

## **CC285 Oaklands Community Centre**

### Items of concern

- They have not listed that any committee members have received safeguarding training on the application, however they have confirmed that three volunteers have had training and they cascade it down to other volunteers.
- They have no accounting statement but have attached an audit of accounts statement from Cornwall Council which does show some concerns around the accounts
  - Receipts for some transactions are missing
  - There are no books kept with income and expenditure
- Public liability cover ends November 2025

Budget 6210 Community Chest

Budget availability £8,300

## Saltash Town Council – Grant Application Form

**APPLYING FOR:**

(Tick one box)

**Community Chest**



**Grant**

**Festival Fund Grant**

☐

**DATE APPLICATION SUBMITTED:**

28<sup>th</sup> July 2025

<b>Contact Name:</b>		
<b>Position:</b>	Chair	
<b>Organisation:</b>	Oaklands Community Centre	
<b>Contact Address:</b>		
<b>Telephone Number:</b>		
<b>E-mail:</b>		
<b>Status of Organisation:</b>	Constituted non-profit organisation	
<b>Charity/Company number (if applicable)</b>	<b>Charity No:</b> <b>Company No:</b>	
<b>What geographical area does your organisation cover?</b>	Saltash, Cornwall	

<b>How long has your organisation been in existence?</b>	Since July 2023
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**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**

	<b>Date Applied</b>	<b>Project</b>	<b>Amount Applied for</b>	<b>Successful Y/N</b>
<b>Have you applied for a grant from Saltash Town Council within the last <u>5 Years</u>?</b>  (Please list – continue on a separate sheet if necessary)		N/A		
<b>Please list the aims and objectives of your organisation</b>	The aims of Oaklands Community Centre association are to provide facilities for the local community to hold meetings and social events to bring the local community together and promote positive relationships including raising funds to benefit all centre users.			

<p><b>What are the main activities of your organisation?</b></p>	<p>Current regular events where all are welcome, include:</p> <p><b>Monday Moments</b> – our chat and project group</p> <p><b>Bingo</b> – With Billy and cash prizes, eyes down by 1.30!</p> <p><b>Larder</b> – previously a mobile from CEPL12 but now organised and run by ourselves, usually with a councillor present for face to face community engagement</p> <p><b>Open Café</b> – drop in for a cuppa and a chat for anyone who visits</p> <p><b>Compassionate Café</b> – a safe space for those bereaved or grieving</p> <p>We are the regular home for Saltash Craft Group, Al Anon, U3A Art, Oak Folks gardening group, Step into Wellness and due to our very reasonable hire costs we are welcoming more all the time.</p> <p>We hold seasonal events for families, craft days, tabletop sales and are working jointly with The Friends of Tincombe and local primary schools to bring children into nature in a safe, fun, hands on way.</p>
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	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

<b>Project</b>	<b>Start Date</b>	01 / 10 / 2025
	<b>Finish Date</b>	01 / 01 / 2026
	<b>Total Cost</b>	£1814.52
	<b>Grant Applied For</b>	£925.15

<b>Project title:</b>	Oaklands Improvements Stage 2
<b>Description of project</b> (please continue on a separate sheet if necessary):	<p>Our Oaklands improvement project is being undertaken in stages.</p> <p>Initial renovations at Stage 1, successfully enabled us to get the building open to the community, and general improvement works continue.</p> <p>This application is specifically for Stage 2 where we are working on our ability to increase our offer for the local community.</p> <p>To help with this a water heater, an oven, soup warmer and dishwasher are required for the kitchen to bring us up to standards. We also require a baby changer in the toilet. We have alternative sources for funding parts of this.</p> <p>In the short term this will mean we can provide a warm meal (e.g. jacket potato, pasty) from our kitchen at the café and for events.</p> <p>Stage 3. The Longer Term - In response to community suggestions we have plans to:</p> <p>Extend the larder to weekly (as a minimum).</p> <p>Introduce simple community cookery classes for family basics, using the produce from our larder and our own garden behind the building.</p> <p>Maximise hire of the Centre with the ability to include babies and children's groups and birthday parties. The hiring will help to cover the costs of running the Centre.</p>
<b>Where will the project/activity take place?</b>	This project and all our activities will take place at Oaklands Community Centre and Garden.

