in person shall have one vote. On a poll every Member present in person or by proxy shall have one vote.

37. Not used.

38. No Member shall be entitled to vote at any General Meeting unless all moneys then payable by them to the Academy Trust have been paid.

39. No objections shall be raised to the qualification of any person to vote at any General Meeting except at the meeting or adjourned meeting at which the vote objected to is tendered, and every vote not disallowed at the meeting shall be valid. Any objection made in due time shall be referred to the chair whose decision shall be final and conclusive.

Voting by proxy

40. An instrument appointing a proxy shall be in writing, signed by or on behalf of the appointer and shall be in the following form (or in a form as near thereto as circumstances allow or in any other form which is usual or which the Trustees may approve):

> "I/We, …….., of ……, being a Member/Members of the above named Academy Trust, hereby appoint …… of ……, or in their absence, …….. of ……. as my/our proxy to attend, speak and vote in my/our name[s] and on my/our behalf at the annual general meeting/ general meeting of the Academy Trust to be held on …..20[ ], and at any adjournment thereof.
>
> Signed on ….. 20[ ]"

41. Where it is desired to afford Members an opportunity of instructing the proxy how they shall act the instrument appointing a proxy shall be in the following form (or in a form as near thereto as circumstances allow or in any other form which is usual or which the Trustees may approve):

> "I/We, ……., of ……., being a Member/Members of the above named Academy Trust, hereby appoint …. of ……., or in their absence, ….. of ……, as my/our proxy to attend, speak and vote in my/our name[s] and on my/our behalf at the annual general meeting/ general meeting of the Academy Trust, to be held on …. 20[ ], and at any adjournment thereof.
>
> This form is to be used in respect of the resolutions mentioned below as follows:
>
> Resolution No. 1 *for * against
>
> Resolution No. 2 *for * against.
>
> - Strike out whichever is not desired.
>
> Unless otherwise instructed, the proxy may vote as they think fit or abstain from voting.
>
> Signed on 20[ ]"

42. The instrument appointing a proxy and any authority under which it is signed or a copy of such authority certified by a notary or in some other way approved by the Trustees may:

a. be deposited at the Office or at such other place within the United Kingdom as is specified in the notice convening the meeting or in any instrument of proxy sent out by the Academy Trust in relation to the meeting not less than 48 hours before the time for holding the meeting or adjourned meeting at which the person named in the instrument proposes to vote; or

b. in the case of a poll taken more than 48 hours after it is demanded, be deposited as aforesaid after the poll has been demanded and not less than 24 hours before the time appointed for the taking of the poll; or

c. where the poll is not taken forthwith but is taken not more than 48 hours after it was demanded, be delivered at the meeting at which the poll was demanded to the chair or to the Governance Professional or to any Trustee,

and an instrument of proxy which is not deposited or delivered in a manner so permitted shall be invalid.

43. A vote given or poll demanded by proxy or by the duly authorised representative of a corporation shall be valid notwithstanding the previous determination of the authority of the person voting or demanding a poll unless notice of the determination was received by the Academy Trust at the Office or at such other place at which the instrument of proxy was duly deposited before the commencement of the meeting or adjourned meeting at which the vote given or the poll demanded or (or in the case of a poll taken otherwise than on the same day as the meeting or adjourned meeting) the time appointed for taking the poll.

44. Any organisation which is a Member of the Academy Trust may by resolution of its board of directors or other governing body authorise such person as it thinks fit to act as its representative at any meeting of the Academy Trust, and the person so authorised shall be entitled to exercise the same powers on behalf of the organisation which they represent as that organisation could exercise if it were an individual Member of the Academy Trust.

Trustees

45. The number of Trustees shall be not less than three but (unless otherwise determined by ordinary resolution) shall not be subject to any maximum.

46. Subject to Articles 48-49 and 53, the Academy Trust shall have the following Trustees:

a. up to 4 Trustees, appointed under Article 50; and

b. Not used.

c. a minimum of two Parent Trustees elected or appointed under Articles 53-56in the event that no Local Governing Bodies are established under Article 100a or if no provision is made for at least two Parent Local Governors on each established Local Governing Body pursuant to Article 101A.

47. The Academy Trust may also have any Co-opted Trustee appointed under Article 58.

48. The first Trustees shall be those persons named in the statement delivered pursuant to sections 9 and 12 of the Companies Act 2006.

49. Future Trustees shall be appointed or elected, as the case may be, under these Articles. Where it is not possible for such a Trustee to be appointed or elected due to the fact that an Academy has not yet been established, then the relevant Article or part thereof shall not apply.

Appointment of Trustees

50. The Members may appoint by ordinary resolution up to 4 Trustees.

50A. The Members may appoint Trustees through such process as it may determine.

50B. The total number of Trustees including the Chief Executive Officer if they so choose to act as Trustee under Article 57 who are employees of the Academy Trust shall not exceed one third of the total number of Trustees.

51. Not used.

52. Not used.

Parent Trustees

53. In circumstances where the Trustees have not appointed Local Governing Bodies in respect of the Academies as envisaged in Article 100a or if no provision is made for at least two Parent Local Governors on each established Local Governing Body pursuant to Article 101A there shall be a minimum of two Parent Trustees and otherwise such number as the Members shall decide who shall be appointed or elected in accordance with Articles

54 - 56.

Election of Parent Trustees and Parent Local Governors

54. Parent Trustees and Parent Local Governors shall be elected or, if the number of Parents standing for election is less than the number of vacancies, appointed (in accordance with the terms of reference determined by the Trustees from time to time). The elected or appointed Parent Trustees must be a Parent of a registered pupil at one or more of the Academies at the time when they are elected or appointed. The elected (or, if the number of Parents standing for election is less than the number of vacancies, appointed) Parent Local Governors of the Local Governing Body must be a Parent of a registered pupil at one or more of the Academies overseen by the Local Governing Body at the time when they are elected or appointed.

54AA In the case of 16-19 Academies, references to 'a Parent of a registered pupil at one or more of the Academies' in Article 54 shall be deemed to be references to 'a Parent of a registered student at that 16-19 Academy' or, in circumstances where no Parent of a registered student at the 16-19 Academy is willing or able to act as a Parent Trustee or a Parent Local Governor, references to 'a Parent of a registered pupil at one or more of the Academies' shall be deemed to be references to 'a Parent of a child of above compulsory school age but not above the age of 19.

54A. The number of Parent Trustees and Parent Local Governors required shall be made up by Parent Trustees and Parent Local Governors appointed by the Trustees if the number of Parents standing for election is less than the number of vacancies.

55. The Trustees shall make all necessary arrangements for, and determine all other matters relating to, an election of the Parent Trustees or Parent Local Governors, including term dates and any question of whether a person is a Parent of a registered pupil at one of the Academies. Any election of the Parent Trustees or Parent Local Governors which is contested shall be held by secret ballot. For the purposes of any election of Parent Local Governors, any Parent of a registered pupil at the Academies overseen by the Local Governing Body shall be eligible to vote.

56. In appointing a Parent Trustee or Parent Local Governor the Trustees shall appoint a person who is the Parent of a registered pupil at an Academy as described in Article 54; or where the Trustees are exercising their power to appoint a Parent Trustee or Parent Local Governor and it is not reasonably practical to appoint a Parent as described in Article

54, then the Trustees may appoint a person who is the Parent of a child within the age range of at least one of the Academies or, in the case of an appointment to a Local Governing Body, the age range of at least one of the Academies overseen by that Local Governing Body.

Chief Executive Officer as Trustee

57. Providing that the Chief Executive Officer agrees so to act, the Members may by ordinary resolution appoint the Chief Executive Officer as a Trustee.[4]

Co-opted Trustees

58. The Trustees may appoint Co-opted Trustees. A 'Co-opted Trustee' means a person who is appointed to be a Trustee by being Co-opted by Trustees who have not themselves been so appointed. The Trustees may not co-opt an employee of the Academy Trust as a Co-opted Trustee if thereby the number of Trustees who are employees of the Academy Trust would exceed one third of the total number of Trustees including the Chief Executive Officer to the extent they are a Trustee.

59 – 63. Not used.

Term of office

64. The term of office for any Trustee shall be four years, save that:

a. This time limit shall not apply to any post which is held ex officio.

b. The term of office may be shorter than four years for any Trustee except for Parent Trustees, if the Members (or in the case of a Co-opted Trustee, the Trustees) determine this at the time of appointment of such Trustee.

Subject to remaining eligible to be a particular type of Trustee, any Trustee may be re-appointed or re-elected.

[4] Members should carefully consider the benefits and risks of appointing the CEO/Principal as a trustee, seeking evidence to support their decisions. Any CEO/Principal serving as trustee should be excluded from discussions about salary and performance and others where there may be a conflict of interest. In accordance with their charitable duties, trustees must exercise independent judgement at all times, challenge proposals and seek evidence from a range of sources to support robust decision-making.

Resignation and removal

65. A Trustee may resign their office by notice to the Academy Trust (but only if at least three Trustees will remain in office when the notice of resignation is to take effect).

66. A Trustee may be removed by the person or persons who appointed or elected them, or otherwise by ordinary resolution of the Members in accordance with the Companies Act 2006.

67. Either the Trustee resigning, or those removing the Trustee shall give written notice thereof to the Governance Professional.

Disqualification of Trustees

68. A Trustee must be aged 18 or over at the date of election or appointment. No current student of any of the Academies shall be a Trustee.

69. A Trustee shall cease to hold office if they become incapable by reason of illness or injury of managing or administering their own affairs.

70. A Trustee shall cease to hold office if they are absent without the permission of the Trustees from all their meetings held within a period of six months and the Trustees resolve that the Trustee's office be vacated.

71. A person shall be disqualified from holding or continuing to hold office as a Trustee if:

a. they have been declared bankrupt and/or their estate has been seized from their possession for the benefit of their creditors and the declaration or seizure has not been discharged, annulled or reduced; or

b. they are the subject of a bankruptcy restrictions order or an interim order.

72. A person shall be disqualified from holding or continuing to hold office as a Trustee at any time when they are subject to a disqualification order or a disqualification undertaking under the Company Directors Disqualification Act 1986 or to an order made under section 429(2)(b) of the Insolvency Act 1986 (failure to pay under county court administration order).

73. A Trustee shall cease to hold office if they cease to be a Trustee by virtue of any provision in the Companies Act 2006 or are disqualified from acting as a trustee by virtue

of section 178 of the Charities Act 2011 (or any statutory re-enactment or modification of that provision).

74. A person shall be disqualified from holding or continuing to hold office as a Trustee if they have been removed from the office of charity trustee or trustee for a charity by an order made by the Charity Commission or the High Court on the grounds of any misconduct or mismanagement in the administration of the charity for which they were responsible or to which they were privy, or which their conduct contributed to or facilitated.

75. Not used.

76. Not used.

77. A person shall be disqualified from holding or continuing to hold office as a Trustee where they have, at any time, been convicted of a Serious Criminal Offence.

78. After the first Academy has opened, a person shall be disqualified from holding or continuing to hold office as a Trustee if that person does not provide the Chair with a criminal records certificate at an enhanced disclosure level under section 113B of the Police Act 1997 or if such a certificate discloses information which the Chair considers would make that person unsuitable for their role. If a dispute arises as to whether a person shall be disqualified, a referral shall be made to the Secretary of State to determine the matter. The determination of the Secretary of State shall be final.

78A A person (including the Chair) shall be disqualified from holding or continuing to hold office as a Trustee if that person:

a. refuses to consent to any checks required by the Secretary of State under the provisions of the Funding Agreement, the Education (Independent School Standards) Regulations 2014 or otherwise; or

b. is found to be unsuitable to be a Trustee by the Secretary of State under the provisions of the Funding Agreement or the Education (Independent School Standards) Regulations 2014.

79. Where, by virtue of these Articles a person becomes disqualified from holding or continuing to hold office as a Trustee; and they are, or are proposed, to become such a Trustee, they shall upon becoming so disqualified give written notice of that fact to the Governance Professional.

Disqualification of those on committees including Local Governing Bodies

80. Articles 68 to 74, Articles 77 to 78, Article 79 and Articles 97 to 98 also apply to any member of any committee or delegate of the Trustees including a Local Governing Body who is not a Trustee.

Governance Professional to the Trustees

81. The Trustees must appoint a Governance Professional. The Governance Professional shall be appointed by the Trustees for such term, at such remuneration and upon such conditions as they may think fit; and any Governance Professional so appointed may be removed by them. The Governance Professional shall not be a Trustee, or the Chief Executive Officer. Notwithstanding this Article, the Trustees may, where the Governance Professional fails to attend a meeting of theirs, appoint any one of their number or any other person to act as Governance Professional for the purposes of that meeting. The Governance Professional may, but need not be, the appointed company secretary of the Academy Trust.

Chair and Vice-Chair of the Trustees

82. The Trustees shall each school year elect a Chair and a Vice-Chair from among their number. A Trustee who is employed by the Academy Trust shall not be eligible for election as Chair or Vice-Chair.

83. Subject to Article 84, the Chair or Vice-Chair shall hold office as such until a successor has been elected in accordance with Article 85.

84. The Chair or Vice-Chair may at any time resign their office by giving notice in writing to the Governance Professional. The Chair or Vice-Chair shall cease to hold office if they:

a. cease to be a Trustee;

b. are employed by the Academy Trust;

c. are removed from office in accordance with these Articles; or

d. in the case of the Vice-Chair, they are elected in accordance with these Articles to fill a vacancy in the office of Chair.

85. Whereby reason of any of the matters referred to in Article 84, a vacancy arises in the office of Chair or Vice-Chair, the Trustees shall at their next meeting elect one of their number to fill that vacancy.

86. Where the Chair is absent from any meeting or there is at the time a vacancy in the office of the Chair, the Vice-Chair shall act as the Chair for the purposes of the meeting.

87-89. Not used.

90. The Trustees may remove the Chair or Vice-Chair from office in accordance with these Articles.

91. A resolution to remove the Chair or Vice-Chair from office which is passed at a meeting of the Trustees shall not have effect unless:

a. it is confirmed by a resolution passed at a second meeting of the Trustees held not less than fourteen days after the first meeting; and

b. the matter of the Chair's or Vice-Chair's removal from office is specified as an item of business on the agenda for each of those meetings.

92. Before the Trustees resolve at the relevant meeting on whether to confirm the resolution to remove the Chair or Vice-Chair from office, the Trustee or Trustees proposing their removal shall at that meeting state their reasons for doing so and the Chair or Vice-Chair shall be given an opportunity to make a statement in response.

Powers of the Trustees

93. Subject to provisions of the Companies Act 2006, the Articles and to any directions given by special resolution, the business of the Academy Trust shall be managed by the Trustees who may exercise all the powers of the Academy Trust. No alteration of the Articles and no such direction shall invalidate any prior act of the Trustees which would have been valid if that alteration had not been made or that direction had not been given. The powers given by this Article shall not be limited by any special power given to the Trustees by the Articles and a meeting of Trustees at which a quorum is present may exercise all the powers exercisable by the Trustees.

94. In addition to all powers hereby expressly conferred upon them and without detracting from the generality of their powers under the Articles the Trustees shall have the following powers, namely:

a. to expend the funds of the Academy Trust in such manner as they shall consider most beneficial for the achievement of the Objects and to invest in the name of the Academy Trust such part of the funds as they may see fit and to direct the sale or transposition of any such investments and to expend the proceeds of any such sale in furtherance of the Objects; and

b. to enter into contracts on behalf of the Academy Trust.

95. In the exercise of their powers and functions, the Trustees may consider any advice given by the Chief Executive to the extent they are not a Trustee and any other executive officer.

96. Any bank account in which any money of the Academy Trust is deposited shall be operated by the Trustees in the name of the Academy Trust. All cheques and orders for the payment of money from such an account shall be signed by at least two signatories authorised by the Trustees.

Conflicts of interest

97. Any Trustee who has or can have any direct or indirect duty or personal interest (including but not limited to any Personal Financial Interest) which conflicts or may conflict with their duties as a Trustee shall disclose that fact to the Trustees as soon as they become aware of it. A Trustee must be absent from any discussions of the Trustees in which it is possible that a conflict will arise between their duty to act solely in the interests of the Academy Trust and any duty or personal interest (including but not limited to any Personal Financial Interest).

98. For the purpose of Article 97, a Trustee has a Personal Financial Interest in the employment or remuneration of, or the provision of any other benefit to, that Trustee as permitted by and as defined by Articles 6.5-6.8A.

The minutes

99. The minutes of the proceedings of a meeting of the Trustees shall be recorded and kept for the purpose by the person acting as Governance Professional for the purposes of the meeting; and shall be signed (subject to the approval of the Trustees) at the same or next subsequent meeting by the person acting as chair thereof.

Committees

100. Subject to these Articles, the Trustees:

a. may appoint committees to be known as Local Governing Bodies for each Academy (and the same Local Governing Body may be appointed for more than one Academy); and

b. may establish any other committee.

101. Subject to these Articles, the constitution, membership and proceedings of any committee shall be determined by the Trustees. The establishment, terms of reference, constitution and membership of any committee of the Trustees shall be reviewed at least once in every twelve months. The membership of any committee of the Trustees may include persons who are not Trustees, provided that (with the exception of the Local Governing Bodies) a majority of members of any such committee shall be Trustees. Except in the case of a Local Governing Body, no vote on any matter shall be taken at a meeting of a committee of the Trustees unless the majority of members of the committee present are Trustees.

101A. The Trustees shall ensure that any Local Governing Body shall include at least two Parent Local Governors.

102. Not used.

103. Not used.

104. The functions, duties and proceedings of the Local Governing committees shall be subject to regulations made by the Trustees from time to time. Local Governing Bodies may also be established solely for the purpose of fulfilling an advisory function to the board of Trustees.

Delegation

105. The Trustees may delegate any of their powers or functions (including the power to sub-delegate) to any Trustee, committee (including any Local Governing Body)**,** the Chief Executive Officer or any other holder of an executive office. Any such delegation shall be made in writing and subject to any conditions the Trustees may impose and may be revoked or altered.

105A. A Trustee, committee (including any Local Governing Body), the Chief Executive Officer or any other holder of an executive office to whom a power or function of the Trustees is delegated under Article 105 may further sub-delegate those powers or functions (or any of them) to a further person. Where any power or function of the Trustees is sub-delegated by any person to whom it has been delegated, that person must inform the Trustees as soon as reasonably practicable which powers and functions have been further delegated and to whom, and any such sub-delegation shall be made subject to any conditions the Trustees may impose, and may be revoked or altered by the Trustees.

106. Where any power or function of the Trustees has been exercised by any committee (including any Local Governing Body), any Trustee, the Chief Executive Officer any other holder of an executive office, or a person to whom a power or function has been sub-delegated under Article 105A, that person or committee shall report to the Trustees in respect of any action taken or decision made with respect to the exercise of that power or function at the meeting of the Trustees immediately following the taking of the action or the making of the decision.

Appointing and delegating to Chief Executive Officer

107. The Trustees shall appoint the Chief Executive Officer and the Principals of the Academies. The Trustees may delegate such powers and functions as they consider are required by the Chief Executive Officer and the Principals for the internal organisation, management and control of the Academies (including the implementation of all policies approved by the Trustees and for the direction of the teaching and curriculum at the Academies).