<p><b>Who will benefit from the project?</b> (What groups will benefit and approximately how many people will benefit in total)</p>	<p>The area is not in a wealthy demographic, so we are keen to ensure that our type of provision is free at point of contact, and we proactively aim our activities and events for the local community, mainly elderly residents and families; these are the main beneficiaries, but our events and activities are open to all.</p> <p>The regular activities are attended by around 120 people per month.</p> <p>The events usually see around 100 people each time.</p> <p>Our larder currently attracts around 60+ people over the month.</p> <p>The Hall is hired by community groups who benefit like U3A Art and Al Anon at very minimal rates, this is to ensure we are sharing the facility with the wider town. This Stage 2 of our project will enable us to extend hiring to groups with other needs, including activities for Mother and Toddler groups and birthday parties.</p> <p>Working with the Friends of Tintcombe we are already using our facilities to improve our mutual offers, we are keen to include all 10 Saltash schools – the first session was w/c 7 July - the school is keen to utilise the school visits, as an active addition to the curriculum. We welcome partnership working with relevant groups.</p>
<p><b>What evidence do you have that this project is required?</b> (This might be survey work or statistical evidence)</p>	<p>There has been a steady growth in the number of people following our Oaklands Community Centre Facebook page, which now has over 220 followers due to the past success of our group and events.</p> <p>Already we hear anecdotally from our visitors about how much better individuals feel when they can get out and about and join activities in a safe and caring environment. We have made a survey and suggestions box available at the Centre to encourage our visitors to have a say in what we do.</p>
<p><b>What support have you received for this project?</b> (Please tell us about any expressions of support you have received from outside your organisation Consultation with Community)</p>	<p>Cornwall Councillors have supported us with funding and Cornwall Housing are supportive of the project, providing funding, maintenance and improvements for the actual building and with admin of accounts etc.</p> <p>We are working proactively to link up with other groups through the Social Prescriber for Step into Wellness, and with further events planned with her for volunteer groups such as Cornwall Community Foundation and CVSF and funding providers.</p>

<p><b>How will the project be managed and how will you measure its success?</b></p>	<p>We have a proactive committee at Oaklands who will manage this project alongside their usual roles at the Centre. Currently we have 15 regular volunteers and our goal is to have a minimum of 25.</p> <p>Success will be measured numerically as follows:</p> <ol style="list-style-type: none"> <li>1. Increased number and variety of groups and or individuals hiring the hall. Currently 5 individual hires per month. Our goal is 10 per month.</li> <li>2. Increased footfall and participation from Saltash residents. Currently 100 per event. Our goal is 150 per event, over an afternoon.</li> </ol> <p>Success will also be measured by the involvement and improved wellbeing of the participants in the Oaklands activities, with evidence gathered in the form of comments from those who attend with satisfaction / suggestion sheets available at each event.</p>
<p><b>Please give the timescale and key milestones for your project, including a start date and finish date.</b></p>	<p>Stage 2:</p> <p>Start date = 01 October 2025</p> <p>Completion date = 01 January 2026</p> <p>This gives us time to order, buy, receive and install the various items planned.</p>
<p><b>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.)</b></p>	<p>We have an existing safeguarding policy to ensure all our visitors are protected</p> <p>When we run events for families we do not envisage that any child or vulnerable person will be left alone at any time and have a designated committee member to act as a Child Safety Officer on the day. The Child Safety Officer has a DBS check for children, and will be wearing a different colour hi viz jacket to ensure that they can be easily identified.</p>

### 3. How you will pay for your project.

<p><b>What will the money be spent on?</b> (Provide a full breakdown of project cost(s) identifying what cost(s) this grant would be spent on)</p>	<p>The list shows the overall budget with the items we are asking for from Saltash Town Council highlighted in green:</p> <table border="1"> <tr><td>Cookware</td><td>£191.96</td></tr> <tr><td>Electric oven</td><td>£389.10</td></tr> <tr><td>Dishwasher</td><td>£269.10</td></tr> <tr><td>Soup Warmer</td><td>£74.99</td></tr> <tr><td>Baby Changer</td><td>£489.37 Exc. fitting</td></tr> <tr><td>Water Heater</td><td>£400.00 Exc. fitting</td></tr> <tr><td colspan="2">Project cost TOTAL £1814.52</td></tr> <tr><td colspan="2">Application to STC TOTAL £925.15</td></tr> </table>	Cookware	£191.96	Electric oven	£389.10	Dishwasher	£269.10	Soup Warmer	£74.99	Baby Changer	£489.37 Exc. fitting	Water Heater	£400.00 Exc. fitting	Project cost TOTAL £1814.52		Application to STC TOTAL £925.15	
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<p>How will you promote the contribution to your project from STC</p>	<p>Saltash Town Council will be promoted and thanked on social media, as well as in any editorial and in speeches from our events. We can display at the Centre a certificate from STC which says what was donated and shows our appreciation. We would invite all local dignitaries and supporters to an opening event for the newly renovated kitchen.</p>																

**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)
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Supply and fitting of water heater from Cornwall Council via the MD Group	£400.00 for heater plus labour costs to install	✓	✓
Fitting from Cornwall Council for baby changer	Labour costs to install	✓	✓
Total	£400.00 plus labour costs	✓	✓

<b>Please confirm the bank account your project is using is in the project's name/organisation name</b>	Yes
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#### 4. Further information enclosed Checklist.

	<b>Enclosed</b> (please tick)
<b>A copy of your organisation's most recent bank statements</b> (mandatory).	✓
<b>Copies of all <u>relevant</u> Employer's, Building &amp; Public Liability Insurance Certificates &amp; Title Deeds if appropriate</b> (mandatory).	✓
<b>A letter head showing the organisation's address and contact details.</b>	✓
<b>A copy of your constitution and articles of association</b> (or similar documents if the above do not exist, showing the organisation's status).	✓
<b>A copy of your organisation's latest set of accounting statements</b> (if any exist).	✓ (Audit of accounts)

<b>Copies of any letters of support for your project.</b>		✓
<b>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.</b>		
<b>A copy of your organisations Safeguarding Policy (if relevant).</b>		✓
<b>Other</b> (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.

<b>Signed:</b>			
<b>Print Name(s)</b>			
<b>Position(s):</b>	Chair		
<b>Date:</b>	28 <sup>th</sup> July 2025		

**Applicants should refer to the Privacy Notice on the Town Council Website [www.saltash.gov.uk](http://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](mailto:enquiries@saltash.gov.uk)

<b>OFFICE USE ONLY:</b>	
<b>Date received</b>	
<b>Received by:</b>	
<b>Application Reference:</b>	
<b>Date to P&amp;F Chairman/Vice Chairman</b>	
<b>Approved to go to Committee</b>	

<b>Committee Date</b>	
<b>Decision/Minute number</b>	
<b>Amount awarded</b>	
<b>Application refused by P&amp;F Chairman or refused by Committee</b>	
<b>Appeal notice issued</b>	
<b>Appeal received</b>	
<b>Approved for Committee</b>	
<b>Decision/Minute number</b>	

Oaklands Community Centre is run by its Committee members and volunteers. It currently has no employees.

All Oaklands Community Centre Committee members and volunteers have a duty to safeguard vulnerable users of the Hall and its premises and those who may come into contact with vulnerable users.

They should respond to any concerns they may have regarding the physical, sexual, emotional or psychological safety of a vulnerable person or concerns relating to discriminatory or financial violation or exploitation of a vulnerable person.

This policy is in place to protect all vulnerable persons regardless of gender, ethnicity, disability, sexuality, religion or faith.

Vulnerable users could include:

children

young people

adults with learning difficulties or physical

disability frail, elderly people

## Principles

The welfare of the child or vulnerable adult is paramount and is the responsibility of everyone. All children and vulnerable adults, without exception, have the right to protection from abuse, whether physical, verbal, sexual, bullying, exclusion or neglect. Bullying, shouting, physical violence, sexism and racism towards children or vulnerable adults will not be permitted or tolerated.

## Policy Statement

1. No member of the committee, helpers or other volunteers will have unsupervised access to children or vulnerable adults unless they have been appropriately vetted and trained.
2. All suspicions or allegations of abuse against a child will be taken seriously and dealt with speedily and appropriately.

# Oaklands Community Centre - Safeguarding Policy & Procedures

01/01/2025

3. All committee members and volunteers will be made aware of this policy and child protection and vulnerable adult issues.
4. A committee member will be nominated to be responsible for vulnerable people matters to which any suspicions or concerns should be reported.
5. The committee members will endeavour to keep the premises safe for use by children and vulnerable adults. The Committee members recognise that a higher standard of safety is required where use is made by small children, those who cannot read safety notices and physically disabled children and adults.
6. Any organisations or individuals hiring the Hall or meeting room for the purposes of holding activities where Ofsted registration is required should show their registration and their own Child Protection Policy. Safe recruitment processes should be used to appoint staff who will be working with children or vulnerable adults in any kind of activity.
7. Committee members will ensure that hirers are made aware of their obligations under the Licensing Act 2003 to ensure that alcohol is not sold to those under the age of 18. The committee members will ensure that hirers are aware that no children may be admitted to films when they are below the age classification for the film or show.
8. These policies and procedures will be reviewed annually and updated as appropriate in the interim period.