Meetings of the Trustees

Proceedings at Trustee meetings

108. Subject to these Articles, the Trustees may regulate their proceedings as they think fit.

109. The Trustees shall hold at least three meetings in every school year. Meetings of the Trustees shall be convened by the Governance Professional. In exercising the functions under this Article, the Governance Professional shall comply with any direction:

a. given by the Trustees; or

b. given by the Chair, or in their absence, the Vice-Chair, so far as such direction is not inconsistent with any direction given as mentioned in (a).

110. Any three Trustees may, by notice in writing given to the Governance Professional, requisition a meeting of the Trustees; and it shall be the duty of the Governance Professional to convene such a meeting as soon as is reasonably practicable.

111. Each Trustee shall be given at least seven clear days before the date of a meeting:

a. notice in writing thereof by the Governance Professional, and sent to each Trustee at the address provided by each Trustee from time to time; and

b. a copy of the agenda for the meeting,

provided that where the Chair or, in their absence, the Vice-Chair, so determines on the ground that there are matters demanding urgent consideration, it shall be sufficient if the written notice of a meeting, and the copy of the agenda thereof are given within such shorter period as they direct.

112. The convening of a meeting and the proceedings conducted thereat shall not be invalidated by reason of any individual not having received written notice of the meeting or a copy of the agenda thereof.

113. A resolution to rescind or vary a resolution carried at a previous meeting of the Trustees shall not be proposed at a meeting of the Trustees unless the consideration of the rescission or variation of the previous resolution is a specific item of business on the agenda for that meeting.

114. A meeting of the Trustees shall be terminated forthwith if:

a. the Trustees so resolve; or

b. the number of Trustees present ceases to constitute a quorum for a meeting of the Trustees in accordance with Article 117, subject to Article 119.

115. Where in accordance with Article 114 a meeting is not held or is terminated before all the matters specified as items of business on the agenda for the meeting have been disposed of, a further meeting shall be convened by the Governance Professional as soon as is reasonably practicable, but in any event within seven days of the date on which the meeting was originally to be held or was so terminated.

116. Where the Trustees resolve in accordance with Article 114 to adjourn a meeting before all the items of business on the agenda have been disposed of, the Trustees shall before doing so determine the time and date at which a further meeting is to be held for the purposes of completing the consideration of those items, and they shall direct the Governance Professional to convene a meeting accordingly.

Quorum for Trustee meetings

117. Subject to Article 119, the quorum for a meeting of the Trustees, and any vote on any matter thereat, shall be any three Trustees, or where greater, any one third (rounded up to a whole number) of the total number of Trustees holding office at the date of the meeting, who are in each case present at the meeting and entitled to vote on the matters to be resolved.

118. The Trustees may act notwithstanding any vacancies in their number, but, if the numbers of Trustees is less than the number fixed as the quorum, the continuing Trustees may act only for the purpose of filling vacancies or of calling a General Meeting.

119. The quorum for the purposes of:

a. any vote on the removal of a Trustee in accordance with Article 66; and

b. any vote on the removal of the Chair of the Trustees in accordance with Article 90,

shall be any two-thirds (rounded up to a whole number) of the persons who are at the time Trustees present at the meeting and entitled to vote on those respective matters.

Voting at Trustee meetings

120. Subject to these Articles, every question to be decided at a meeting of the Trustees shall be determined by a majority of the votes of the Trustees present and voting on the question. Every Trustee shall have one vote.

121. Subject to Articles 117-119, where there is an equal division of votes, the chair of the meeting shall have a casting vote in addition to any other vote they may have.

122. The proceedings of the Trustees shall not be invalidated by:

a. any vacancy among their number; or

b. any defect in the election, appointment or nomination of any Trustee.

123. A resolution in writing, which includes a resolution in electronic form, signed by all the Trustees entitled to receive notice of and vote at a meeting of Trustees or of a committee of Trustees, shall be valid and effective as if it had been passed at a meeting of Trustees or (as the case may be) a committee of Trustees duly convened and held. Such a resolution may consist of several documents in the same form, each signed or authenticated by one or more of the Trustees.

Making the minutes of Trustee meetings available

124. Subject to Article 125, the Trustees shall ensure that a copy of:

a. the agenda for every meeting of the Trustees;

b. the draft minutes of every such meeting, if they have been approved by the person acting as chair of that meeting;

c. the signed minutes of every such meeting; and

d. any report, document or other paper considered at any such meeting,

are, as soon as is reasonably practicable, made available at every Academy to persons wishing to inspect them.

125. There may be excluded from any item required to be made available in pursuance of Article 124, any material relating to:

a. a named teacher or other person employed, or proposed to be employed, at any Academy;

b. a named pupil or named student at, or candidate for admission or referral to, any Academy; and

c. any matter which, by reason of its nature, the Trustees are satisfied should

remain confidential.

Participation at meetings

126. Any Trustee shall be able to participate in meetings of the Trustees by telephone or by any suitable electronic means agreed by the Trustees and by which all those participating in the meeting are able to communicate with all other participants.

126A. A person so participating by telephone or other communication shall be deemed to be present in person at the meeting and shall be counted in a quorum and entitled to vote. Such a meeting shall be deemed to take place where the largest group of those participating is assembled or, if there is no group which is larger than any other group, where the chair of the meeting is located at that time.

Patrons and honorary officers

127. The Trustees may from time to time appoint any person whether or not a Member of the Academy Trust to be a patron of the Academy Trust or to hold any honorary office and may determine for what period they are to hold such office.

The seal

128. The seal, if any, shall only be used by the authority of the Trustees or of a committee of Trustees authorised by the Trustees. The Trustees may determine who shall sign any instrument to which the seal is affixed and unless otherwise so determined it shall be signed by a Trustee and by the Governance Professional or by a second Trustee.

Accounts

129. Accounts shall be prepared in accordance with the relevant statement of recommended practice published by the Charity Commission from time to time (the "**Statement of Recommended Practice**") as if the Academy Trust was a non-exempt charity, and Parts 15 and 16 of the Companies Act 2006, and the Academy Trust shall file these with the Secretary of State and the Principal Regulator by 31 December each Academy Financial Year.

Annual Report

130. The Trustees shall prepare the Annual Report in accordance with the Statement of Recommended Practice as if the Academy Trust was a non-exempt charity and shall file

this with the Secretary of State and the Principal Regulator by 31 December each Academy Financial Year.

Confirmation statement

131. The Trustees shall comply with their obligations under Part 24 of the Companies Act 2006 (or any statutory re-enactment or modification of that Act) with regard to the preparation and delivery of a confirmation statement to the Registrar of Companies.

Notices

132. Any notice to be given to or by any person pursuant to the Articles (other than a notice calling a meeting of the Trustees) shall be in writing, which includes being given using electronic communications to an address for the time being notified for that purpose to the person giving the notice. In these Articles, “Address” in relation to electronic communications, includes a number or address used for the purposes of such communications.

133. A notice may be given by the Academy Trust to a Member either personally or by sending it by post in a prepaid envelope addressed to the Member at their registered address or by leaving it at that address or by giving it using electronic communications to an address for the time being notified to the Academy Trust by the Member. A Member whose registered address is not within the United Kingdom and who gives to the Academy Trust an address within the United Kingdom at which notices may be given to them, or an address to which notices may be sent using electronic communications, shall be entitled to have notices given to them at that address, but otherwise no such Member shall be entitled to receive any notice from the Academy Trust.

134. A Member present, either in person or by proxy, at any meeting of the Academy Trust shall be deemed to have received notice of the meeting and, where necessary, of the purposes for which it was called.

135. Proof that an envelope containing a notice was properly addressed, prepaid and posted shall be conclusive evidence that the notice was given. Proof that a notice contained in an electronic communication was sent in accordance with guidance issued by The Chartered Governance Institute UK & Ireland shall be conclusive evidence that the notice was given. A notice shall be deemed to be given at the expiration of 48 hours after the envelope containing it was posted or, in the case of a notice contained in an electronic

communication, at the expiration of 48 hours after the time it was sent.

Indemnity

136. Subject to the provisions of the Companies Act 2006 and Article 6.3, every Trustee or other officer or auditor of the Academy Trust shall be indemnified out of the assets of the Academy Trust against any liability incurred by them in that capacity in defending any proceedings, whether civil or criminal, in which judgment is given in favour or in which they are acquitted or in connection with any application in which relief is granted to them by the court from liability for negligence, default, breach of duty or breach of trust in relation to the affairs of the Academy Trust.

Rules

137. The Trustees may make such rules or bye laws as they may deem necessary or expedient or convenient for the proper conduct and management of the Academy Trust including, but not limited to, how they take decisions, including the procedure at meetings, and the means of recording and communicating such rules to Trustees and Members, insofar as such rules are not already regulated by the Articles.

138. The Academy Trust in general meetings shall have power to alter, add or to repeal the rules or bye laws. No rule or bye law shall be inconsistent with or shall affect or repeal anything contained in the Articles.

Avoiding influenced company status

139. Notwithstanding the number of Members from time to time, the maximum aggregate number of votes exercisable by Local Authority Associated Persons shall never exceed 19.9% of the total number of votes exercisable by Members in general meeting and the votes of the other Members having a right to vote at the meeting will be increased on a pro-rata basis.

140. No person who is a Local Authority Associated Person may be appointed or elected as a Trustee if, once the appointment or election had taken effect, the number of Trustees who are Local Authority Associated Persons would represent 20% or more of the total number of Trustees. Upon any resolution put to the Trustees, the maximum aggregate number of votes exercisable by any Trustees who are Local Authority Associated Persons shall represent a maximum of 19.9% of the total number of votes cast by the Trustees on such a resolution and the votes of the other Trustees having a right to vote at the meeting

will be increased on a pro-rata basis.

141. No person who is a Local Authority Associated Person is eligible to be appointed or elected to the office of Trustee unless their appointment or election to such office is authorised by the local authority to which they are associated.

142. If at the time of either their becoming a Member of the Academy Trust or their first appointment or election to office as a Trustee any Member or Trustee was not a Local Authority Associated Person but later becomes so during their membership or tenure as a Trustee they shall be deemed to have immediately resigned their membership and/or resigned from their office as a Trustee as the case may be.

143. If at any time the number of Trustees or Members who are also Local Authority Associated Persons would (but for Articles 139 to 142 inclusive) represent 20% or more of the total number of Trustees or Members (as the case may be) then a sufficient number of the Trustees or Members (as the case may be) who are Local Authority Associated Persons shall be deemed to have resigned as Trustees or Members (as the case may be) immediately before the occurrence of such an event to ensure that at all times the number of such Trustees or Members (as the case may be) is never equal to or greater than 20% of the total number of Trustees or Members (as the case may be). Trustees or Members (as the case may be) who are Local Authority Associated Persons shall be deemed to have resigned in order of their appointment or election date the most recently appointed or elected resigning first.

144. The Members will each notify the Academy Trust and each other if at any time they believe that the Academy Trust or any of its subsidiaries has become subject to the influence of a local authority (as described in section 69 of the Local Government and Housing Act) 1989.

ACHIEVING MORE TOGETHER

SMART

Saltash Community School

Mrs Sara Del Gaudio - Headteacher

2 September 2026

Grant Reference Number: CC298	Organisation: Royal British Legion Saltash
Amount of Grant Applied for: £750	Community Chest
Previous Award (If applicable)	June 2021 - £700 for Festival of Remembrance June 2022 - £850 for Festival of Remembrance
Organisation eligible under policy:	Yes
Project eligible under policy:	Yes
Located within Saltash boundary:	Yes
Application complete and required governing documents provided:	Yes
Brief description of project: To replace branch standard which is used at county, local and branch ceremonial events.	
Any areas of concern or additional information to be considered: There is no Safeguarding Policy contained within the application submitted, the branch is covered under the national RBL's safeguarding policy. https://www.britishlegion.org.uk/about-us/legal/our-safeguarding-policies	
Reference to Grant Policy: N/A	
Budget Information	
Budget Code:	6210 – Community Chest
Available Budget:	£6,060

Funding Awarded to Date	
Organisation	**Amount Awarded**
Saltash United Juniors	£1,000
Gleaning Cornwall	£250
Saltash Music, Speech and Drama Festival	£1,000
Saltash United Football Club	£989.99
Saltash Amateur Boxing Club	£1,000

[redacted]

Saltash Town Council – Grant Application Form

APPLYING FOR: (Tick one box)

Community Chest Grant X

Festival Fund Grant

DATE APPLICATION SUBMITTED:

Contact Name:	[redacted]
Position:	CHAIRMAN
Organisation:	ROYAL BRITISH LEGION, SALTASH & DISTRICT
Contact Address:	[redacted]
Telephone Number:	
E-mail:	
Status of Organisation:	Charity (Under RBL Head Office)
Charity/Company number (if applicable)	**Charity No:** 219279 RBL H/O Charity No. **Company No:** n/a
What geographical area does your organisation cover?	Saltash, Botus Fleming, Carkeel, Landrake,Landulph St. Dominick, St.Mellion and Trematon
How long has your organisation been in existence?	Nationally since 1921 . Our branch formed in July 1921

Please note that you may be asked to attend a meeting of the Policy and Finance Committee to answer questions on your application.

1. Organisation Background

	Date Applied	Project	Amount Applied for	Successful Y/N
Have you applied for a grant from Saltash Town Council within the last 5 Years? (Please list – continue on a separate sheet if necessary)	June /July 2021 approx	Saltash RBL Festival of Remembrance	£700.00	Yes
	June /July 2022 approx	Saltash RBL Festival of Remembrance	£850.00	Yes
Please list the aims and objectives of your organisation	We exist for the comradeship and benevolent welfare of serving and ex-serving members, of the British, Commonwealth Armed Forces and their immediate families,			
What are the main activities of your organisation?	Raising funds for welfare and for the Poppy Appeal. Our Standard is paraded at funerals and commemorations if requested, to represent our branch..			

	Yes / No or N/A
Are you part of a religious group?	No
If application is for a Church – is it for anything other than a parish clock, Community Hall (used by all within the community) or environmental purposes?	N/A
If application is for a School – Is, it for anything other than environmental purposes or a project that does not benefit the wider community and is not in addition to statutory services?	N/A
If application is from an education, health or social service establishment – do you work in partnership with other groups?	N/A
If application is from an education, health or social service establishment – is project in addition to statutory services?	N/A

2. Your project

Project	**Start Date**	22 / 09 / 2026
	Finish Date	As soon as possible - awaiting result of fund applications.
	Total Cost	£ 1,218.00
	Grant Applied For	£ 750.00

Project title:	Purchase and dedication .of a new Standard Laying up of current Standard
Description of project (please continue on a separate sheet if necessary):	We need to replace our Branch Standard which is used at County, local and Branch cremonial events, e.g. Remembrance Day and Saltash Civic parades. It is also used at many funerals of armed forces veterans, not just our own branch members. Our current standard has been in use for many years and the material is wearing out, with holes appearing. in it.

Where will the project/activity take place?	This is being dealt with by correspondence with the RBL preferred supplier, Newton Newton Flag and Banner Makers Limited, Lincolnshire and our Chairman, Mr David Newman The dedication will take place in one of our town Churches, yet to be decided.

Who will benefit from the project? (What groups will benefit and approximately how many people will benefit in total)	All members of our branch of the Royal British Legion, all dignitories, other uniformed organisations and the public, when it is paraded. 100+ people attend some events. Exact numbers are difficult to calculate.
What evidence do you have that this project is required? (This might be survey work or statistical evidence)	Our current standard is available for inspection.
What support have you received for this project? (Please tell us about any expressions of support you have received from outside your organisation Consultation with Community)	Branch fundraising and donations but nothing as yet from external sources.
How will the project be managed and how will you measure its success?	It will be managed by our branch committee. It's success will be measured by it 's appearance when paraded. .

Please give the timescale and key milestones for your project, including a start date and finish date.	Our timescale depends on how successful we are in raising funding for it's purchase. We started this project on 22 September 2026 when the company who supplies our standards was approached regarding costs and design. As yet the end date is on hold due to awaiting the result of our funding.application.
What arrangements do you have in place to ensure safeguarding of children and /or young people and/or vulnerable people (applicable only if your project involves working with this client group)	If children and young people are involved ,the appropriate safeguarding will be put in place by our committee and their parents or group leaders.

3. How you will pay for your project.

What will the money be spent on? (Provide a full breakdown of project cost(s) identifying what cost(s) this grant would be spent on)	This will go towards part of the following: Standard including lettering £ 775.00 8' Light Ceremonial Pole with finial £160.00 Gold Cords and tassels £ 45.00 Delivery £ 35.00 VAT @ 20% £203.00 Total: £1.218.00
How will you promote the contribution to your project from STC?	When the standard is dedicated, STC will be promoted on all publicity for the event: the posters, Orders of Service, press releases and social media using the sentence in the Grants Policy and the current STC logo.

Saltash Town Council considers Match Funding is extremely important. Please list any applications you have made for funding from other organisations in the table below:

Organisation	Contribution Sought (£)	Applied (please tick as appropriate)	Granted (please tick as appropriate)

Please confirm the bank account your project is using is in the project's name/organisation name	It is in the name of our organisation.

4. Further information enclosed Checklist.

	Enclosed (please tick)
A copy of your organisation's most recent bank statements (mandatory)	✓
Copies of all <u>relevant</u> Employer's, Building & Public Liability Insurance Certificates & Title Deeds if appropriate (mandatory)	✓
A letter head showing the organisation's address and contact details	✓
A copy of your constitution and articles of association (or similar documents if the above do not exist, showing the organisation's status)	✓ Our Royal Charter
A copy of your organisation's latest set of accounting statements (if any exist)	✓

Copies of any letters of support for your project	N/A
If your organisation has previously received a grant from STC please include a brief report and evidence of how you promoted the contribution from the Town Council.	
Other (please list)	It was mentioned on posters advertising the event, programmes at the event and in press releases. No evidence now exists for the event

If any of the above documents have not been enclosed, please give reasons why in the box below:

We do not keep any documents relating to events longer than 3 years. The person who organised our event.is no longer a member of our branch and when approached they had not kept any of their records

5. Declaration by the applicant

I/we declare that, to the best of my/our belief, the information given on this application form and in any enclosed supporting document is correct.

I/we declare that, I/we have read the Town Council's Grant Policy and believe to the best of our knowledge, that we meet the criteria set out by the Policy.

I/we confirm that a risk assessment will be completed prior to an event granted funding by the Town Council.

I/we accept the following:

(i) that any false information we provide, even if provided in good faith, may lead to the withdrawal of the grant offered;

(ii) that any grant offered will be used only for the purposes set out in this application;

(iii) that we will provide reports on progress at the request of the Town Council;

(iv) it is a condition of the grant that the support of the Town Council is clearly publicised.

(v) that should any grant offered, not be used in accordance with the terms and conditions set by the Town Council, we undertake on behalf of the organisation to repay the outstanding amount to the Town Council on demand.

(vi) Saltash Town Council will use successful grant applications to publicise the Community Chest and Festival Fund.