## Procedures

1. All committee members and volunteers will be given information about child protection and will be encouraged to attend appropriate Child Protection and Protection of Vulnerable Adults training where possible.
2. An annual review will take place following the AGM to allow for any required up-date of policies and or procedures. New committee members and volunteers must be given an induction to this policy and understand their responsibilities.
3. A copy of the policy will be displayed for the attention of all in the Hall, on the Oaklands Community Centre's website and be made available on request to hirers.
4. All organisations hiring the Hall for activities for children will be asked to show their Child Protection Policy before the first booking commences. Individuals hiring the Hall for activities for children will be made aware of this policy. Organisations hiring the hall for activities specifically involving vulnerable adults will be asked to show their Vulnerable Adults Protection Policy before the first booking commences.  
Other organisations or individuals hiring the Hall whose activities may involve vulnerable adults will be made aware of this policy.
5. Committee members will require hirers to report any damage, breakages or safety issues needing attention to the booking secretary, who will inform the appropriate people. These

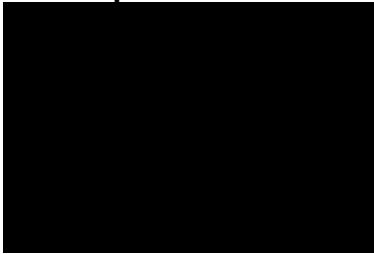
# Oaklands Community Centre - Safeguarding Policy & Procedures

01/01/2025

will be dealt with as soon as practicable, in the light of the circumstances, with provision to prevent access by children and vulnerable adults pending repair where appropriate.

6. A hiring agreement which includes appropriate clauses will be entered into for all hiring's for licensable activities. The Committee members will ensure these provisions are observed when holding licensable activities themselves.
7. Contractors engaged to carry out work at the premises must not be allowed unsupervised access to children or vulnerable adults. Appropriate supervision will be arranged if necessary.
8. If the premises might be used by more than one hirer, the attention of hirers will be drawn to the need to ensure that children and vulnerable adults are supervised when using toilets.

## Responsible Person:



[oaklands@insaltash.co.uk](mailto:oaklands@insaltash.co.uk)

## Constitution

### 1- Name

The association will be known as **Oaklands Community Centre**

### 2- Aims

The aims of the association will be to:

- a) Provide facilities for the local community to hold meetings and social events to bring the local community together and promote positive relationships including raising funds to benefit all centre users.
  
- b) The Association will apply an Equal Opportunities Policy whilst aiming to be as environmentally friendly as possible and operate in the interests of the health and wellbeing of the local community.
  
- c) Expressions of any prejudice will be challenged at any activities of the Association.

### 3- The committee & committee meetings and procedures

A committee will manage the association:

- a) The committee will be made up of a maximum of **12** members. The committee will be made up of a fair representation from the local community and contain at least **2** local residents within the agreed catchment area.
  
- b) The Committee will have a dedicated Chairperson, Vice-chair, Secretary and Treasurer.
  
- c) If decisions need to be made at committee meetings, the committee members will make them by voting. If the votes are equal, the chairperson of the meeting will have a second vote.
  
- d) The committee secretary will arrange for the whole committee to meet. A committee member can also ask for the whole committee to meet. At least 7 days' notice is required to call a meeting.
  
- e) The committee may hold meetings and carry out business even if

there are vacancies in the committee. If the number of committee members is less than **4** the committee can only call a meeting to fill the vacancies or call a general meeting.

f) The committee will take minutes of all business and decisions of meetings that the committee hold and recorded for accuracy at the next meeting. It will also record the names of people present at the meeting.

#### **4- Annual General Meeting (AGM)**

An Annual General Meeting will be held once a year where the committee officers must stand down from their positions and then the committee as a whole will nominate and vote on who will take on or continue in these positions. The meeting will also cover

- The annual report of the Committee
- The accounts of the Committee for the previous year
- Consider making any amendments to the Constitution
- consider any other business of which notice has been given

This meeting will be advertised with 21 days' notice, where others can attend.

#### **5- Other meetings**

At least 4 other General Meetings will be organised and minuted during the year.

#### **5- Finances**

All money raised for the association must be used to benefit of the association.

- a** The treasurer must keep proper accounts of the finances of the association which are to be kept in the bank account in the association's name.
- b** All transactions with a financial institution to withdraw funds must be signed by at least two committee members ('signatories').
- c** The committee will appoint three signatories at the first committee meeting following the annual general meeting. Two members of the same family or household cannot be signatories.

- d Members of the association may not receive any payment or benefit from the association (apart from out-of-pocket expenses).
- e The accounts must be audited or examined at least once a year by an accountant or Cornwall Housing's finance manager.

## 6- Powers

The association has the power to employ or hire such staff or advisors as are necessary, and to enter into any transactions necessary to further its aims. It has the power to manage, licence, lease or buy property and to maintain and equip it for use.

## 7- Changes to the constitution

This constitution may be changed if at least two-thirds of the committee members vote for it to be changed. The committee must give at least 21 days' notice of the meeting and give the wording of the proposed change.

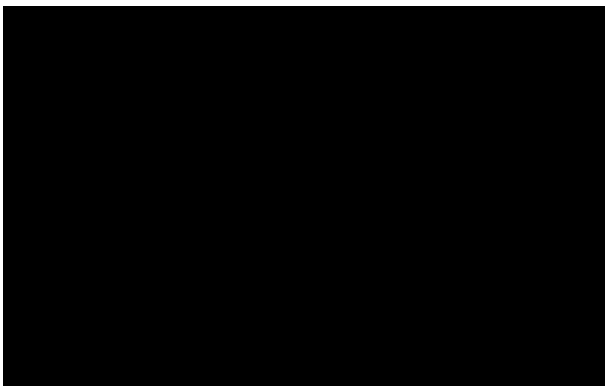
## 8- Dissolution of the Association

The Committee will call a Special General Meeting giving at least 21 days' notice in writing to all committee members with details of the proposal.

If such a decision is agreed at that meeting by a simple majority of those members present and voting, and after any debts or liabilities have been settled, the assets will be disposed of to another voluntary organisation with compatible aims and principles, this group being agreed at the same meeting.

This Constitution was agreed at the Oaklands Community Centre founding meeting / AGM on 27.1.23 [Date].

Signed



..... (Secretary)

..... (Treasurer)

..... (Chair)

COMMUNITY ACCOUNT Statement

Printed: 21 July 2025

Oaklands Community Centre

Oaklands Community Centre  
Oaklands Green  
Saltash  
United Kingdom  
PL12 4EZ



The data shown on your statement was correct at the time of printing. Please remember, this isn't an official bank copy.

Please check your statement. If you think that something looks incorrect, please call us on 0345 072 5555 Monday to Friday, 7:00am - 8:00pm; Saturday, 9:00am - 2:00pm (+44 (0) 1733 347 338, from outside the UK). Or Textphone 0345 601 6909.

Date	Description	Type	In (£)	Out (£)	Balance (£)
21 Jul 25		DEB		10.41	4577.11
18 Jul 25		DEP	645.00		4587.52
17 Jul 25		DD		64.34	3942.52
14 Jul 25		DD		58.71	4006.86
01 Jul 25		DEB		67.21	4065.57
01 Jul 25		DEB		45.82	4132.78
27 Jun 25		FPI	495.00		4178.60
17 Jun 25		DEB		12.99	3683.60
17 Jun 25		PAY		6.99	3696.59
17 Jun 25		DD		64.34	3703.58
13 Jun 25		DD		56.89	3767.92
13 Jun 25		BGC	30.00		3824.81
12 Jun 25		7FPI	7.50		3794.81
10 Jun 25		DEB		105.00	3787.31
09 Jun 25		DEB		22.75	3892.31
09 Jun 25		FPO		62.98	3915.06
04 Jun 25		BGC	15.00		3978.04
29 May 25		DEP	225.00		3963.04
19 May 25		PAY		7.24	3738.04
19 May 25		DD		64.34	3745.28
19 May 25		DEB		408.95	3809.62
16 May 25		DEB		233.70	4218.57