I/we confirm that on completion of the project the following will be provided within one calendar month:

- a report to the Town Council demonstrating how the grant was used;
- evidence showing how the support of the Town Council was promoted;
- copies of all receipts.

NOTE: You will be notified whether your application has been successful shortly after the relevant Town Council meeting.

Signed:	[redacted]

Print Name(s):	[redacted]
Position(s):	
Date:	

Applicants should refer to the Privacy Notice on the Town Council Website www.saltash.gov.uk for details on how we use your data.

COMPLETED FORMS SHOULD BE RETURNED TO:
The Town Clerk, Saltash Town Council, The Guildhall, 12 Lower Fore Street,
Saltash PL12 6JX Email: enquiries@saltash.gov.uk

OFFICE USE ONLY:	
Date received	
Received by:	
Application Reference:	
Date to P&F Chairman/Vice Chairman	
Approved to go to Committee	
Committee Date	
Decision/Minute number	
Amount awarded	
Application refused by P&F Chairman or refused by Committee	
Appeal notice issued	
Appeal received	
Approved for Committee	
Decision/Minute number	

Annual Branch Accounts

For the year ended 30 June 2026

Year End Signed

Branch	Saltash RBL	**Branch Code**	2274
County / District	Cornwall	**Currency**	GBP

Section 1 - Branch Certificate

We, the Branch Officers, confirm that:-

'- the attached Annual Branch Accounts, including the Summary of Income and Expenditure and Summary of Branch Assets, are complete and accurate to the best of our knowledge, and have been prepared in accordance with the requirements of the Membership Handbook and related guidance;

'- the Summary of Branch Assets includes all funds held by or on behalf of the branch as at 30 June 2026 (with the exception of Legacy and Branch Property Trust funds held at Head Office);

'- the Summary of Income and Expenditure has been prepared on a receipts and payments basis, and includes all monies received into or paid out of branch funds during the year ended 30 June 2026;

'- all restricted funds held by the branch have been separately identified as such;

'- the accounts do NOT include any assets, liabilities, income or expenditure in relation to funds not controlled by the Royal British Legion. In particular, NO transactions or balances relating to RBL Clubs or members' social funds have been included; and

'- during the period from 01 July 2025 to the date of the approval of these accounts, the Branch Officers have carried out their duties in accordance with the Royal Charter and Membership Handbook, including the duty to maintain proper accounting records and to safeguard the property and funds of the branch. We confirm that all members of the Committee have been informed of this duty.

'We have attached (please mark with an 'X'):-

- [X] 'An Authority to Disclose Information form (ATDI) for each bank and investment institution used by the branch during the year.
- [X] For each bank account, a copy of the bank statement showing the balance as at 30 June 2026.
- [ ] For each investment account (if applicable), a copy of the investment report showing the balance as at 30 June 2026.

The attached Branch Accounts were approved by the Branch Committee on 07/07/2026 (date)*

* must be prior to Independant Examiner endorsement

Signed [redacted] Chairman

Signed [redacted] Treasurer

BRANCH ACTION: This form must be completed correctly and in full (where applicable). On completion of the Branch Certificate above, the accounts (with supporting documentation) must be examined by an Independent Examiner (or audited if required - see Annual Branch Accounts Guide). Once finalised, the completed form must be sent to your Membership Support Officer (MSO) to be received no later than 30 September 2026, together with copies of all relevant ATDIs, bank statements and investment reports as set out above. A copy of the signed completed form should be retained by both the branch and the Independent Examiner/auditor.

Please note that the Branch Accounts do NOT require AGM approval prior to submission, and MUST be received by the MSO no later than 30 September 2026.

IMPORTANT NOTE FOR OVERSEAS BRANCHES ONLY: In order for this form to function correctly, it must be completed using a consistent currency throughout. Please enter the currency used in the relevant box at the top of this page.

If you have transactions and balances in multiple currencies, you should complete this form in the currency in which the majority of branch funds are held. Any transactions and balances held in other currencies should be translated to the reporting currency using the rates published at www.oanda.com as at 30 June 2026

Please state below any balances or transactions which have been translated, the original currency the funds are held in, and the rate(s) used. Continue on a separate sheet if required:

Section 2 - Summary of Branch Assets

As at 30 June 2026

Branch Code: BR 2274

			Opening Balance 01 July 2025	Closing Balance 30 June 2026
		Currency	GBP	GBP
Bank accounts (fill in details below)				
Bank name	**Sort Code**	**Account No.**		
Treasurers Account	[redacted]		1,750.74	1,896.79
RBL			2,522.40	2,537.24
BFI				
Bank name	**Sort Code**	**Account No.**		
Saltash	[redacted]		1,376.04	1,403.76
Investment accounts (fill in details below)				
Bank name	**Sort Code**	**Account No.**		
Petty cash (should not exceed £50)			0	0
Total branch funds held			5649.18	5837.79
Increase / decrease in branch funds				188.61

Section 3 - Summary of Income and Expenditure

For the year ended 30 June 2026

Branch Code: BR 2274

Income

Currency: GBP

Membership Fees	**186.00**
Legion membership fees collected	0.00
Branch subs from members (overseas only)	0.00
Branch subs from head office	186.00

Branch Poppy Appeal Events	**0.00**
Poppy Appeal events income	0.00

Branch Fundraising Events	**997.78**
Branch fundraising event income	997.78

Festival of Remembrance Tickets	**0.00**
Festival of Remembrance ticket income	0.00

Expenditure

Currency: GBP

Membership Fees	**0.00**
Legion membership fees paid to Novacroft	0.00

Poppy Appeal Events	**0.00**
Poppy Appeal event expenditure	0.00
Poppy Appeal event proceeds paid to head office	0.00

Branch Fundraising Events	**669.93**
Branch fundraising event expenditure	669.93

Festival of Remembrance Tickets	**0.00**
Festival of remembrance payments to head office	0.00

Branch Property Income (BPT)	0.00
Rental income received from head office	0.00
Rental/hire income received locally	0.00

Legacies	0.00
Legacies received from head office	0.00
Legacies received locally	0.00

Donations	111.00
Donations	111.00

Interest and Investment Income	42.56
Bank interest	14.84
BFI interest	27.72
Interest and dividends on investments	0.00
Unrealised gains/losses on investments	0.00
Gain/loss on sale of investment	0.00

Other Income (Analysed at Section 4)	0.00
Other Income	0.00

Branch Property Expenditure (BPT) (Analysed at Section 4)	0.00
Branch Property Expenditure (BPT)	0.00

Ceremonial Expenditure (non - BCS) (Analysed at Section 4)	185.60
Ceremonial Expenditure (non - BCS)	185.60

Branch Community Support (BCS) (Analysed at Section 4)	0.00
Branch Community Support (BCS)	0.00

Management and Administration	271.20
Conferences and meetings (inc travel expenses)	187.20
Hire of premises for meetings (non branch prop)	0.00
Bank charges (inc audit letters)	0.63
Audit and inde examination fees and expenses	0.00
Training and development costs and expenses	0.00
Branch recruitment expenditure	0.00
Printing, stationery and postage	83.37

Purchase of Equipment	0.00
Purchase of branch equipment	0.00

Payment to Other Parts of the Legion (Analysed at Section 4)	0.00
Payment to Other Parts of the Legion	0.00

Other Expenditure (Analysed at Section 4)	22.00
Other Expenditure	22.00

Centenary Expenses	0.00
Centenary Expenses	0.00

Total Income	1337.34

Total Expenditure	1148.73

NET MOVEMENT IN BRANCH CASH	188.61

Branch Code:
BR 2274

Section 4 - Income and expenditure analysis

Other Income

BPT transitional funding	0.00
Other income from other parts of the Legion	0.00
Other income (external)	0.00
Other Income	**0.00**

Branch Property Expenditure (BPT)

BPT rent paid	0.00
BPT rates	0.00
BPT property insurance	0.00
BPT utilities	0.00
BPT small property repairs and maintenance	0.00
BPT cleaning and caretakers	0.00
BPT property related legal and professional fees	0.00
BPT other expenditure	0.00
Branch Property Expenditure (BPT)	**0.00**

Ceremonial Expenditure (non - BCS)

Band/bugle player	50.00
Standard bearer's expenses	21.60
Standard bearer's equipment	0.00
Dignatory refreshments	0.00
Purchases of badges and wreaths	114.00
Other branch ceremonial event costs	0.00
Centenary Expenses	0.00
Ceremonial Expenditure (non - BCS)	**185.60**

Branch Community Support (BCS)

Hospital/home visiting travel expenses	0.00
Telephone buddy call expenses	0.00
Bereavement support travel expenses	0.00
One off gifts (not to exceed £20 per beneficiary)	0.00
Branch awareness events	0.00
Local Touchpoint expenditure	0.00
BCS Committee/Representative expenses	0.00
Branch Crisis Grant	0.00
Branch Community Support (BCS)	**0.00**

Payment to Other Parts of the Legion

Donations to RBL County or District	0.00
Donations to RBL care home or break centre	0.00
Donations to Poppy Appeal from branch funds	0.00
Donations to NMA	0.00
Other payments to other parts of the Legion	0.00
Payment to Other Parts of the Legion	**0.00**

Other Expenditure

Other expenditure	22.00
Other Expenditure	**22.00**

Section 5 - Restricted Funds

Branch Code
BR 2274

The sections below should be completed for each restricted fund held by the Branch (excluding BPT and legacy trust funds held by head office). Restricted funds are those which are subject to legal restrictions on their use, usually imposed by the donor, which means that they can only be used for specific activities or in a specific geographical area. In order to qualify as a restricted fund, the legal restrictions in place must be narrower than the objects of the Legion as a whole. Funds should NOT be reported here as restricted simply because they have been earmarked or designated by the Branch for a particular use, and it is the Branch Committee's responsibility to keep its own records in respect of such funds which should be held locally.

As a general rule, it is considered highly unusual for branches to hold restricted funds. If in doubt, please contact the Branch Accounts team for further guidance.

Please note that all income, expenditure and funds reported below MUST also be included within the Statement of Income and Expenditure and Statement of Branch Assets at sections 2-4.

N/A

Opening balance as at 01 July 2025

Closing balance as at 30 June 2026

Section 6 - Additional Information

Branch Code:
BR 2274

The following information should be completed by all branches. If there is nothing to report under a particular heading, please state 'None'. Refer to the Branch Guide for further guidance.

Details of any related party transactions in the year. This includes any receipts from, or payments to, Branch Officers, or parties connected to Branch Officers (such as family members or connected companies). Normal reimbursement of expenses does not need to be reported here. Please see Annual Branch Accounts Guide for further details.

N/A

Details of any local legacies received by the branch in the year (as entered at in section 3).

N/A

Details of any large or unusual transactions during the year, or since the year-end, or any other significant information of relevance to the Branch Accounts.

N/A

Annual General Meeting

(for branch use only - please do NOT wait until after AGM to submit these accounts)

These accounts were adopted by the Annual General Meeting of the branch held on _____ (date).

Signed _____ (Secretary)

Section 7 - County/MSO Use Only

Branch Code:
BR 2274

County or District Treasurer Comments:

For MSO use only

Accounts received:

(Date) _____

Uploaded to Sharepoint:

(Date) _____

Submission checklist (please mark 'X' as appropriate):

See section 7 of the Annual Branch Accounts Guide for more details on submission requirements.

- [ ] Scanned copy of Annual Branch Accounts form with all required signatures
- [ ] Excel accounts template (if completed)
- [ ] Bank Statements (all accounts) and reconciliations if required
- [ ] Investment Reports (all accounts) and reconciliations if required
- [ ] Authority to disclose (all bank and investment accounts)
- [ ] Accruals accounts (if produced)
- [ ] Full Audit Report (branches above audit threshold)

MSO Observations:

Section 8 - Report of the Independent Examiner

Branch Code: BR 2274

(Note: Where the accounts are subject to audit, the Auditor must submit an Audit Report in the format prescribed by their professional standards and attach it to the Accounts).

In accordance with the Terms of Reference issued by the Board of Trustees of The Royal British Legion, I/we have examined the Summary of Branch Assets as at 30 June 2026, and the Summary of Income and Expenditure for the year then ended, together with the books and vouchers relating to those summaries.

In my/our opinion, the said summaries fairly state the transactions of the Branch for the year ended 30 June 2026, and its assets and liabilities at that date.

Except as stated below under 'Exceptions', no matter has come to my/our attention, which gives reasonable cause to believe that:

- proper accounting records have not been kept; or
- the Branch Accounts are not prepared in accordance with the books and supporting vouchers; or
- the Branch does not have proper title to the assets and stated bank balances; or
- the Branch has not complied with Legion policies and accounting requirements.

Matters to report (please mark with an 'X'):

- [X] 'I / We have checked that there is an Authority to Disclose Information form for each bank and investment institution used during the year.
- [X] 'I / We have checked that the bank statements and bank reconciliations for each bank account are correct.
- [X] 'I / We have checked the investment reports and agreed balance confirmations (if applicable).

Exceptions (If none, please state 'None'. Continue on an additional sheet if required):

NONE

Signed [redacted] Date 05/09/2026

Print Na

Address [redacted]

1/

LLOYDS BANK

Your account statement

Issue date: 30 September 2026

Write to us at: PO Box 1000, Andover, BX1 1LT
Call us on: 0345 072 5555 (from UK)
+44 1733 347338 (from Overseas)
Visit us online: www.lloydsbank.com
Your branch: LLOYDS BANK

[redacted]

023580 PDOEA04-20261001-21113-004846
ROYAL BRITISH LEGION SALTASH
[redacted]

39300 B

POJ10G13100000

1009023580000010003

Our records indicate that your business is eligible for FSCS deposit protection.
Further details can be found on the Useful Information page.

CHARITY ACCOUNT

RYL BRIT LEGION SALTASH - REG NO 219279

Account summary

Balance On 28 Aug 2026	**£1,935.50**
Total Paid In	£119.00
Total Paid Out	£245.73
Balance On 24 Sep 2026	**£1,808.77**

Account activity

Date	Payment Type	Details	Paid In (£)	Paid Out (£)	Balance (£)
28 Aug 26		**STATEMENT OPENING BALANCE**			**1,935.50**
08 Sep 26	FPI	[redacted]	17.00		1,952.50
08 Sep 26	FPO			56.53	1,895.97
16 Sep 26	FPI		30.00		1,925.97
18 Sep 26	DEB			25.00	1,900.97
21 Sep 26	FPI		20.00		1,920.97
22 Sep 26	FPO			71.40	1,849.57
24 Sep 26	FPI		52.00		1,901.57
24 Sep 26	FPO			52.00	1,849.57
24 Sep 26	FPO			40.80	1,808.77
24 Sep 26		**STATEMENT CLOSING BALANCE**	**119.00**	**245.73**	**1,808.77**

The "Details" column in your statement shows the date that a Debit Card payment went into or came out of your account only if that happened on a weekend or a Bank Holiday.

agreed + reconciled [redacted] 5/10/26

Payment types:
FPI - Faster Payment FPO - Faster Payment DEB - Debit Card

Support for charities and not-for-profit organisations
Discover our hub for tips and guidance to make running your organisation easier. Pop back regularly for new content and updates.

To explore our hub visit **lloydsbank.com/not-for-profits** or scan the QR code.

Lloyds Bank plc. Registered office: 25 Gresham Street, London, EC2V 7HN. Registered in England and Wales, no. 2065. Authorised by the Prudential Regulation Authority

LLOYDS BANK

Your account statement

Issue date: 30 September 2026

Write to us at: PO Box 1000, Andover, BX1 1LT

Call us on: 0345 072 5555 (from UK)
+44 1733 347338 (from Overseas)

Visit us online: www.lloydsbank.com

Your branch: LLOYDS BANK

023581 PDOEA04-20261001-21113-004847
ROYAL BRITISH LEGION SALTASH
[redacted]

[redacted]

39300 B

POJ10G13100000

10090235810001000 2

COMM INST ACCESS

Our records indicate that your business is eligible for FSCS deposit protection.
Further details can be found on the Useful Information page.

Account summary

Balance On 28 Aug 2026	**£2,539.39**
Total Paid In	£1.04
Total Paid Out	£0.00
Balance On 09 Sep 2026	**£2,540.43**

Account activity

Date	Payment Type	Details	Paid In (£)	Paid Out (£)	Balance (£)
28 Aug 26		**STATEMENT OPENING BALANCE**			**2,539.39**
09 Sep 26		INTEREST (GROSS)	1.04		2,540.43
09 Sep 26		**STATEMENT CLOSING BALANCE**	**1.04**	**0.00**	**2,540.43**

agreed & reconciled
[redacted] 5/10/26

Lloyds Bank plc. Registered office: 25 Gresham Street, London, EC2V 7HN. Registered in England and Wales, no. 2065. Authorised by the Prudential Regulation Authority

BFI Online Statements

County: Cornwall- Branch: Saltash RBL | Branch Number: BR2274 | Date Range: 02/07/2026 - 30/06/2027

BFI, Saltash

Date: 09/10/2026 **Current Balance:** 1,410.84 **Accrued Interest:** 0.62

Date Banked	Transaction	Narrative	Payment Amount	Deposit Amount	Interest Rate	Balance
01/10/2026	Interests Deposit	Automatic quarterly interests (credit)	0.00	7.08	2.0000	1,410.84

ROYAL BRITISH LEGION
SALTASH AND DISTRICT
GENERAL ACCOUNT
SUMMARY OF ACCOUNTS FOR THE YEAR ENDING 30 JUNE 2026

	2026		2025	
RECEIPTS (In)			**RECEIPTS (In)**	
Branch Subscriptions from Head Office	186.00		Branch Subscriptions from Head Office	200.00
Donations	111.00		Donations	165.32
Donations from EasyFundraising	37.23		Donations from EasyFundraising	40.63
Poppy Goods sold	289.00		Poppy Goods sold	238.00
Branch Meeting Raffles	224.00		Branch Meeting Raffles	219.00
Interest Instant Access	14.84		Donation for Saltash Regatta Payment	20.00
			Per Earmarked Fund Schools Field Gun Comp	27.02
			Diverse Events - Refund re Regatta Stall	20.00
			Interest Instant Access	22.40
Earmarked Fund: Monies for Poppy Appeal			**Earmarked Fund: Monies for Poppy Appeal**	
Branch Fundraising	447.55		Branch Fundraising	255.00
Donations	0.00	447.55	**Earmarked Fund: Schools Field Gun Competition**	
			Raffles	46.00
Sub Total:		£1,309.62	Sub Total:	£1,253.37
PAYMENTS (Out)			**PAYMENTS (Out)**	
Management and Administration:	83.37		Management and Administration:	71.96
To Poppy Appeal - Wreaths supplied	114.00		Saltash Utd - Rent for Sapphire Room	100.00
To Poppy Appeal - Donatios	30.00		To Poppy Appeal - Wreaths supplied	110.00
Ceremonial Expenditure - Bugler	50.00		Ceremonial Expenditure	17.40
Travel & Meeting/Conference Expenses	208.80		Postage AGM & Cards	13.60
Entry fee Saltash Christmas Tree Festival	10.00		Travel & Meeting/Conference Expenses	54.00
Poppy Shop Goods Purchased	184.38		Entry fee Saltash Christmas Tree Festival	10.00
Subscription Fed Ex Servicemen	12.00		Poppy Shop Goods Purchased	238.70
Diverse Events re May Fair stall 2026	20.00		Subscription Fed Ex Servicemen	11.00
Bank Charges	0.63		Crowdfunding - Saltash War Memorial	100.80
			VE Day Event - Newspaper Advert	107.10
			President - Refund of Regatta Payment	20.00
			Earmarked Fund: Schools Field Gun Competition	
			Medals for Participants	39.99
			To Main Account, to close	27.02 67.01
Earmarked Fund: Monies for Poppy Appeal			**Earmarked Fund: Monies for Poppy Appeal**	
To Poppy Appeal (inc. £33.00 B/Fwd)	435.55	435.55	To Poppy Appeal	222.00
Sub Total:		£1,148.73	Sub Total:	£1,143.57
Surplus or (Deficit) for the year		£160.89	Surplus or (Deficit) for the year	£109.80
Balance as at 01/07/25 C/A		1,750.74	Balance as at 01/07/24 C/A	4,163.34
Instant Access		2,522.40	Instant Access	0.00
Petty Cash		0.00	Petty Cash	0.00
		£4,273.14		£4,163.34
			£0.00	
Balance as at 30/06/26 C/A		1,896.79	Balance as at 30/06/25 C/A	1,750.74
Instant Access		2,537.24	Instant Access	2,522.40
Petty Cash		0.00	Petty Cash	0.00
		£4,434.03		£4,273.14

ROYAL BRITISH LEGION
SALTASH AND DISTRICT

SUMMARY OF ACCOUNTS FOR THE YEAR ENDING 30 JUNE 2026

	2026		2025
BRANCH FUNDS INITIATIVE			
RECEIPTS (In)		**RECEIPTS (In)**	
Interest	27.72	Interest	27.18
Sub Total:	£27.72	Sub Total:	£27.18
PAYMENTS (Out)		**PAYMENTS (Out)**	
	0.00		0.00
Sub Total:	£0.00	Sub Total:	£0.00
Surplus or (Deficit) for the year	£27.72	Surplus or (Deficit) for the year	£27.18
Balance as at 01/07/25	£1,376.04	Balance as at 30/06/24	£1,348.86
Balance as at 30/06/26	£1,403.76	Balance as at 01/07/25	£1,376.04

As at 30 June 2026

Lloyds Bank plc [redacted]

	£1,896.79
Balance as reconciliation	£1,896.79
Instant Access Account [redacted]	£2,537.24
Balance as reconciliation	£2,537.24
Branch Fund Initiative	£1,403.76
Petty Cash	£0.00

Earmarked Funds:

Monies for Poppy Appeal £45.00 held within Current Account monies:

Schools Field Gun Competition £0.00 Fund Closed

Insurance Brokers
12 Princes Parade
Princes Dock
Liverpool L3 1BG
0151 236 5056
info@griffithsandarmour.com
griffithsandarmour.com

Griffiths & Armour
An Aon Company

EVIDENCE OF COVER

PUBLIC/PRODUCTS LIABILITY INSURANCE

We confirm the following details relating to our client's liability Insurance:

Insured:	The Royal British Legion
Insurers:	Intact Insurance UK Limited
Period of insurance:	1st October 2026 to 30th September 2027
Policy Number:	[redacted]
Limit of Indemnity:	Public Liability Not less than £25,000,000 any one occurrence and unlimited in the Period of Insurance but subject to separate aggregate limits of indemnity for all claims in the period of insurance relating to Pollution & Contamination Products Liability Not less than £25,000,000 any one occurrence and in the aggregate for all claims in the period of insurance

[redacted]

Simon Keenan
Managing Director – General Insurance

Griffiths & Armour
Insurance Brokers

Date: 2nd October 2026

The policy is subject to policy terms, exclusions, conditions and exceptions contained therein. The above is accurate at the date of signature. No obligation is imposed herein on the signatory to advise of any alteration.

Griffiths & Armour is a trading name of Aon UK Limited. Aon UK Limited is authorised and regulated by the Financial Conduct Authority. Registered in England and Wales. Registered number: 00210725. Aon UK Limited Registered Office: The Aon Centre, The Leadenhall Building, 122 Leadenhall Street, London EC3V 4AN. T: 020 7623 5500

THE ROYAL BRITISH LEGION

(incorporated by Royal Charter)

199 BOROUGH HIGH STREET
LONDON SE1 1AA

THE 2003 ROYAL CHARTER OF INCORPORATION AND RULES

VERSION 18

21 July 2026

(Approved by the Board)

(Registered Charity No. 219279)

ROYAL CHARTER OF INCORPORATION

Recitals

Elizabeth the Second by the Grace of God of the United Kingdom of Great Britain and Northern Ireland and of Our other Realms and Territories Queen, Head of the Commonwealth, Defender of the Faith.

TO ALL TO WHOM THESE PRESENTS SHALL COME, GREETING!

WHEREAS His Majesty King George the Fifth in the year of our Lord one thousand nine hundred and twenty-five by Royal Charter (hereinafter called the '**Original Charter**') dated the twenty-first day of April in the fifteenth year of His Reign constituted a Body Corporate and Politic by the name of the '**British Legion**':

AND WHEREAS the purposes for which the Legion was incorporated were to inaugurate and maintain in a strong, positive, non-sectarian, united and democratic comradeship all those who serve or have served in Our Navy, Army or Air Force on Regular, Reserve or Auxiliary engagements so that neither their efforts nor their interests shall be forgotten and that just and equitable treatment shall be secured to them in respect of the difficulties caused in their lives as a result of their services and to consecrate and sanctify that comradeship by devotion to mutual service and helpfulness; and to perpetuate in the civil life of the Commonwealth and the world the principles for which the Nation stands, to inculcate a sense of loyalty to the Crown, Community and Nation, to promote unity amongst all classes, to secure peace and goodwill and to safeguard and transmit to posterity the principles of justice, freedom and democracy:

AND WHEREAS His Majesty King George the Sixth and We Ourselves were graciously pleased to grant Supplemental Charters of various dates amending the Original Charter:

AND WHEREAS We were graciously pleased to declare by the Supplemental Charter dated the tenth day of September one thousand nine hundred and seventy-one, that the British Legion should henceforth be known as '**The Royal British Legion**':

AND WHEREAS by the Supplemental Charter dated the tenth day of April one thousand nine hundred and seventy-nine (hereinafter referred to as the '**1979 Supplemental Charter**') the Original Charter and allearlier Supplemental Charters were revoked except insofar as their provisions incorporated the Body Corporate and Politic by the name of The Royal British Legion and conferred upon it perpetual succession and authorised it to have a Common Seal and to sue and be sued:

AND WHEREAS by the Supplemental Charter dated the 27th day of May One Thousand Nine Hundred and Ninety-Three (the '**1993 Supplemental Charter**') the Original Charter and all earlier Supplemental Charters were further amended:

AND WHEREAS The Royal British Legion has by its humble petition represented unto Us that it is expedient that the Original Charter as amended by the 1979 Supplemental Charter and the 1993 Supplemental Charter should be further amended and that this can best be effected by the grant of a new Supplemental Charter replacing the 1993 Supplemental Charter and the earlier Supplemental Charters and has prayed for the grant of a new Supplemental Charter accordingly:

Articles

THEREFORE KNOW YE that We are pleased to command on behalf of our heirs and successors, as follows:

1. Revocation

This declaration revokes the 1993 Supplemental Charter, except for Articles 1 and 2. These Articles confirm The Royal British Legion as a corporate body for all time, with the right to have a Common Seal, to sue and be sued, and to hold and to use all the other powers of a corporate body. Anything that has been lawfully done under the 1993 Supplemental Charter remains legal and valid; the revocation does not affect it.

2. Definitions

2.1 In the Charter and the Rules, unless the context requires otherwise:

'Annual Conference' has the meaning given from time to time by the Rules;

'Armed Forces' means the Armed Forces of the United Kingdom and the Armed Forces under Our, Our Predecessors, Heirs or Successors' direct command or that of Our, Our Predecessors, Heirs or Successors' government;

'auxiliary member' means any organised group supplementing but not directly incorporated in the Armed Forces comprised of either civilian volunteers undertaking support functions or additional personnel directly performing military duties;

'Beneficiary' means:

(a) any regular, reserve or auxiliary member or former member, of any rank, of any branch of the Armed Forces who has served at least a day in the Armed Forces;

(b) any merchant mariner who has seen duty on legally defined military operations;

(c) any individual who served prior to 1950:

(i) with the Mercantile Marine afloat in hostile waters;

(ii) in the Home Guard; or

(iii) in a Bomb and Mine disposal unit; and

(d) any individual entitled to a campaign medal issued by the Armed Forces to those giving them direct support or under their command.

The Board of Trustees, at its absolute discretion, may consider applications from individuals and organisations not obviously eligible for assistance under paragraphs (a) to (d) above. However, no conscientious objector may qualify as a Beneficiary unless they subsequently served in the Armed Forces or as an auxiliary member.

'Board of Trustees' means the governing body of the Legion, being charity trustees of the purposes of the Charities Act, established by Article 10 of the Charter in accordance with the Rules and '**Trustee**' means any one of them;

'Charitable' means purposes that are exclusively charitable under the laws of England and Wales provided that they shall not include any

purpose which is not charitable in accordance with section 7 of the Charities and Trustee Investment (Scotland) Act 2005 and section 2 of the Charities Act (Northern Ireland) 2008;

'Charities Act' means the Charities Act 1992 and the Charities Act 2011;

'Charter' means the Royal Charter granted by King George the Fifth on 21st April 1925, continued by the Supplemental Charters of 10th April 1979 and 27th May 1993 as amended by this Supplemental Charter and as it may be further amended from time to time;

'Conference Committee' means the committee established by the Board of Trustees in accordance with the Rules;

'Conflicted Trustee' means a Trustee in respect of whom a conflict of interest arises or may reasonably arise because the Conflicted Trustee or a Connected Person is receiving or stands to receive a benefit (other than payment of a premium for indemnity insurance) from the Legion, or has some separate interest or duty in a matter to be decided, or in relation to information which is confidential to the Legion;

'Connected Person' in relation to a Trustee, means a person with whom the Trustee shares a common interest such that he may reasonably be regarded as benefiting directly or indirectly from any material benefit received by that person, being either a member of the Trustee's family or household or a person or body who is a business associate of the Trustee or other person with whom the Trustee is connected, and (for the avoidance of doubt) does not include a company with which the Trustee's only connection is an interest consisting of no more than 1% of the voting rights;

'Custodian' means a person or body who undertakes safe custody and/or administration of assets or documents or records relating to them;

'Dependant' includes, but shall not be limited to:

(a) any Spouse of a Beneficiary;

(b) any person (whether adult or child) who is financially dependent or dependent for care on a Beneficiary or Spouse of a Beneficiary;

(c) any person on whom a Beneficiary is dependent for care; and

(d) any parent, sibling or other named next of kin of a Beneficiary ('**Immediate Family Members**') for a period of two years from the date of the Beneficiary's death or the date that the Beneficiary sustained a severe injury. Where an inquest is to be held into the death of a Beneficiary, Immediate Family Members will be deemed to be Dependants until the inquest has been completed.

The decision of the Board of Trustees as to the interpretation of this definition of Dependant is final and binding, but always subject to the jurisdiction of the courts;

'Financial Expert'	means an individual, company or firm authorised to give investment advice under the Financial Services and Markets Act 2000;
'Firm'	includes a limited liability partnership;
'Legion'	means The Royal British Legion, a registered charity, incorporated by the Charter;
'Members'	means the members of the Legion as set out in the Rules;
'Membership Council'	means a committee established by, and accountable to, the Board of Trustees, with such responsibility for the management and administration of Members and membership issues as the Board of Trustees may from time to time determine;
'Membership Handbook'	means the rulebook adopted by the Board of Trustees and the Membership Council;
'National Officers'	means the Officers of the Legion specified in Article 9;
'Nominee Company'	means a corporate body registered or having an established place of business in England and Wales which holds title to property for another;
'Objects'	means the Legion's exclusively Charitable purposes as set out in Article 3;
'Rules'	means the Rules in the Schedule to this Charter, as they may be amended from time to time;
'Social Investment'	as defined in section 292A of the Charities Act 2011;
'Special Conference'	means a Conference of the Legion held in accordance with the Rules;
'Special Resolution of the Annual Conference'	means a resolution of the Conference formed as either an Annual Conference or a Special Conference on a motion of which due notice shall have been given before the Conference and passed by a two thirds majority of those present entitled to vote and voting;
'Special Resolution of the Board of Trustees'	means a resolution of the Board of Trustees on a motion of which due notice shall have been given to the members of the Board of Trustees before the meeting at which the motion is to be considered and passed by a majority of two thirds of those present qualified to vote and voting;
'Spouse'	includes: (a) any partner of a Beneficiary by marriage, civil partnership or cohabiting relationship; (b) any former partner of a Beneficiary by marriage or civil partnership; (c) any widow or widower of a Beneficiary; and (d) any surviving civil partner or cohabiting partner of a Beneficiary

	For the avoidance of doubt, Spouse includes any former partner of a Beneficiary by reason of divorce or formal separation;
'Standing Orders of Conference'	means the rules drafted by the Conference Committee in accordance with Article 11.2; and
'Taxable Trading'	means carrying on a trade or business on a continuing basis which is for the principal purpose of raising funds rather than for the purpose of actually carrying out the Objects, unless the profits of the Legion from that trade or business are exempt from tax by reason of any legislation from time to time in force.

2.2 In the Charter and the Rules, unless the context otherwise requires:

(a) references to an Act of Parliament are to that Act as amended or re-enacted from time to time and to any subordinate legislation made under it;

(b) use of the singular includes the plural and vice versa; and

(c) use of any gender includes the other genders.

3. Objects

The Objects for which the Legion has been established and incorporated are:

(a) to relieve need, suffering and distress of Beneficiaries and their Dependants and to further the education of Beneficiaries and their Dependants;

(b) to relieve need and protect the mental and emotional health of the Dependants of Beneficiaries who have died or been severely injured;

(c) to relieve suffering, hardship and distress to Dependants caused by the absence of those serving in the Armed Forces;

(d) to promote and support schemes for the resettlement, rehabilitation, retraining and sheltered employment of Beneficiaries and their Dependants; and

(e) to promote the commemoration for the public benefit of those who have died whilst serving in the Armed Forces.

4. Powers

The Legion has the power to do anything within the law which may promote or help to promote the Objects including (but without limitation) the power:

Operations

(a) to arrange for and assist Dependants to visit the graves of those who have fallen in service;

(b) to publish a Legion magazine (whether in print, electronically or by other means);

(c) to establish and run nursing, residential and convalescent homes for the benefit of Beneficiaries and/or their Dependants who are in need by reason of poverty, age, mental or physical ill-health and/or disability. This may include purchasing services from independent agencies and providing rest breaks for volunteer carers of Beneficiaries or Dependants;

(d) to make grants or loans, with or without security, to Beneficiaries who are in need and their Dependants to help them find and keep their job or maintain their home;

(e) to organise Festivals of Remembrance, services and parades to perpetuate the memory of sacrifices made during service with the Armed Forces in war and peace;

Campaigning

(f) to alone or with other organisations seek to influence public opinion and make representations to and seek to influence governmental and other bodies and institutions regarding the reform, development and interpretation of appropriate policies, legislation and regulations provided that all such activities shall be confined to those which a charity registered in England and Wales may properly undertake;

Working with other organisations

(g) to consult, advise, co-operate with or assist others;

(h) to support, administer or establish other charities or other organisations;

(i) to acquire and take over to such an extent as may be thought fit (and permitted by law) the assets, liabilities and undertakings of any person or body whatsoever;

(j) to act as trustee of Charitable trusts jointly with one or more other trustees or, where it may legally do so, as sole corporate trustee;

(k) to establish or acquire subsidiary companies (whether or not wholly owned by the Legion);

(l) to amalgamate with any other bodies that are charitable and have objects similar to the Objects and that restrict the payment of any dividend or profit to, and the distribution of assets amongst, their members at least to the same extent as such payments are restricted under the Charter;

Fundraising

(m) to accept gifts and raise funds (but not by means of Taxable Trading);

(n) to enter into any funding or other arrangement with any government or any other authority;

(o) to administer and execute the trusts of any gift or transfer;

Finance

(p) to borrow and raise money;

(q) to open and operate bank accounts and other facilities for banking in the name of the Legion;

(r) to give security for loans or other obligations (but only in accordance with the restrictions imposed by the Charities Act);

(s) to guarantee the performance of the contracts or obligations of any person or organisation and to give any warranties, indemnities, guarantees or undertakings on account of any covenants, promises, pledges, assurances or trusts that might be undertaken by the Legion or in connection with any agreement or arrangement whatsoever, whether or not the Legion is a party to the same;

Reserves

(t) to set aside funds for special purposes or as reserves against future expenditure;

Property

(u) to acquire, hire or charge property and/or any interest in, or relating to, land of such kind and on such terms and to appoint such advisers, surveyors, managers and builders and other advisers and contractors on such terms as the Board of Trustees shall determine;

(v) to let, license or dispose of any interest in property of any kind (but only in accordance with the restrictions imposed by the Charities Act);

Investments

(w) to deposit or invest its funds in any manner as may be thought fit (including, but not limited to, the establishment of trading or other subsidiaries of any kind), but only after obtaining such advice from a Financial Expert as the Board of Trustees consider necessary and having regard to the suitability of investments and the need for diversification;

(x) to delegate the management of investments to a Financial Expert, but only on terms that:

(i) the investment policy is set down in writing for the Financial Expert by the Board of Trustees;

(ii) the performance of the investments is reviewed regularly with the Board of Trustees;

(iii) the Board of Trustees is entitled to cancel the delegation arrangement at any time;

(iv) the investment policy and the delegation arrangement are regularly reviewed by the Board of Trustees;

(v) all payments due to the Financial Expert are on a scale or at a level that is agreed in advance and are notified promptly to the Board of Trustees on receipt; and

(vi) the Financial Expert must not do anything outside the powers of the Legion;

(y) to arrange for investments or other property of the Legion to be held in the name of a nominee company acting under the direction of the Board of Trustees or of a Financial Expert acting under its instructions, and to pay any reasonable fee required;

(z) to deposit documents and physical assets with any company registered or having a place of business in England or Wales as Custodian, and to pay any reasonable fee required;

(aa) to make Social Investments in accordance with section 292B of the Charities Act, as if that section applied to the Legion. In carrying out Social Investments, the Board of Trustees will comply with the duties set out in section 292C of the Charities Act as if that section applied to the Legion;

Insurance

(bb) to insure the property of the Legion (including, for the avoidance of doubt, any property not owned by the Legion but under its control) against any foreseeable risk and to take out other insurance policies to protect the Legion when required;

Trustee indemnity

(cc) without prejudice to any indemnity to which the person concerned may otherwise be entitled and to the extent permitted by law, to indemnify Trustees and to purchase indemnity insurance for Trustees;

Staff and volunteers

(dd) subject to Article 5, to employ officers, employers and workers and to engage consultants, advisers, agents and volunteers upon such terms and conditions as may be thought fit; and

(ee) to provide and contribute to pension and other death-in-service or other benefits for employees and former employees of the Legion and their dependants.