Date	Description	Type	In (£)	Out (£)	Balance (£)
14 May 25		DD		61.09	4452.27
13 May 25		FPI	37.50		4513.36
12 May 25		FPI	1000.00		4475.86
01 May 25		BGC	15.00		3475.86
25 Apr 25		DEP	366.00		3460.86
22 Apr 25		PAY		5.12	3094.86
22 Apr 25		FPI	950.00		3099.98
17 Apr 25		DD		64.34	2149.98
15 Apr 25		BGC	15.00		2214.32
14 Apr 25		DD		85.57	2199.32
26 Mar 25		DEB		45.82	2284.89
21 Mar 25		FPO		74.16	2330.71
21 Mar 25		FPO		50.00	2404.87
21 Mar 25		DEP	399.90		2454.87
18 Mar 25		PAY		6.32	2054.97
17 Mar 25		DD		65.92	2061.29
17 Mar 25		DD		60.61	2127.21
04 Mar 25		FPI	20.00		2187.82
04 Mar 25		BGC	7.50		2167.82
21 Feb 25		DEP	116.00		2160.32
17 Feb 25		DD		60.61	2044.32
13 Feb 25		DD		87.35	2104.93
07 Feb 25		FPI	7.50		2192.28
27 Jan 25		FPI	20.00		2184.78
22 Jan 25		DEP	276.00		2164.78
17 Jan 25		DD		60.61	1888.78
13 Jan 25		DD		88.78	1949.39
17 Dec 24		FPO		47.41	2038.17

Lloyds Bank plc Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales no. 2065. Telephone: 0207 626 1500.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration Number 119278.

Eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS). We are covered by the Financial Ombudsman Service (FOS). Please note that due to FSCS and FOS eligibility criteria not all business customers will be covered. For further information about the compensation provided by the FSCS, refer to the FSCS website at [www.FSCS.org.uk/](http://www.FSCS.org.uk/).

# **OAKLANDS COMMUNITY CENTRE**

## **FINAL AUDIT OF ACCOUNTS**

### **2024/2025**

The accounts relating to the above association have been reviewed for the period 31<sup>st</sup> May 2024 to 10<sup>th</sup> June 2025.

The books of accounts relating to petty cash were found to be in satisfactory order, but there were no accounts relating to the main bank account entries.

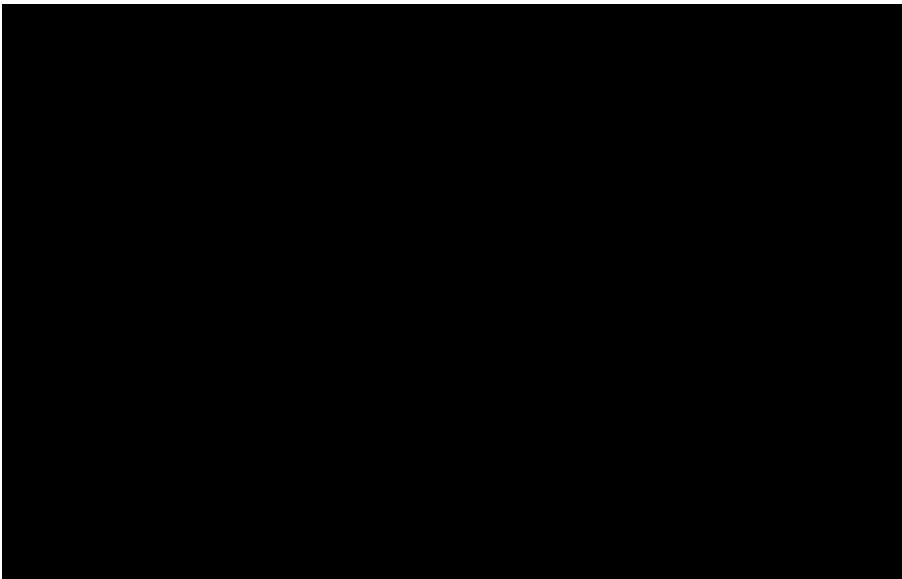
The income and expenditure appear to be reasonable in respect to the purpose of the Association.

#### **Recommendations –**

1. That a responsible officer signs a receipt to certify the amount and source of all income received.
2. That receipts are obtained for all expenditure wherever practically possible.
3. There were no books relating to the main bank account income and expenditure entries.
4. Additional training is carried out with the Treasurer to run through areas where the accounts can be improved to make reconciliation back to the bank statements and accounts easier to follow.