5. Application of income and capital

5.1 The property and funds of the Legion must be used only for promoting the Objects and do not belong to the Members but, subject to compliance with Article 6.1:

(a) Members may be paid interest at a reasonable rate on money lent to the Legion;

(b) Members may be paid a reasonable rent or hiring fee for property let or hired to the Legion;

(c) Members may receive charitable benefits on the same terms as any other person; and

(d) Members may receive reasonable and proper remuneration for any goods or services supplied to the Legion.

5.2 A Trustee or a Connected Person must not receive any payment of money or other material benefit (whether directly or indirectly) from the Legion except:

(a) interest at a reasonable rate on money lent to the Legion;

(b) a reasonable rent or hiring fee for property let or hired to the Legion;

(c) charitable benefits on the same terms as any other person;

(d) reimbursement of reasonable out-of-pocket expenses (including hotel and travel costs) actually incurred in running the Legion;

(e) the benefit of indemnity insurance as permitted by the Charities Act;

(f) an indemnity in respect of any liabilities properly incurred in running the Legion (including the costs of a successful defence to criminal proceedings); and

(g) in exceptional cases, other payments or benefits (but only with the written consent of the Charity Commission in advance).

5.3 No Trustee or Connected Person may be employed by the Legion except in accordance with Article 5.2(g), but any Trustee or Connected Person may enter into a written contract with the Legion to supply goods or services in return for a payment or other material benefit, but only if:

(a) the goods or services are actually required by the Legion, and the Trustees decide that it is in the best interests of the Legion to enter into such a contract;

(b) the nature and level of the consideration is no more than is reasonable in relation to the value of the goods or services and is set in accordance with the procedure in Article 6.1; and

(c) fewer than half of the Trustees are subject to such a contract in any financial year.

6. Conflicts of interest and loyalty

6.1 Subject to Article 6.2, any Trustee who becomes a Conflicted Trustee in relation to any matter must:

(a) declare the nature and extent of his interest before discussion begins on the matter;

(b) withdraw from the meeting for that item after providing any information requested by the Trustees;

(c) not be counted in the quorum for that part of the meeting; and

(d) be absent during the vote and have no vote on the matter.

6.2 When any Trustee is a Conflicted Trustee, the Trustees who are not Conflicted Trustees, if they form a quorum without counting the Conflicted Trustee and are satisfied that it is in the best interests of the Legion to do so, may by resolution passed in the absence of the Conflicted Trustee authorise the Conflicted Trustee, notwithstanding any conflict of interest or duty which has arisen or may arise for the Conflicted Trustee, to:

(a) continue to participate in discussions leading to the making of a decision and/or to vote;

(b) disclose to a third party information confidential to the Legion;

(c) take any other action not otherwise authorised which does not involve the receipt by the Conflicted Trustee or a Connected Person of any payment or material benefit from the Legion; or

(d) refrain from taking any step required to remove the conflict.

7. Membership

The Legion shall have the types of membership as set out in the Rules.

8. Patron

There shall be a Patron of the Legion.

9. National Officers

The National Officers shall be the National President, National Chairman and National Vice-Chairman of the Legion. The National Chairman and the National Vice-Chairman shall be elected by the members. The National President shall be appointed by the Board of Trustees.

10. Board of Trustees

The Legion shall have a Board of Trustees as its governing body. The majority of the Board of Trustees is elected by the members. The Rules set out its composition, functions and powers.

11. Conferences of the Legion

11.1 The Legion will hold conferences at times and places determined in accordance with the Rules.

11.2 The Conference Committee shall draft the Standing Orders of Conference which shall be approved by the Board of Trustees. The Standing Orders of Conference shall set out the powers and duties of the conferences, the nature of the business they will transact, the rights of representation and the manner in which conferences shall proceed.

12. Structure of the Legion

The structure of the Legion will be as prescribed by the Board of Trustees in accordance with the Rules and the Membership Handbook.

13. Branches

The Legion will have Branches, whose constitution, functions, powers and conditions of operation are set out in the Rules and the Membership Handbook.

14. Rules

14.1 The Rules in the Schedule to this Charter will be the Rules of the Legion until any or all of the Rules are revoked, altered or added to by a Special Resolution of the Board of Trustees. Any amendment to a Rule must not conflict with the Charter which shall always prevail.

14.2 Conferences, the Board of Trustees, Branches, individual members and administrative structures of the Legion must in all circumstances act in accordance with the Charter and the Rules.

15. Amendment to Charter

The Charter may from time to time be altered, added to or revoked by a Special Resolution of an Annual Conference that has been subsequently ratified by a Special Resolution of the Board of Trustees. However, the change will not take effect unless allowed by Us, Our Heirs or Successors in Council. This Article will apply to this Charter, and to any Supplemental Charter, that is altered, added to or revoked. The change will not affect the validity of anything done under this Charter, or any Supplemental Charter, before the date on which the amendment comes into effect, but thereafter this Charter and any Supplemental Charter will operate as though their amended form had been the original.

16. Surrender of Charter

16.1 The Board of Trustees may decide to surrender the Charter or any Supplemental Charter and dissolve the Legion with:

(a) the agreement of at least five-sixths of the Branches whose representatives are voting at a Special Conference called for that purpose; and

(b) the approval of Us, Our Heirs or Successors in Council and on such terms as We or they may consider fit.

16.2 In the event of a decision in accordance with Article 16.1, the Board of Trustees will wind up the affairs of the Legion and in such winding up must realise the whole of the Legion's assets. After discharging all lawful liabilities, the assets (if any) remaining must be applied in one or more of the following ways:

(a) by transfer to one or more other bodies established for exclusively Charitable purposes within, the same as or similar to the Objects;

(b) directly for the Objects or for Charitable purposes which are within or similar to the Objects;

(c) in such manner as We, Our Heirs or Successors in Council and the Charity Commission approve in writing in advance.

17. Construction

On behalf of Our Heirs, Successors and Us, We confirm that these documents will be wholly valid and effective in law according to their literal and intended meaning, and will be taken and understood in the most favourable sense for the best advantage of the Legion, both in Our Courts of Record and elsewhere by all judges, justices, Officers, Ministers and all other subjects of Ours, Our Heirs and Successors, despite any oversights, mistakes or other omission, fault or inconsistency.

WITNESSED by me at Westminster on this 30th day of May in the fifty-second year of our reign

BY WARRANT UNDER THE QUEEN'S SIGN MANUAL

[signature]

THE SCHEDULE

RULES OF THE ROYAL BRITISH LEGION

MEMBERSHIP OF THE LEGION

1. Classes of and qualification for membership

The Legion shall have the following classes of membership:

1.1 Members of the Legion

People eligible to be Members are men and women over 17 who support the Objects and commit themselves to take an active part in promoting them.

1.2 Life Members of the Legion

(a) Life Members are those whose services to the Legion, in the opinion of the National Chair, merit this honour and are awarded it.

(b) Life Members also include people who were admitted to Life Membership before 9th June 1962 on payment of a lump sum in lieu of all future annual fees and subscriptions.

(c) Life Members also include members of the Women's Section awarded Women's Section Life Membership before 30th September 2016.

1.3 Youth Members

People eligible to be Youth Members are aged over 12 but under 18 who support the Objects.

2. Admission to Membership

2.1 Membership shall be open to anyone, other than conscientious objectors, who qualify for a particular class of membership.

2.2 Application for membership as a Member or Youth Member must be in a form specified by the Board of Trustees from time to time.

2.3 Every Member must be a member of at least one Branch.

2.4 The Membership Council shall, acting under delegated authority from the Board of Trustees, determine all questions relating to the admission, termination or re-categorisation of membership.

2.5 A Branch Committee may raise an objection with its County/District Committee through the County/District Membership Engagement Officer should it wish not to admit a new member into the Branch.

3. Register of Members

The Legion shall maintain the Central Register. Each Branch must notify its Membership Engagement Officer of any changes to its membership as soon as is reasonably practicable.

4. Membership fees and Branch subscriptions

4.1 Every Member, excluding Youth Members, Life Members and Members awarded a National Certificate of Appreciation, must pay an annual membership fee to the Legion for each branch of which they are a member. Youth members must pay a joining fee to the Legion.

4.2 The Annual Conference determines the annual membership fees and youth joining fees from time to time, to take effect at the beginning of the Legion's next Corporate Financial Year.

4.3 Additionally, each Branch may set an annual Branch subscription payable by every Member of its Branch except Youth Members.

4.4 Any Member whose membership fee or Branch subscription is three months in arrears will, unless Rule 4.5 applies, cease to be a Member of that Branch, and his name must be removed from the Central Register.

4.5 A Member who can prove, each year, that he is unable, for whatever reason, to keep paying his membership fee and Branch subscription may be permitted by the Branch Committee to remain a Member, despite non-payment of such fee and subscription, on terms set by that Branch Committee. The Branch is responsible for providing, solely from the Branch subscriptions paid by other members of that Branch, the membership fee due in respect of any Member so excused.

THE BOARD OF TRUSTEES

5. Composition and selection of the Board of Trustees

5.1 The Board of Trustees consists of the following:

(a) National Chair;

(b) National Vice-Chair;

(c) up to 7 Elected Trustees;

(d) up to 6 Appointed Trustees; and

(e) the Women's Section Chair.

5.2 The Board of Trustees shall from time to time determine an appropriate selection process for all prospective members of the Board of Trustees, including but not limited to, meeting the essential requirements of any role description and eligibility criteria.

6. National Chair and National Vice-Chair

6.1 Subject to Rule 5.2, the National Chair and the National Vice-Chair are elected by ballot of all Branches in accordance with procedures determined by the Board of Trustees from time to time.

6.2 Subject to Rule 5.2, Branches may nominate one Member or Life Member as a candidate for election as National Chair and National Vice-Chair in each year in which an election is to be held.

7. Elected Trustees

7.1 Subject to Rule 5.2, Elected Trustees are elected by ballot of all Branches in accordance with procedures determined by the Board of Trustees from time to time.

7.2 Subject to Rule 5.2, Branches may nominate one Member or Life Member as a candidate for election to the Board of Trustees in each year in which an election is to be held.

8. Appointment of Appointed Trustees

Subject to Rule 5.2, Appointed Trustees are appointed by the Board of Trustees.

9. Tenure of the Board of Trustees

9.1 Unless Rule 9.5 shall apply:

(a) the National Chair and National Vice-Chair shall serve from the close of Annual Conference immediately following their election until the close of Annual Conference three years later;

(b) Elected Trustees shall serve from the close of Annual Conference immediately following their election until the close of Annual Conference three years later; and

(c) Appointed Trustees shall serve for the term specified in their appointment, which shall be no longer than three years.

9.2 Members of the Board of Trustees whether elected, appointed or a combination of both, may serve no more than three terms and one Partial Term. They may additionally serve a term as National Vice-Chair and a term as National Chair.

9.3 The National Chair is not eligible for re-election or re-appointment to any position on the Board of Trustees.

9.4 The National Vice-Chair is not eligible for re-election or re-appointment to any position on the Board of Trustees except he may be elected National Chair.

9.5 A Trustee's term of office automatically terminates if:

(a) he is prohibited by law from acting as a charity trustee (including by virtue of the Charities Act);

(b) the Trustees reasonably believe that he is incapable, whether mentally or physically, of managing his own affairs;

(c) he is absent without permission, whether given in advance or subsequently, from two consecutive meetings of the Trustees;

(d) he resigns by written notice to the Trustees (but only if at least two Trustees will remain in office); or

(e) the Trustees resolve by Special Resolution that, in their reasonable opinion, the Trustee in question has acted in a way that is contrary to the Objects or he is unable to carry out properly the duties of a Trustee.

9.6 Any vacancy occurring among the Elected Trustees, the National Chair or the National Vice- Chair shall be filled, for the remainder of its term, by the unelected candidate who polled the next largest number of votes in the election at which the elected person who caused the vacancy was elected. Should there be no such candidate and the remainder of the term for the position in question is:

(a) less than 15 months, a suitable Member or Life Member may be co-opted by the Board of Trustees for the unexpired period of the term; this would constitute a Partial Term for the person concerned; and

(b) more than 15 months, an election shall be held in accordance with Rule 7.1.

10. Powers and duties of the Board of Trustees

10.1 Subject to the provisions of the Rules, the affairs of the Legion are to be managed and administered by the Board of Trustees.

10.2 The Board of Trustees has the right to use all powers of the Legion except where the Charter or these Rules state that these must be exercised by Annual Conference. In particular, the Trustees have the following powers in the administration of the Legion in their capacity as trustees:

(a) to authorise any person on behalf of the Board of Trustees, whether a Member or not, to examine any or all of the deeds, documents, books or accounts of a County/District Committee or a Branch; to audit such accounts; and at any time to visit a meeting of any Branch or Branch Committee;

(b) to authorise and pay any reasonable expenditure for carrying out its duties. This includes the proper and reasonable expenses of the Board of Trustees and its committees, the payment of salaries, wages, pensions and superannuation of the Legion's employees after necessary deductions, and any other expenditure on functions specified in the Rules or elsewhere;

(c) to delegate any of their functions (including functions relating to the Legion's role as trustee of any charitable trust) to committees or in accordance with Rule 12; and

(d) to make standing orders, rules and/or regulations consistent with the Charter to govern the administration of the Legion.

10.3 It is the duty of the Board of Trustees to decide all questions of policy and administration connected with the Legion, having due regard to the recommendations (if any) of Annual Conference, and to determine any questions that fall outside the scope of the Rules.

11. Proceedings of the Board of Trustees

11.1 The Board of Trustees is to meet for business as often as necessary and may make such regulations for convening and conducting its meetings as it thinks fit, and may from time to time alter or revoke the regulations.

11.2 The quorum for a meeting of the Board of Trustees shall, unless otherwise resolved by the Board of Trustees, be eight.

11.3 A resolution (other than a Special Resolution of the Board of Trustees) signed by a majority of the Board of Trustees (other than a Conflicted Trustee who has not been authorised to vote) shall be as valid and effective as if it had been passed at a meeting of the Board of Trustees duly convened and held. Any such resolution may consist of several documents in the like form each signed or approved on behalf of one or more Trustees (including by email or electronic means)and will be passed on the date of the last signature, email or other electronic confirmation.

11.4 An act, proceeding or resolution of the Board of Trustees may not be invalidated or questioned because of any vacancy in its membership, or because a Trustee's appointment or election is disqualified or irregular, or because notice of a meeting was accidentally not given to or not received by any Trustee or Trustees.

12. Delegation and committees

12.1 Subject to the Charter and these Rules, the Trustees may delegate any of the powers which are conferred on them under the Charter and these Rules:

(a) to such person or committee;

(b) by such means (including by power of attorney);

(c) to such extent;

(d) in relation to such matters; and

(e) on such terms and subject to such conditions

as they on each occasion think fit provided that the Trustees shall exercise reasonable supervision of such delegates.

12.2 If the Trustees so specify, any such delegation may authorise further delegation of the Trustees' powers by any person to whom they are delegated.

12.3 The Trustees may revoke or vary any delegation in whole or in part.

12.4 The Board of Trustees will appoint a committee known as the Membership Council and may, from time to time:

(a) appoint such other committees as are necessary to manage the affairs of the Legion;

(b) delegate such of its powers and duties to these committees as it thinks fit in accordance with this Rule 12 and bring such delegation to an end at any time;

(c) make regulations and terms of reference as needed for the establishment and operation of such committees; and

(d) alter or revoke such regulations.

13. National President

13.1 The National President shall be appointed by the Board of Trustees for a three year term.

13.2 The National President, although not a member of the Board of Trustees, is entitled to attend and speak but not propose, second or vote on a resolution at meetings of the Board of Trustees or Annual Conference.

13.3 The National President shall not be entitled to attend Annual Conference as a Branch or County/District delegate.

ANNUAL CONFERENCE

14. The Annual Conference

14.1 The Legion must hold a conference each calendar year, to be known as the Annual Conference.

14.2 The Annual Conference is held over a two-day weekend preceding the Spring Bank Holiday or at another time of its choice, normally at a place to be decided by the Annual Conference four years previously save that the Board of Trustees may determine an alternative date or location.

15. Attendance at Annual Conference

15.1 Each Branch is entitled to send one delegate to the Annual Conference, and any Branch with a total of more than 300 Members and Life Members, as recorded on the Central Register at the date of receipt by the Director General of the application for delegate credentials, may send a second delegate. Those Branches with more than 1000 members may send further delegates calculated on the basis of one additional delegate for every 500 members over 1000 (as recorded on the Central Register).

15.2 All Branch delegates must be Members or Life Members.

15.3 Branch delegates shall be entitled to attend, speak and vote at the Annual Conference.

15.4 Each County/District Committee is entitled to send one delegate to the Annual Conference. This delegate has the right to speak in the course of any discussion there, whether on a motion or otherwise, but is not entitled to vote.

15.5 Trustees and members of the Membership Council may attend the Annual Conference and speak in any discussion there but are not entitled to vote or to attend as the delegate of any Branch or County/District.

15.6 Members of the Legion's Executive Board may, if so invited by the Chair of Annual Conference, speak on any point of information, but are not entitled to propose, second nor speak for or against any Charter Motion or Motion. Neither may they vote or attend as the delegate of any Branch or County/District.

16. Conduct and business of the Annual Conference

16.1 The National President shall preside at the opening of the Annual Conference.

16.2 The National Chair or, in his absence, the National Vice-Chair is to be the Chair of the Annual Conference.

16.3 The business of the Annual Conference of the Legion comprises:

(a) presentation of reports and accounts for the past year;

(b) the Director General's address to Annual Conference;

(c) consideration of Motions proposing amendments to the Charter;

(d) consideration of issues of general policy raised by way of Motion by the Board of Trustees or County/District Conferences or overseas or non-territorial Branches; and

(e) nominations for membership of the Conference Committee.

16.4 All decisions of the Annual Conference must be reached solely by the votes of the Branch delegates who are both present and voting, either physically or via a secure video link, allowing equal rights to virtual and in person delegates, i.e. voting, nominating, proposing and seconding. The quorum for the Annual Conference shall be determined by the Conference Committee.

17. Conference Committee

17.1 The Board of Trustees will appoint the Conference Committee to prepare the business of the Annual Conference in accordance with these Rules and draw up Standing Orders for the conduct of such business. These may include Standing Orders regulating the content of motions and the way they are drafted for consideration by Annual Conference.

17.2 The Conference Committee will comprise:

(a) one member of the Board of Trustees;

(b) two members of the Membership Council nominated by the Chair of the Membership Council; and

(c) three Members or Life Members appointed by Annual Conference.

17.3 Members of the Conference Committee nominated by Annual Conference shall serve for three years and Annual Conference shall nominate a replacement Member or Life Member at the Annual Conference immediately preceding the end of an existing member's tenure.