## Notes in more detail –

1. Missing bank statement for the period May 2024 to June 2024.
2. No books relating to the main income and expenditure for the bank account entries for the financial year.
3. Missing receipts for the main bank account entries.
4. The closing balance as of 12<sup>th</sup> June 2025 for the petty cash tin was £306.32. Amount was verified by Julia Walsh at the time the books were picked up and signed for.
5. That the closing balance of Bank account, Lloyds Bank ( [REDACTED] ) was £3,787.31 as of 11<sup>th</sup> June 2025.



## Hirers' Public Liability Summary of Cover

Subject to agreement by our policyholder, public liability insurance is available to charitable organisations, voluntary organisations, not-for-profit groups and individuals using our policyholder's premises when hired or loaned out to them.

### Policyholder details

Name of policyholder: (being the person, company or organisation from whom the premises are hired)	Oaklands Community Centre
Policyholder's policy number:	

### Hirers' details

Name of hirer:	
----------------	--

### Instructions for:

#### 1) ANSVAR POLICYHOLDER

- If you agree to provide a hirer of your premises cover under your policy for public liability (whether or not a charge has been included), then a copy of this summary and the Hirers' Public Liability Extension should be provided to the hirer.
- You should keep a record of each hire or loan of the premises.
- Any tenants or sub-tenants using your premises should arrange separate insurance cover in their own name as the Hirers' Public Liability Extension is not designed to provide the cover they would need.

#### 2) HIRER OF THE POLICYHOLDER'S PREMISES

- This summary outlines the main features of cover and significant exclusions that applies to you.
- Do read the Hirers' Public Liability Extension (you should be given a copy of this document by the policyholder) that contains all the terms, conditions and exclusions that you need to comply with.
- Hirers' Public Liability Extension is provided in respect of the use of our policyholder's premises only and does not extend to your activities at any other location.
- It is your responsibility to check with the policyholder that their insurance policy has not been cancelled and that the period of insurance covers the date(s) when you use the premises.
- The Hirers' Public Liability Extension may not be sufficient to meet your insurance needs and you should consider obtaining advice from an insurance advisor about having your own insurance policy.
- At the request of the policyholder, we will defend claims and pay for damages to third parties if you are found to be legally liable.

### Making a claim

- If a claim is made against the hirer, then the hirer must notify the policyholder as soon as is reasonably possible.
- The policyholder must not delay in advising us or their insurance advisor about a claim.
- Should the hirer notify us in the first instance, we will need to obtain a request to deal with the claim from our policyholder.
- The hirer and the policyholder must not make any promise to pay a claim.
- Any letter or document in respect of a claim must be sent immediately to us unanswered.

Our 24-hour claims number is 0345 606 0431.

Our address is Ansvr Insurance, Ansvr House, St Leonard's Road, Eastbourne. East Sussex, BN21 3UR.

## Summary of Hirers' Public Liability cover

### Cover

Hirers liability - legal liability for injury to the public or damage to their property by persons or organisations hiring the policyholder's premises under a contractual agreement during the period of insurance and occurring at the premises in the course of the hirers' activities

### Significant exclusions and limits

£250 excess for third-party property damage  
A minimum indemnity limit of £2,000,000 for any one claim including costs and expenses (a higher indemnity limit may apply depending on the type of policy or if selected by the policyholder)  
Abuse (physical, sexual, medical or psychological) and insulting behaviour  
Bodily injury to a hirer's employee or volunteer  
Contractual liability  
Commercial organisations for their business activities  
Defamation, libel and slander  
Fines or penalties  
Firework displays or bonfire events  
Goods sold or supplied other than food or drink at the premises  
Professional advice, error or services  
Property being worked upon  
Specified excluded activities or activities involving the use of specified excluded items  
Terrorism  
Treatment other than first aid  
Use of mechanically propelled vehicles  
Use of the premises by political, lobbying or activist groups

## Complaints procedure

If you have any reason to complain about the advice or services you have received, please contact us as soon as possible. Full details of our complaints procedure are contained within the Hirers' Public Liability Extension document.

### Ansvar Insurance

Ansvar House, 31 St Leonards Road  
Eastbourne, East Sussex, BN21 3UR

Phone: **0345 60 20 999** or **01323 737541**

Email: [ansvar.insurance@ansvar.co.uk](mailto:ansvar.insurance@ansvar.co.uk)

**[www.ansvar.co.uk](http://www.ansvar.co.uk)**

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Ansvar is a trading name of Ecclesiastical Insurance Office who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 113848.