17.4 Members of the Conference Committee shall be eligible for re-appointment or re-nomination, but no person shall serve more than three terms, a term being at least one year but no longer than three years.

18. Special Conference

18.1 A Special Conference may be convened by a Special Resolution of the Board of Trustees in order to address any urgent business which in the opinion of the Board of Trustees is of material significance to the Objects.

18.2 To the extent relevant, the Standing Orders relating to the business of Annual Conference apply to all Special Conferences.

COUNTIES, DISTRICTS AND BRANCHES

19. Counties and Districts

19.1 Each County will have a County Conference and County Committee, and each District will have a District Conference and District Committee. The officers of each County/District Conference are the County/District President, County/District Chair and County/District Vice-Chair.

19.2 The Membership Handbook will set out the rules for the composition of County/District Conferences, the appointment of the County/District officers and County/District Committees

19.3 The County/District Committee must make Bye-laws for the government of the County/District in accordance with the terms of the Charter, these Rules and the Membership Handbook. The Bye-laws will take effect when they have been approved by the Annual Meeting of the County/District Conference and the Membership Council. Given this approval, the County/District Committee may recommend alterations to such Bye-laws from time to time for approval by the Membership Council.

19.4

(a) The duties of the County/District Committee are to conduct the affairs of the County/District in accordance with the Charter, the Rules, the Membership Handbook and applicable organisational policies and guidance. For this purpose, all references to County/District Conferences in the Rules imply, where appropriate, references to County/District Committees, and include but are not limited to:aiding the Board of Trustees in carrying out the work of the Legion and in particular promoting the Objects;

(b) defining and allocating the geographical area for which each of its Branches is responsible and ensuring that the whole area of the County/District is covered;

(c) administering the distribution of benevolent funds through staff appointed for that purpose;

(d) helping to organise the Poppy Appeal and other benevolent fund-raising activities within the County/District;

(e) appointing an Honorary County Poppy Appeal Co-ordinator whose duties, in co-operation with staff appointed for that purpose, include ensuring that the legal requirements are observed and that the total sums fund raised are sent to the Poppy Appeal head office by the second Thursday in December;

(f) providing the Director General with any information he may require in the interests of the Legion;

(g) responsible for maintaining records of its Branches and working with staff teams to achieve Branch compliancy through the approved annual returns process;

(h) in co-operation with staff appointed for those purposes, overseeing the Group sub-Committees and Branches within its County/District;

(i) assisting staff; and

(j) being accountable to the next Conference for the decisions and actions taken between

Conferences.

19.5 A County/District is deemed to be compliant once it has successfully submitted both its signed and completed financial accounts return by 30 September and its signed and completed MS1A by 28 February annually.

20. Branches

20.1 The Membership Council must maintain a Register of Branches. The prior permission of the Membership Council must be obtained to form a new Branch of the Legion.

20.2 The Membership Council has power to agree to the formation of Special Branches which are set up in the same way, have the same powers and functions and are subject to the same or appropriately modified conditions, as an ordinary Branch.

20.3 Every Branch in a County/District is under the control of the County/District Committee for that County/District. Branches overseas which do not come within a District come under the direct control of the Board of Trustees.

20.4 Every Branch must make Bye-laws in accordance with the Charter and these Rules, to regulate the affairs of the Branch. These Bye-laws will come into effect after they have been submitted to, and approved by, the County/District Committee for the County/District in which the Branch is located, or the Membership Council in the case of overseas Branches which do not fall within a District. However, if a County/District Committee refuses to approve a Branch Bye-law, the Branch is entitled to appeal against the refusal to the Membership Council, whose decision will be final. Such Bye-laws must be based on model Bye-laws approved by the Membership Council.

20.5 Each Branch, unless otherwise authorised by the Membership Council, shall have a Branch Chair, a Vice-Chair, an Honorary Treasurer and an Honorary Secretary. The Membership Handbook will set out the rules for the appointment of the Branch officers, Branch Committees and their role.

20.6 Each Branch Committee may appoint a President [and Vice-President(s)] of the Branch in accordance with the Membership Handbook.

20.7 Each Branch and County Supported Branch must comply with the requirements set out in the Membership Handbook, namely

(i) A Branch will be deemed to be compliant once it has successfully submitted both its signed and completed financial accounts return by 30 September and its signed and completed MS1 by 31 December; and

(j) A Compliant County Supported Branch (CSB) is one that has submitted its MS1 by 31 December annually.

20.8 The duty of Branches is to promote actively the Objects within its geographical area.

CONFLICTS OF INTERESTS

21. Conflict of interests

21.1 This Rule 21 does not apply in relation to the Board of Trustees who must comply with the provisions of the Charter.

21.2 Should any conflict of interests arise, the person concerned must declare the reason for the conflict and refrain from all involvement in the matter in question. Such conflicts shall be minuted or otherwise appropriately recorded in writing.

21.3 Failure to act in accordance with Rule 21.2 may be investigated in accordance with the procedures authorised by the Membership Council.

21.4 Current members of Legion staff wishing to take up any volunteer Legion position at National or County/District level must obtain prior approval in writing from the Director General.

GENERAL

22. Legion staff

22.1 The Board of Trustees must appoint and may dismiss a Director General and a Chief Financial Officer. In addition the Board of Trustees authorises the Director General to appoint and dismiss other staff as necessary. The Director General will provide staff to support the Branches and Counties/Districts to deliver an effective service under this authority.

22.2 If the position of Director General or Chief Financial Officer becomes vacant, the Board of Trustees must advertise the appointment and invite applications for the position. Meanwhile it may appoint an acting Director General or Director of Finance until a permanent appointment is made.

23. Finance

23.1 The Legion must hold the following separate accounts for its funds:

(a) the General Fund;

(b) the Benevolent Fund established for the purposes defined in the Objects;

(c) an account for each County/District;

(d) an account for each Branch;

(e) other accounts the Board of Trustees may approve from time to time.

23.2 The Board of Trustees may from time to time make regulations, in accordance with the Charter and these Rules, governing the management of the Legion's financial affairs.

24. Liability and indemnity

24.1 Unless the Board of Trustees has given specific instructions or delegated the authority to do so, a member, or anyone representing any Conference, Council, Board, Committee, Branch or sub-Branch, may not gain credit or incur any financial or other liability on behalf of the Legion or any member of the Legion.

24.2 No formation or person is authorised to use The Royal British Legion name, logo, headed paper or email signature in a way that may mislead and give the recipient the wrong impression that they have a contract with The Royal British Legion. All correspondence will bear the formation's title and address and the Legion's registered charity number in clear legible characters and the signatory will clearly state his name and position legibly and prominently.

24.3 No Member, except those appointed to paid positions, is legally entitled to claim payment for any services rendered on behalf of the Legion, unless in accordance with the terms of a contract signed by the National Chair or Director General of the Legion, or individuals to whom they have specifically delegated this power.

24.4 A former member of the Legion may not claim back the fees, subscriptions or other money he has paid to the Legion except as a loan.

25. Complaints

25.1 Complaints against any member (of whatever class of membership), of the Legion shall be handled in accordance with procedures authorised by the Membership Council.

25.2 Complaints against any Trustee or Member of any committee shall be handled by the Board of Trustees in accordance with procedures authorised by the Board of Trustees.

25.3 Any complaint against the Director General or Director of Finance shall be heard by the Board of

Trustees.

26. The Seal

The Board of Trustees has the custody of the Seal of the Legion and controls its use and authentication.

27. Badge

27.1 The Seal of the Legion forms the basis of any badge used by the Legion. Only the Board of Trustees may authorise the use of the badge or any representation of it.

27.2 A badge is issued to a Member by the Secretary of the Branch to which he belongs, on payment of a sum that is set from time to time and is separate from the membership fee and branch subscription.

28. Head Office

The head office of the Legion shall be located in the United Kingdom of Great Britain and Northern Ireland (excluding Scotland).

29. Definitions

29.1 Any words and phrases used in the Charter shall have the same meaning when used in these Rules and any rules of interpretation set out in the Charter shall apply to these Rules.

29.2 In addition, in these Rules, unless otherwise required:

'Annual Conference'	means a conference held in accordance with Rules 14 to 18;
'Benevolent Fund'	means the central account under the control of the Board of Trustees to which is credited: (a) all gifts of money or property where donors do not specify that their gifts should go to the General Fund; (b) other land, money, securities or other property at the discretion of the Board of Trustees;
'Central Register'	means the central register of members;
'Compliant'	in relation to a Branch, County Supported Branch, County or District is one that has complied with its obligations to submit annual accounts and MS1 returns in accordance with Rules 19 and 20;
'Corporate Financial Year'	means the financial year of the corporate body of the Legion, which shall be from 1st October to 30th September, or such other dates as the Board of Trustees may determine from time to time;
'County/District'	means the administrative County or District of the Legion as the case may be;
'Director of Finance'	means the person appointed to that position in accordance with Rule 22;
'Director General'	means the person appointed to that position in accordance with Rule 22. References to the Director General include references to anyone authorised by him or the Board of Trustees to perform any of his functions;
'General Fund'	means the central account under the control of the Board of Trustees to which is credited: (a) annual membership fees; (b) all land, money, securities or other property acquired by the Legion specifically identified for the General Fund; (c) all gifts of money or property where donors specify that their gifts should go to the General Fund;
'National Chair'	means the 'National Chairman' referred to in Article 9 of the Charter;

'National Vice-Chair'	means the 'National Vice-Chairman' referred to in Article 9 of the Charter;
'Partial Term'	means a period of time less than a full term caused by either the premature ending of a full term held by the previous incumbent or by the current incumbent not fulfilling a full term for good reason if so agreed by the National Chair;
'Women's Section'	means a formation membership of which is open to women only. For administrative purposes, within these Rules, references to County and/or District shall include the whole of the Women's Section.

ROYAL BRITISH LEGION

SALTASH AND DISTRICT BRANCH

[redacted]

Patron: His Majesty the King
Registered address: Royal British Legion, Haig House, 199 Borough High Street, London SE1 1AA I 020 3207 2253 I rbl.org.uk
Registered charity number: 219279

Grant Reference Number: CC298	Organisation: Saltash Chamber of Commerce
Amount of Grant Applied for: £	£1,000
Previous Award (If applicable)	N/A
Organisation eligible under policy:	Yes
Project eligible under policy:	See below area of concern
Located within Saltash boundary:	Yes
Application complete and required governing documents provided:	Yes
Brief description of project: To refurbish the Chamber trailer and upgrade it to ensure it is in good working order.	
Any areas of concern or additional information to be considered: Although the trailer is intended for use at festivals, the project does not meet the eligibility criteria for the Festival Fund as set out on pages 11 and 12 of the Grants Policy. However, it aligns with the objectives of the Community Chest Fund, as it supports the local economy and strengthens community engagement.	
Reference to Grant Policy: Section 5 – Types of Grant and Funding Limits	
Budget Information	
Budget Code:	6210 – Community Chest
Available Budget:	£6,060

Funding Awarded to Date	
Organisation	**Amount Awarded**
Saltash United Juniors	£1,000
Gleaning Cornwall	£250
Saltash Music, Speech and Drama Festival	£1,000
Saltash United Football Club	£989.99
Saltash Amateur Boxing Club	£1,000

Saltash Town Council – Grant Application Form

APPLYING FOR: (Tick one box)

Community Chest Grant ✓

Festival Fund Grant

DATE APPLICATION SUBMITTED:

Contact Name:	[redacted]
Position:	CHAIRMAN
Organisation:	SALTASH CHAMBER OF COMMERCE
Contact Address:	[redacted]
Telephone Number:	
E-mail:	
Status of Organisation:	REPRESENTATIVE BODY
Charity/Company number (if applicable)	**Charity No:** N/A **Company No:**
What geographical area does your organisation cover?	PLIZ

How long has your organisation been in existence?	70 YEARS

Please note that you may be asked to attend a meeting of the Policy and Finance Committee to answer questions on your application.

1. **Organisation Background**

	Date Applied	**Project**	**Amount Applied for**	**Successful Y/N**
Have you applied for a grant from Saltash Town Council within the last 5 Years? (Please list – continue on a separate sheet if necessary)	2022	CHRISTMAS FESTIVAL		Y
	2023	"		Y
	2024	"		Y
	2025	"		Y
	2026	"		Y
Please list the aims and objectives of your organisation	TO SUPPORT THE BUSINESS COMMUNITY AND PROVIDE OPPORTUNITIES TO BOOST TRADE / BUSINESS			
What are the main				

activities of your organisation?	WE HAVE REGULAR MONTHLY MEETINGS OF MEMBERS TO DISCUSS ISSUES. WE REPRESENT MEMBERS ON OTHER FORUMS E.g. TOWN TEAM, SIDE PANEL AND ENSURE THE BUSINESS VOICE IS HEARD WE ORGANISE AND RUN THE CHRISTMAS FESTIVAL AND PROVIDE OUR TRAILER FOR OTHER EVENTS IN SALTASH AND S.E. CORNWALL

	Yes / No or N/A
If application is for a School – Is, it for anything other than environmental purposes or a project that does not benefit the wider community and is not in addition to statutory services?	N/A
If application is from an education, health or social service establishment – do you work in partnership with other groups?	N/A
If application is from an education, health or social service establishment – is project in addition to statutory services?	N/A

2. Your project

Project	**Start Date**	20 / 11 / 26
	Finish Date	3 / 12 / 26
	Total Cost	£ CIRCA £1600 + VAT
	Grant Applied For	£ 1000

Project title:	UPGRADE OF CHAMBER TRAILER USED AT EVENTS

Description of project (please continue on a separate sheet if necessary):	TO REFURBISH THE CHAMBER TRAILER AND UPGRADE IT ENSURING IT IS IN GOOD WORKING ORDER
Where will the project/activity take place?	THE TRAILER WILL THEN BE USED AT VARIOUS EVENTS IN THE TOWN

Who will benefit from the project? (What groups will benefit and approximately how many people will benefit in total)	CHRISTMAS FESTIVAL REGATTA MAY FAIR HONEY FAIR - CALLINGTON
What evidence do you have that this project is required? (This might be survey work or statistical evidence)	IT HAS BEEN NOTED BY MANY THAT THE TRAILER IS SHOWING ITS AGE AND WOULD BENEFIT FROM UPGRADE
What support have you received for this project? (Please tell us about any expressions of support you have received from outside your organisation	VERBAL SUPPORT FROM EVENT ORGANISERS AND COUNCILLORS

Consultation with Community)	
How will the project be managed and how will you measure its success?	THE USE OF THE TRAILER IS MANAGED BY CHAMBER MEMBERS AND MEASUREMENT OF SUCCESS RELATES TO THE SUCCESS OF THE EVENTS.
Please give the timescale and key milestones for your project, including a start date and finish date.	THE UPGRADE WILL HAPPEN IN NOV. 26 BUT IT IS HOPED THAT THIS WILL ENABLE THE USE OF THE TRAILER FOR SEVERAL YEARS.
What arrangements do you have in place to ensure safeguarding of children and /or young people and/or vulnerable people? (Mandatory if your project involves working with this client group.)	N/A

3. **How you will pay for your project.**

What will the money be spent on? (Provide a full breakdown of project cost(s) identifying what cost(s) this grant would be spent on)	CHECKING/REPAIRING AS NECESSARY THE VEHICLE AND INSTALLING GRAPHICS TO APPROVE APPEARANCE

How will you promote the contribution to your project from STC?	THE TOWN EMBLEM WILL BE INCLUDED IN THE GRAPHICS

Saltash Town Council considers Match Funding is extremely important. Please list any applications you have made for funding from other organisations in the table below:

Organisation	**Contribution Sought** (£)	**Applied** (please tick as appropriate)	**Granted** (please tick as appropriate)

Please confirm the bank account your project is using is in the project's name/organisation name	YES

4. Further information enclosed Checklist.

	Enclosed (please tick)
A copy of your organisation's most recent bank statements (mandatory).	✓
Copies of all relevant Employer's, Building & Public Liability Insurance Certificates & Title Deeds if appropriate (mandatory).	N/A
A letter head showing the organisation's address and contact details.	✓
A copy of your constitution and articles of association (or similar documents if the above do not exist, showing the organisation's status).	✓
A copy of your organisation's latest set of accounting statements (if any exist).	✓
Copies of any letters of support for your project.	
If your organisation has previously received a grant from STC please include a brief report and evidence of how you promoted the contribution from the Town Council.	
A copy of your organisations Safeguarding Policy (if relevant).	N/A
Other (please list)	

If any of the above documents have not been enclosed, please give reasons why in the box below:

5. Declaration by the applicant

I/we declare that, to the best of my/our belief, the information given on this application form and in any enclosed supporting document is correct.

I/we declare that, I/we have read the Town Council's Grants Policy and believe to the best of our knowledge, that we meet the criteria set out by the Policy.

I/we confirm that a risk assessment will be completed prior to an event granted funding by the Town Council.

I/we accept the following:

1. that any false information we provide, even if provided in good faith, may lead to the withdrawal of the grant offered;

2. that any grant offered will be used only for the purposes set out in this application;

3. that we will provide reports on progress at the request of the Town Council;

4. it is a condition of the grant that the support of the Town Council is clearly publicised.

5. that should any grant offered, not be used in accordance with the terms and conditions set by the Town Council, we undertake on behalf of the organisation to repay the outstanding amount to the Town Council on demand.

6. Saltash Town Council will use successful grant applications to publicise the Community Chest and Festival Fund.

I/we confirm that on completion of the project the following will be provided within one calendar month:

- a report including photographs to the Town Council demonstrating how the grant was used;
- evidence showing how the support of the Town Council was promoted;
- copies of all receipts.

NOTE: You will be notified whether your application has been successful shortly after the relevant Town Council meeting.

Signed:	[redacted]		
Print Name(s):			
Position(s):	CHAIRMAN		
Date:	20/10/26		

Applicants should refer to the Privacy Notice on the Town Council Website www.saltash.gov.uk for details on how we use your data.

COMPLETED FORMS SHOULD BE RETURNED TO:
The Town Clerk, Saltash Town Council, The Guildhall, 12 Lower Fore Street, Saltash PL12 6JX Email: enquiries@saltash.gov.uk

OFFICE USE ONLY:	
Date received	
Received by:	
Application Reference:	
Date to P&F Chairman/Vice Chairman	
Approved to go to Committee	
Committee Date	
Decision/Minute number	

SALTASH & DISTRICT

CHAMBER OF COMMERCE & INDUSTRY

FINANCIAL ACCOUNTS

FOR THE YEAR ENDED 30TH JUNE 2026

INDEX:

Page:	-	**Contents:**
1	-	Accountant's Report;
2	-	Income & Expenditure Account;
3	-	Balance Sheet.



SALTASH & DISTRICT

CHAMBER OF COMMERCE & INDUSTRY

ACCOUNTANT'S REPORT

We confirm that the attached accounts are in accordance with the Treasurer's books and records which have been independently examined and found to be in order.

Date: 2026

[redacted]

Accounts approved by:

Date: 2026

[redacted]

Date: 2026

[redacted]

SALTASH & DISTRICT CHAMBER OF COMMERCE & INDUSTRY
INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 30TH JUNE 2026

	2026		2025	
	£	£	£	£
INCOME:				
Membership subscriptions		175		175
Grant		-		490
Interest received		39		14
Donations		400		-
Events:				
Lantern making and workshop		2,000		-
Festival fund grant		2,500		-
Santa fun run		1,501		-
Specsavers		150		-
Xmas raffle		100		-
		6,865		679
EXPENDITURE:				
Room and hall hire	195		150	
Web expenses	144		150	
Printing	252		50	
Advertising	471		89	
Bank charges	55		21	
Wreath	29		27	
Lantern making and workshop	1,643		330	
Christmas fair	1,204		-	
Fireworks	900		-	
Traffic management	-		180	
Event medic	495		250	
Xmas prize draw	100		-	
Security	59		-	
Donation	50		-	
TOTAL EXPENDITURE		(5,597)		(1,247)
NET SURPLUS		1,268		(568)
Transfer from 'Events'		-		1,104
Transfer from 'Parking'		-		4,689
		1,268		5,225

SALTASH & DISTRICT

CHAMBER OF COMMERCE & INDUSTRY

BALANCE SHEET

AS AT 30TH JUNE 2026

	2026 £	2025 £
CURRENT ASSETS:		
Cash at bank – Main	266	253
Cash at bank – Events	1,913	648
Cash at bank – Parking	4,691	4,701
CURRENT LIABILITIES:		
Creditors	-	-
	6,870	5,602
REPRESENT BY:		
Opening balance	5,602	377
Net surplus	1,268	5,225
Closing balance	6,870	5,602

The assets held by the club are Chairman's Chain of Office and two silver cups.

LLOYDS BANK

Your account statement

Issue date: 1 October 2026

Write to us at: PO Box 1000, Andover, BX1 1LT

Call us on: 0345 072 5555 (from UK)
+44 1733 347338 (from Overseas)

Visit us online: www.lloydsbank.com

Your branch: DIRECT BUSINESS

002332 PDOEA02-20261002-29847-037524

SALTASH CHAMBER OF COMMERCE

[redacted]

[redacted]

[redacted]

39300 C

POJ20T43100000

10090023320001000 3

Our records indicate that your business is eligible for FSCS deposit protection.
Further details can be found on the Useful Information page.

COMMUNITY ACCOUNT

SALTASH CHAMBER OF COMMERCE

Account summary

Balance On 01 Sep 2026	**£237.44**
Total Paid In	£0.00
Total Paid Out	£14.25
Balance On 21 Sep 2026	**£223.19**

Account activity

Date	Payment Type	Details	Paid In (£)	Paid Out (£)	Balance (£)
01 Sep 26		**STATEMENT OPENING BALANCE**			**237.44**
15 Sep 26	SO	CHINE FLEET COUNTR		10.00	227.44
21 Sep 26	PAY	SERVICE CHARGES REF : 493736824		4.25	223.19
21 Sep 26		**STATEMENT CLOSING BALANCE**	**0.00**	**14.25**	**223.19**

The "Details" column in your statement shows the date that a Debit Card payment went into or came out of your account only if that happened on a weekend or a Bank Holiday.

Payment types:

SO - Standing Order PAY - Payment

Support for charities and not-for-profit organisations

Discover our hub for tips and guidance to make running your organisation easier. Pop back regularly for new content and updates.

To explore our hub visit **lloydsbank.com/not-for-profits** or scan the QR code.

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CONSTITUTION

SALTASH AND DISTRICT

CHAMBER OF COMMERCE

1. The Association shall be named the Saltash and District Chamber of Commerce.

2. The objects of the Association shall be:-

   (a) To promote the feeling of goodwill between traders/professionals generally

   (b) To further and protect the interest of traders/professionals within the Saltash and District and of members in particular

   (c) To discuss any matter affecting the interests of such traders etc. and to take such action thereon whether local or Parliamentary or otherwise as may be conducive to the welfare of the general body of traders and professions etc.

   (d) To promote by all possible means any measure for the advancement of the general interests of the town of Saltash and District

   (e) To be proactive with other organisations which exist within Saltash and District that enable the promotion/enhancement of members interests

   (f) To provide a facility for promotion of trade within Saltash and District

   (g) To keep members up to date on matters that potentially will have an impact on their trade/business

3. MEMBERSHIP

   (a) FULL MEMBERSHIP - Entitles members to access all facilities of the Chamber as shall be determined at time to time by the Committee and to be able to vote at all/any meetings of the Association

   (b) ASSOCIATE MEMBERSHIP - Entitles members to limited facilities of the Chamber as shall be determined at time to time by the Committee and will have no voting power at any/all meetings of the Association nor will

be eligible to be a member of the Committee

(c) Membership shall be open to any individual, company, partnership, association or professional practice which carries out trade, business or professional representation in the town and/or its surrounding district or represents either in part or in whole the business interests of Saltash and the surrounding district. Application shall be made for membership on the requisite form prescribed by the Committee from time to time and give such undertakings as may be required by them from time to time. Such application must be proposed and seconded by two members of the Association and such application discussed and voted upon by the Committee hereinafter referred to no later than the second Committee Meeting after the receipt of such application. The Committee may reject any application without explanation.

4. The Membership subscription shall be such amount as is fixed by the Association from time to time at its Annual General Meeting, or such other general meeting that is called to consider such, subject as follows:-

(a) The subscription shall be payable on the First day of November in each year

(b) Subscriptions of Members joining at or after the Annual General Meeting in the year shall cover Membership from the First day of November to the following year

(c) Members whose subscriptions have not been paid by the First day of January shall after having been given a further twenty one days written notice shall cease to be Members

(d) Those whose Membership has lapsed may rejoin during the same year without loss of continuity on payment of a rejoining fee which shall be determined from time to time by the Committee

5. A Member wishing to withdraw from the Association shall give written notice to the Hon. Secretary

6. The Committee have the power to request any Member to resign or terminate any Membership without explanation upon the vote of not less than two thirds of the whole Committee. At the discretion of the Committee upon termination of the Membership under this Rule the subscription paid for the current year and may be returned to the Member wholly or in part (determined by the Committee)

7. Upon nomination by two Members, a general Meeting may elect any Member who has rendered the Club exceptional service to be an Honorary Member. Such Member shall be exempt from the Membership subscriptions.

8. The management of the Chamber shall be controlled by a Committee made up of Chairman, Vice Chairman, Hon. Secretarym, Hon. Treasurer, Membership Secretary and a Committee of up to seven full members representing the traders, professions and associations in the area with power to co-opt. Four shall form a quorum over which at least two shall be the Chairman, Vice Chairman, Hon. Secretary or Hon. Treasurer.

9. All officers and all Members of the Committee shall retire annually but shall be eligible for re-election

10. The Annual General Meeting of the Association shall be held not earlier than the First day of October nor later than the Thirtieth day of October in every year to transact the following business:-

    (a) To receive a report by the Chairman as to the state of the Association's affairs and of the past year's activities

    (b) To consider and approve and adopt a statement of the Association's accounts for the preceding financial year

    (c) To elect a Chairman and Vice Chairman

    (d) To elect the Honorary Secretary and Honorary Treasurer and Members of the

Committee

(e) To appoint the Auditors

(f) To consider resolutions requiring the approval of the Members in General Meeting

(g) To deal with any special matter that the Committee desires to bring before the Members

(h) To determine the amount of the Annual Subscription

(i) To agree any changes to the Constitution

11. If any officer of the Association is unable to complete his/her term of office the Committee may appoint a Member to serve in his/her place but any officer so appointed shall retire at the next Annual General Meeting but may stand for re-election

12. Ordinary Meetings will be held as and when deemed necessary by the Committee and all Members will have due notice thereof

13. Nominations for Chairman Vice Chairman Hon. Secretary and Hon. Treasurer together with any resolutions to be discussed at the Annual General Meeting must be submitted in writing to the Hon. Secretary not less than ten days prior to the date of the Annual General Meeting. The nominations must include written confirmation by the nominees that they are prepared to stand for election

14. The Committee will meet on the First Monday of each month (except for August) or such other day as decided by the Committee

15. Any Member wishing for a specific matter to be discussed by the Committee must notify the Hon. Secretary by the Twentieth day of a preceding month and may attend the Committee meeting to discuss the item

16. The Hon. Secretary shall keep a true record of all proceedings at each/every Meeting and by way of e-mail communicate such minutes to members and conduct correspondence, the Membership Secretary shall maintain an up to date role of Members

17. The Hon. Treasurer shall receive subscriptions and keep a general account of all monies received and paid out and present the balance sheet at each Annual General Meeting

18. The Chairman or the Chair of any Meeting shall have a second or casting vote on all matters where a division is equal. In all votes the majority shall be fifty one percent of those present and able to vote. Proxy and postal votes will not be permitted (unless determined otherwise)

19. Every officer and Committee Member shall be entitled to recover from the Club the proper and reasonable expenses he/she has incurred in executing the duties with which he/she has been charged by the Committee save that travelling expenses to Meetings shall not be recoverable

20. No officer Committee Member nor any person acting on their behalf shall be liable for the acts receipts neglect or default or any officer Committee Member or person acting on their behalf or for any loss or expense to the Club arising from any error of judgement or any oversight on his/her part or from the bankruptcy insolvency or wrongful act of any person with whom any money securities or effects shall be entrusted or for any loss damage and misfortune whatsoever which shall happen in the execution of his/her office unless the same shall happen through his/her own wilful act or default.

21. For the avoidance of doubt the Association is not an arbiter of disputes between its Members nor is responsible for the promotion of any matter on behalf of single members which may be regarded as being to the detriment of another member of the Association

22. Any changes to this Constitution can only be made at the Annual General Meeting

23. If the Chamber should enter dissolution then any assets will be sold and all monies divided between the full membership (i.e. not associate members) on an equal basis

24. If the Chamber merges with another Chamber or representative body then all assets/

monies will be transferred to that Chamber or representative body

Saltash and District Chamber of Commerce and Industry

CHAIRMAN [redacted]

Grant Reference Number: CC300	Organisation: Port View Patient Participation Group
Amount of Grant Applied for: £930	Community Chest
Previous Award (If applicable)	N/A
Organisation eligible under policy:	Yes
Project eligible under policy:	Yes
Located within Saltash boundary:	Yes
Application complete and required governing documents provided:	No

Brief description of project:

To produce a quarterly newsletter over the next two years and procure two reusable banners.

Any areas of concern or additional information to be considered:

The applicant confirms the project is additional to statutory NHS services and is not part of the core delivery of healthcare services. The project supports health and wellbeing objectives and is anticipated to benefit approximately 7,097 patients and residents within the Port View Surgery catchment area.

The application does not include:

- Bank statements
- Public liability insurance
- Accounting statements

The applicant has provided an explanation within the application regarding the absence of these documents.

The application seeks funding for a two-year programme of newsletters and community engagement activities. While this is not contrary to the Grants Policy, Members should note the project duration and the applicant's proposals for longer-term sustainability beyond the grant period.

Reference to Grant Policy:

8.4 Application forms must be submitted along with the latest set of the groups accounts.

8.8 applications from education, health or social service establishments will be considered where the organisation can demonstrate that it is working in partnership with other groups and where there are benefits to the wider community within the parish. The project must be in addition to statutory services.

8.21 All awards are made subject to any additional conditions and requirements as deemed appropriate by the Policy and Finance Committee.

Budget Information	
Budget Code:	6210 – Community Chest
Available Budget:	£6,060

Funding Awarded to Date	
Organisation	**Amount Awarded**
Saltash United Juniors	£1,000
Gleaning Cornwall	£250
Saltash Music, Speech and Drama Festival	£1,000
Saltash United Football Club	£989.99
Saltash Amateur Boxing Club	£1,000

Document in support of Port View Patient Participation Group (PPG) Community Chest application

27/10/26

1 **Bank Statements**

To date, the community group has had no funding and not dealt with any activities that involve money. Therefore, the group has not had a bank account. A bank account is in the process of being opened now but is not complete. The newsletter is the first activity that has cost money. The first pilot newsletter was paid for by the surgery and therefore, finance was independent of the group.

2 **Public Liability Insurance**

The group has no public liability insurance

3. **Accounting Statements**

No statements. Read section 1

4. **Safeguarding Policy**

No safeguarding policy in place

From: PrintMinor [redacted]
Sent: Thursday, September 03, 2026 12:22
Quote for the previous newsletter, Autumn 2026 is taken from an email below.

As promised, the prices for the print are as follows:

250 x 2sided x A4 x 4 colour printed on 150gsm Silk @ £73.50 zero vat.

500 as above @ £98.00 zero vat.

The above prices are based on you supplying PDF files.

After next week, allow 2-3 working days for production.

Many Thanks'

Saltash Town Council – Grant Application Form

APPLYING FOR: **Community Chest Grant** ✓

(Tick one box)

Festival Fund Grant

DATE APPLICATION SUBMITTED: 27/10/26

Contact Name:	[redacted]
Position:	Secretary
Organisation:	Port View Patient Participation Group
Contact Address:	[redacted]
Telephone Number:	
E-mail:	patient.voice@icloud.com
Status of Organisation:	Community Group
Charity/Company number n/a	
What geographical area does your organisation cover?	Saltash town and catchment area for Port View Surgery
How long has your organisation been in existence?	15 years

Please note that you may be asked to attend a meeting of the Policy and Finance Committee to answer questions about your application.

1. Organisation Background

Have you applied for a grant from Saltash Town Council within the last 5 Years? (Please list – continue on a separate sheet if necessary)	**Date Applied**	**Project**	**Amount Applied for**	Successful **Y/N**
	no			
Please list the aims and objectives of your organisation	Port View Patient Participation Group (PPG) is group of volunteer patients and carers who meet regularly with the Surgery to improve healthcare services and patient experience. The PPG acts as a 'critical friend' to the practice, offering feedback from patients on access, communication, and practice policies, whilst also acting jointly with Port View on wider health and care provision locally.			
What are the main activities of your organisation?	The PPG organises face-to-face meetings for our members (Port View patients), and with practice managers and medical staff. This has secured positive developments in the past, e.g. on the telephone system and plans for the new triage system. We are now piloting a quarterly newsletter to communicate the work of PPG and to widen engagement and participation. We also offer support to the Surgery, for example offering triage training to those unable to use this booking system and providing volunteers to support winter flu and covid vaccination clinics throughout the whole of October 2026. In conjunction with Saltash Health Centre PPG, we seek ideas at local events, i.e. at the Regatta and May Fair to enhance the input we provide to Cornwall NHS via the Health Action Group.			

	Yes / No or N/A
If application is for a School – Is, it for anything other than environmental purposes or a project that does not benefit the wider community and is not in addition to statutory services?	NO
If application is from an education, health or social service establishment – do you work in partnership with other groups?	YES
If application is from an education, health or social service establishment – is project in addition to statutory services?	YES

2. Your project

Project	**Start Date**	01 /01/2027
	Finish Date	01 /01/2029
	Total Cost	£ 930
	Grant Applied For	£ 930

Project title:	Two-Year Patient Participation Group Engagement Plan
Description of project (please continue on a separate sheet if necessary):	The core task is to produce and print a quarterly newsletter for the patients of Port View Surgery and members of the local community, Through these and related events, we hope to increase the understanding of the function of PPGs to residents of Saltash, increase our membership, and to secure a stronger voice for patients within the NHS. We want to convince local people that they can influence the way local services operate.

Where will the project/activity take place?	Regular PPG meetings in Saltash, combined with other sessions as opportunities arise. Newsletters will be distributed at clinics, community events, and in public places, eg the Library Hub.

Who will benefit from the project? (What groups will benefit and approximately how many people will benefit in total)	The people of Saltash, especially patients of Port View Surgery (approx. 7,097). We will not exclude further joint work with Saltash Health Centre PPG to widen our reach. There is already an informal link.
What evidence do you have that this project is required? (This might be survey work or statistical evidence)	Patient participation groups have been a statutory requirement of all Practices since April 2015 - which was part of the then government's aim to put the patient at the heart of everything the NHS does. This can easily be a "tick box exercise", but our work with Port View has progressed beyond that over the years, best illustrated by patients' ideas now incorporated into the triage system, especially for those patients unable or unwilling to use online access. Recent contact with patients has been very positive, highlighting the practical support given by reception staff when patients phone in.
What support have you received for this project? (Please tell us about any expressions of support you have received from outside your organisation Consultation with Community)	Port View Surgery paid for our pilot newsletter in September 2026. £90

How will the project be managed and how will you measure its success?	The project will be led by a core group of volunteer patients and success will be evidenced by improved participation and engagement of membership.
Please give the timescale and key milestones for your project, including a start date and finish date.	01.01.27 Production of a Winter Newsletter outlining seasonal surgery news followed by Spring, Summer and Autumn newsletters over 2 years. All reinforced at community events.
What arrangements do you have in place to ensure safeguarding of children and /or young people and/or vulnerable people? (Mandatory if your project involves working with this client group.)	n/a

3. How you will pay for your project.

What will the money be spent on? (Provide a full breakdown of project cost(s) identifying what cost(s) this grant would be spent on)	Printing newsletter, £95 x 8 editions (£760) and purchasing 2 banners at £85 each (£170) Total £930

How will you promote the contribution to your project from STC?	By adding 'Funded by Saltash Town Council's Community Chest' to both the newsletters and the banners and adding the modern version of the Town Council Logo.

Saltash Town Council considers Match Funding is extremely important. Please list any applications you have made for funding from other organisations in the table below:

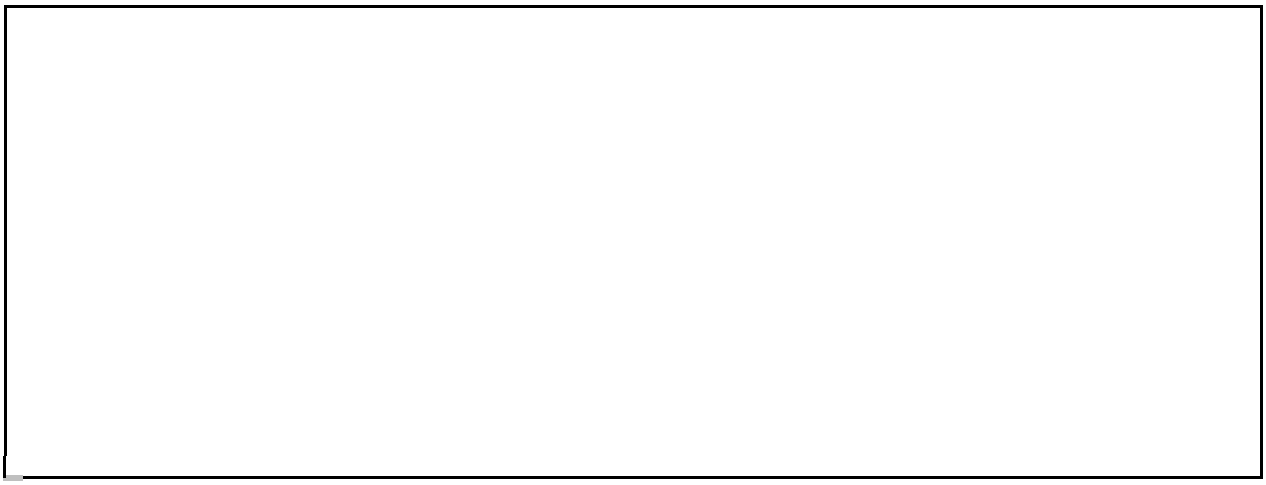
Organisation	**Contribution Sought** (£)	**Applied** (please tick as appropriate)	**Granted** (please tick as appropriate)
None yet but sponsorship and advertising are being considered at the end of 2 years so that our work can be self-funded			

Please confirm the bank account your project is using is in the project's name/organisation name	yes

4. Further information enclosed Checklist.

	Enclosed (please tick)
A copy of your organisation's most recent bank statements (mandatory).	New account, not yet available. Account is being set up
Copies of all relevant Employer's, Building & Public Liability Insurance Certificates & Title Deeds if appropriate (mandatory).	n/a
A letter head showing the organisation's address and contact details.	No letter head in use. Contact details as page 1.
A copy of your constitution and articles of association (or similar documents if the above do not exist, showing the organisation's status).	✓
A copy of your organisation's latest set of accounting statements (if any exist).	n/a
Copies of any letters of support for your project.	n/a
If your organisation has previously received a grant from STC please include a brief report and evidence of how you promoted the contribution from the Town Council.	n/a
A copy of your organisations Safeguarding Policy (if relevant).	n/a
Other (please list)	Copy of pilot Newsletter attached

If any of the above documents have not been enclosed, please give reasons why in the box below: n/a



5. Declaration by the applicant

I/we declare that, to the best of my/our belief, the information given on this application form and in any enclosed supporting document is correct.

I/we declare that, I/we have read the Town Council's Grants Policy and believe to the best of our knowledge, that we meet the criteria set out by the Policy.

I/we confirm that a risk assessment will be completed prior to an event granted funding by the Town Council.

I/we accept the following:

1. that any false information we provide, even if provided in good faith, may lead to the withdrawal of the grant offered;

2. that any grant offered will be used only for the purposes set out in this application;

3. that we will provide reports on progress at the request of the Town Council;

4. it is a condition of the grant that the support of the Town Council is clearly publicised.

5. that should any grant offered not be used in accordance with the terms and conditions set by the Town Council, we undertake on behalf of the organisation to repay the outstanding amount to the Town Council on demand.

6. Saltash Town Council will use successful grant applications to publicise the Community Chest and Festival Fund.

I/we confirm that on completion of the project the following will be provided within one calendar month:

- a report including photographs to the Town Council demonstrating how the grant was used;
- evidence showing how the support of the Town Council was promoted;
- copies of all receipts.

NOTE: You will be notified whether your application has been successful shortly after the relevant Town Council meeting.

Signed:	[redacted]		
Print Name(s):			
Position(s):	**PPG Secretary**		
Date:	27 October 2026		

Applicants should refer to the Privacy Notice on the Town Council Website www.saltash.gov.uk for details on how we use your data.

COMPLETED FORMS SHOULD BE RETURNED TO:
The Town Clerk, Saltash Town Council, The Guildhall, 12 Lower Fore Street, Saltash PL12 6JX Email: enquiries@saltash.gov.uk

OFFICE USE ONLY:	
Date received	
Received by:	
Application Reference:	
Date to P&F Chairman/Vice Chairman	
Approved to go to Committee	

Committee Date	
Decision/Minute number	
Amount awarded	
Application refused by P&F Chairman or refused by Committee	
Appeal notice issued	
Appeal received	
Approved for Committee	
Decision/Minute number	

Port View Surgery Patient Participation Group

Our Constitution (Revised 2026)

The purpose of Port View PPG

The PPG exists to strengthen the partnership between patients and Port View Surgery by:

- Sharing the experiences, interests and concerns expressed by patients and their carers
- Providing feedback to the practice on current procedures and proposed new developments.
- Working collaboratively and positively with the practice to improve services and facilities for patients, and acting as a sounding board for practice staff on issues likely to affect patients.
- Improving communication between the practice, its patient population, and the wider community
- Acting jointly with the Practice to influence local provision of health and social care.

Membership and meetings of PPG

Membership is open to all registered patients of Port View Surgery.

The PPG will hold no fewer than four meetings per year attended by Port View staff who will:

- Provide updates on the practice, with occasional inputs on staff roles
- Outline important changes being considered
- Respond to issues raised by patients

There will be a **core group** of patients who will attend as many meetings as possible. The core group may additionally meet informally to plan wider patient engagement and prepare for formal meetings.

Other patients may participate by opting to receive PPG information without attending meetings. These members may raise issues or submit comments for consideration by the core group.

Agendas of meetings will be circulated by the Secretary at least one week in advance. Comments, proposals, and suggestions submitted by non-attending members will be included for consideration.

The Chair will determine whether a meeting is quorate, taking into account:

- The opportunity all members have had to comment in advance
- The nature and importance of any decisions required

Annual Meeting

One of the four yearly meetings will be designated the Annual Meeting, and normally held each September.

At this meeting the PPG will appoint, as deemed necessary:

- Chair
- Deputy Chair
- Secretary
- Treasurer

There is no maximum term for these roles. They will liaise with Practice Management between meetings.

The PPG will agree its priorities for the year ahead and identify actions required. Small working groups may be established to progress specific priorities.

The Constitution will be reviewed annually. Proposed amendments must be submitted to the Secretary at least one week before the Annual Meeting.

Confidentiality

Members must respect any confidentiality in matters considered by the PPG. The Chair or Port View representatives will identify where confidentiality must be applied.

Conduct

Meetings aim to generate constructive conversations between patients and the Practice, and therefore must not to be used to raise personal medical issues or complaints, nor to air party political views.

Port View Surgery, Saltash

Patient Newsletter – Autumn 2026

written by patients for patients

In This Issue:

- Welcome!
- What is the Patient Participation Group (PPG)?
- Making an Appointment
- Missed Appointments: Why It Matters
- Need Help Booking?
- Meet The Team: Staff Updates
- Covid and Flu Vaccinations
- MMR Vaccinations
- Pharmacy First: Fast, Friendly Help
- Happy to Chat Benches

Port View Surgery

Higher Port View
Saltash
Cornwall
PL12 4BU
Tel: 01752 840115
Out of hours 111

https//:portviewsurgery.co.uk

Welcome!

We're excited to bring you the latest updates, tips, and community news from the surgery's PPG. Our goal is to keep you informed and supported - whether you're booking an appointment, looking for advice, or just want the latest information.

What is the Patient Participation Group (PPG)?

The PPG is a group of friendly volunteers, patients just like you, who meet regularly to support Port View Surgery and help improve services. The PPG listen to patients' feedback working closely with the surgery team. Interested in joining or learning more?

Email us at **patient.voice@icloud.com**. Your voice matters!

Making an Appointment: The Triage System

Booking an appointment is now made through the triage system. All requests are reviewed by a clinician to make sure you get the right care, quickly. Here's how it works:

- **Online:** Complete a 'Patient Triage' form via the NHS app or Port View Surgery website.
- **No Internet?** Call the surgery and the reception team will help.
- **Quick Response:** You'll hear back within one working day. Urgent requests (before 12 noon) are handled the same day. Home visit requests (for housebound patients) should be made before 10:30am.
- **Need help?** The PPG is running friendly sessions to show you how to use the new system — no question is too small!

Missed Appointments: Please Let Us Know!

Did you know that every missed appointment means someone else misses out? If you can't make it, please cancel by replying to your text, using the NHS app, Port View Surgery website, or by phoning. Your missed appointment could be used by someone who needs to be seen urgently. In July, 83 appointments were not attended and weren't cancelled. Let's help each other get the care we need!

Need Help Booking?

Confused by the NHS app or the surgery website? Struggling to book online? We're here for you! The PPG is offering free, friendly sessions to guide you through the process.

Help is available.

Email **patient.voice@icloud.com** to find out more.

Staff changes at Port View Surgery

The PPG is delighted to learn that after Dr Webster-Harrison's retirement, there have been new appointments, and surgery now has its' full quota of doctors.

- Dr Shilpa Matthew (Senior Partner)
- Dr Christopher Booth (Partner)
- Dr Alexis Wain (Partner)
- Dr Sarah Boehm (Salaried GP)
- Dr Babatunde Olaawo (Salaried GP)

Look out for more about Dr Wain and Dr Olaawo in our next issue!

Covid and flu vaccinations

Covid and flu vaccinations will soon be available at Port View Surgery. If you are eligible, the surgery will be in touch to let you know when you can book your appointment.

MMR Vaccinations

Measles cases are increasing, but two doses of the MMR vaccine provide the best protection against measles, mumps and rubella. The vaccine protects your child and the community. Contact the surgery if your child is not up to date with their immunisations.



Pharmacy First: Fast, Friendly Help

Did you know your local pharmacist can help with many common conditions - no appointment needed? From sore throats to blood pressure checks, pharmacists are trained to diagnose, treat, and refer if needed. Just ask at the counter for a private chat.

In Saltash, we have;

- Boots Pharmacy Saltash Fore Street Phone: 01752 847707
- Saltash Pharmacy Saltash Pharmacy — Healma Phone: 01752 842013
- Tamar Pharmacy Tamar Pharmacy — Healma Phone: 01752 842606

Happy to Chat benches

Feeling lonely or just fancy a chat? Visit one of Saltash's five 'Happy to Chat' benches. Sit down, say hello, and connect with your community. Each bench has a QR code for extra support services. Locations include Lower Fore Street, Jubilee Green, Churchtown Cemetery, St Stephens Road, and the Cornish Cross.

Saltash Town Council Grant Reporting Form

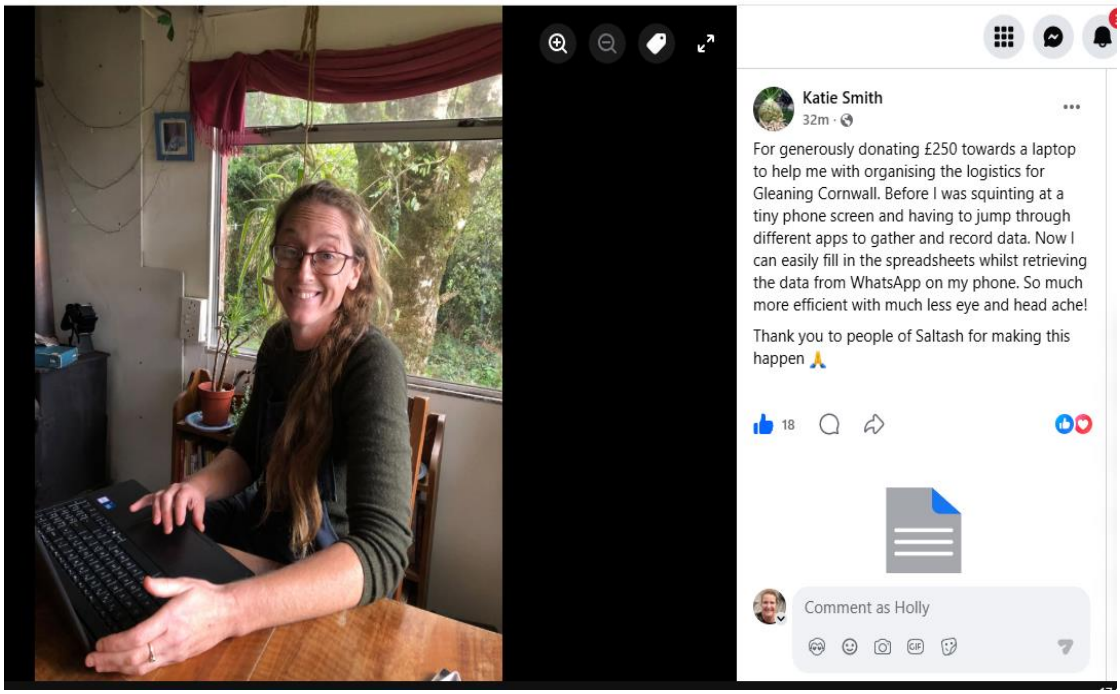
Name of Organisation Gleaning Cornwall	
Amount Award £250	**Community Chest**
How has the award contributed to the success of your project/club/organisation? include photographs where possible From: Katie Smith, logistics and SE Gleaning Coordinator: ''It's made organising all the logistics so much easier. Before I was squinting at a tiny phone screen and having to jump through different apps to gather and record data. Now I can easily fill in the spreadsheets whilst retrieving the data from WhatsApp on my phone. So it is much more efficient with much less eye ache! Thank you to people of Saltash for making this happen '' From Holly Whitelaw, manager of Gleaning Cornwall: ''With more happy and efficient staff, time and money is saved and we, as an organisation are more sustainable''.	



How has the grant from Saltash Town Council been promoted? Provide examples where possible such as screenshots of social media posts or banners.

(Please see attachment).

https://www.facebook.com/share/p/1E9oY2E3S8/?mibextid=wwXIfr



Signed	Dated 19th October, 2026

Saltash Town Council Grant Reporting Form

Name of Organisation Saltash United Football Club	
Amount Award	**Community Chest**
How has the award contributed to the success of your project/club/organisation? include photographs where possible **The award has had a really positive impact on the club. The new equipment has helped create a more professional matchday environment and has enhanced our pre-match presentation. It has also improved the experience we can offer our matchday mascots, giving young supporters the chance to enjoy better facilities and become more involved in the club. As a result, we've already seen increased interest, with several future mascots booked in and looking forward to using the new goals on matchdays.**	
How has the grant from Saltash Town Council been promoted? Provide examples where possible such as screenshots of social media posts or banners. **The grant from Saltash Town Council has been promoted verbally throughout the club, with players, coaches, volunteers and committee members all being made aware of the support received. The new equipment is available for use across multiple teams, ensuring that as many members as possible benefit from the funding and recognise the positive contribution Saltash Town Council has made to the club. We will also be publishing a dedicated thank you post across our social media channels to publicly acknowledge the Council's support and highlight the positive impact the grant has had on the club and its members.**	



"A huge thank you to Saltash Town Council for their support of Saltash United. Earlier this year, the club was fortunate to receive a grant from Saltash Town Council, which has enabled us to purchase new equipment that will be used by both our adult and junior teams during training sessions and on matchdays. The investment will benefit players across the club and help us continue to provide a positive environment for football in our community.

Signed	Dated 16/10/26

Saltash Town Council Grant Reporting Form

Name of Organisation Friends of Tincombe	
Amount Award **£428.88**	**Festival Fund**

How has the award contributed to the success of your project/club/organisation? Please include photographs where possible.

The 2026 Tincombe Tea Party was the sixth annual event organised by Friends of Tincombe. Originally planned for Saturday 29th August, the event had to be postponed because of the forecast of strong winds and was successfully held on Monday 31st August.

The change of date meant that we had to rearrange a number of our stallholders and entertainers, with some unable to attend on the new date. Despite these challenges, we were able to put together a full and enjoyable afternoon of music, refreshments, stalls and community activities, and we were very pleased with how the event went.

We are particularly grateful to Saltash Town Council for its £428.88 grant. The funding directly helped us pay for **entertainment and the new Teardrop Banners, which provided a strong visual presence for the event and helped create the welcoming atmosphere on the day. The Council's financial support genuinely helped make the event what it was and enabled us to continue providing the Tea Party as a free community event.**

We would like to thank all the volunteers, performers, stallholders and everyone who attended for helping make the day such a success. The Tea Party brought people together to enjoy Tincombe Park, while also raising awareness of the work Friends of Tincombe carries out to support the park, its wildlife and the wider community.

How has the grant from Saltash Town Council been promoted?

Please provide examples where possible such as screenshots of social media posts or banners.

We have promoted Saltash Town Council on flyers, the grants banner, social media and a thank you on the day.

We are also very verbal about how much we appreciate the funding and support from Saltash Town Council.

You're Invited to

The Tincombe Tea Party

FRIENDS OF TINCOMBE · NATURE & COMMUNITY · COMING TOGETHER

Featuring

The Sunset Swing Band

The Other Woman

Livewire Singers

Craft Stalls

Children's Activities

Bring a Picnic



Tincombe Green (PL12 4PY)

August 29th 2026 - 1pm to 5pm

KEEP BRITAIN TIDY.

SALTASH Cornwall's 1st Place TOWN COUNCIL

Grant funding by Saltash Town Council


Funded by
Saltash Town Council's
Festival Fund


Thank You!
to
Saltash Town Council
for their generous funding of
£428.88
toward the
Tincombe Tea Party
29th August 2026
Community
Connection
Celebration
Your support helps us create a lovely afternoon for our community to come together, enjoy, and make memories.
We are so grateful!
Together, we make Tincombe a special place.





James Jenkins
Admin · Group expert · All-star contributor · 19 May ·

Thank You - Saltash Town Council

A huge thank you to Saltash Town Council for their generous funding of £428.88 towards the Tincombe Tea Party on 29th August!

❤️YOUR SUPPORT HELPS US BRING THE COMMUNITY TOGETHER FOR A WONDERFUL AFTERNOON OF MUSIC, FRIENDSHIP, TEA, AND CELEBRATION.

We truly appreciate your continued support for local community events.

We look forward to welcoming everyone for another fantastic Tincombe Tea Party! 🍵🎶🌸





Signed [redacted]	Dated 20/09/2026

Section 106 report

The Section 106 committee met in September 2026 to consider two applications, both from Saltash Town Council

The committee comprised the three ward members from Cornwall Council, three town councillors from Saltash Town Council and one member from Saltash Chamber of Commerce and CEPL12 together with the Cornwall Community Link Officer

The first application was to support the continuing and upgrading of the Town Centre Christmas lights.

Saltash Town Council has delivered a range of town-centre regeneration, public realm and community improvement initiatives.

Projects include the Town Council's ongoing programme of town-centre improvements, including Fore Street public realm improvements, street furniture and planting, wayfinding signage and initiatives intended to increase activity within the high street

The idea is to generate more footfall to the Town during the evening of the switch on with a large proportion of shops staying open for late night shopping and in addition add to the attractiveness of the Town to increase visitors and shoppers in the run up to Christmas

Saltash Town Council were not obviously able to vote on this application due to it coming from them

It was agreed that Saltash Town Council be allocated half of the funds requested in the sum of just over £13,000. The Section 106 monies can only be spent in the Town Centre as this is the terms and conditions of fund. This was agreed by Cornwall Council when the section 106 monies were allocated from the developers at Treledan.

The second application was to assist with the running of the Christmas Light switch on in Fore Street again this year which is a free community event with a wonderland themed parade. Performances from local schools, Santa’s sleigh, festive characters and late-night shopping. This evening is building on the success of the event held in 2025. Delivered in partnership with local schools, Saltash Rotary, Traders and community organisations, the event aims to bring residents and visitors together to celebrate the start of the festive season while supporting local businesses and creating a vibrant festive atmosphere.

Again, Saltash Town Councillors could not vote on this application and the committee agreed £3,500 to support this event.

Cllr Brenda Samuels

Saltash Town Council Deputy Mayor 2026-2027