Phone: 0800 111 6768

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UW146.3(ACYHLS) 11/21

#### 435 HIRERS' PUBLIC LIABILITY EXTENSION (£2M INDEMNITY LIMIT)

The extension of cover by this endorsement forms part of the insurance **we** provide to **our policyholder** under the terms, exceptions and conditions of their policy with **us** subject to the variations set out in this endorsement.

#### Definitions

Some words or phrases used in this endorsement are in **bold italics** and have the particular meanings that are stated below unless otherwise specified. If they are not in **bold italics** then their normal everyday meaning will apply. These definitions apply equally where used in the singular or plural unless otherwise stated. The definitions below apply solely in respect of the cover under this endorsement.

<b>act of terrorism</b>	an act including, but not limited to, the use of force or violence and/or the threat thereof of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear
<b>agreement</b>	<p>the hire or loan contract between the <b>policyholder</b> and the <b>hirer</b> concerning the use of the <b>premises</b></p> <p>The following is not included under an <b>agreement</b>:</p> <p>a) any form of tenancy agreement for the <b>premises</b></p>
<b>asbestos</b>	asbestos, asbestos fibres or any derivatives of asbestos including any product containing any asbestos, asbestos fibres or any derivatives of asbestos
<b>bodily injury</b>	death, illness, injury or disease
<b>claim</b>	the <b>policyholder's</b> request to <b>us</b> for indemnity, reimbursement or benefit under the terms of this endorsement, provided that a claim includes a single loss or series of losses arising from one event consequent on or attributable to one source or original cause
<b>costs and expenses</b>	<ul style="list-style-type: none"><li>• legal costs and expenses recoverable from the <b>hirer</b> by any claimant</li><li>• defence costs and expenses of the <b>hirer</b> incurred with <b>our</b> written consent</li></ul>
<b>damage / damaged</b>	physical loss, destruction or damage
<b>defamation</b>	defamation, libel, slander and slander of title to goods
<b>excess</b>	the first amount of each and every agreed <b>claim</b> that the <b>hirer</b> will be asked to pay
<b>hirer</b>	the person or organisation hiring or loaning the <b>premises</b> under an <b>agreement</b> with the <b>policyholder</b>
<b>hirer's employee</b>	<p>any person:</p> <ul style="list-style-type: none"><li>• under a contract of service or apprenticeship with the <b>hirer</b></li><li>• who is hired to, supplied to or borrowed by the <b>hirer</b></li><li>• engaged under a work experience or similar scheme</li><li>• helping as a volunteer</li></ul> <p>while under the <b>hirer's</b> direct control and supervision and working for the <b>hirer</b> at the <b>premises</b> in connection with the <b>agreement</b></p>
<b>period of insurance</b>	the period of hire under the <b>agreement</b> provided this period does not exceed the expiry or cancellation date of the <b>policyholder's</b> policy
<b>policyholder</b>	the person(s), company or organisation (including a body of trustees or board of directors) for whom <b>we</b> provide this insurance and from whom the <b>hirer</b> has hired the <b>premises</b> under the <b>agreement</b>
<b>premises</b>	the premises at the location insured by <b>us</b> under the <b>policyholder's</b> policy
<b>we / us / our</b>	Ansvar Insurance - a business division of Ecclesiastical Insurance Office plc

#### 435 HIRERS' PUBLIC LIABILITY EXTENSION (£2M INDEMNITY LIMIT)

Continued...

The following extension is added to section 1 of the policy for **our policyholder**:

##### WHAT IS COVERED

At the **policyholder's** request **we** will indemnify the **hirer** for all sums which the **hirer** becomes legally liable to pay as damages and **costs and expenses** following a claim against them for accidental:

- **bodily injury** to any person
- **damage** to the **premises** or its contents belonging to the **policyholder** or for which the **policyholder** is responsible
- **damage** to other material property not belonging to nor in the custody or control of the **hirer**

occurring during the **period of insurance** in connection with the **hirers'** activities and happening at the **premises**, provided the **hirer** keeps to all the terms of this endorsement.

Within **costs and expenses**, **we** will also pay the cost of legal representation at any Coroner's Inquest, Fatal Accident Inquiry or Court of Summary Jurisdiction incurred with **our** written consent.

##### WHAT IS NOT COVERED

1. £250 **excess** for each **claim** for **damage** to material property or the **premises**.
2. Liability covered by any other policy or indemnity.
3. **Damage** to material property:
  - a) or any part on which the **hirer** or any **hirer's employee** is or has been working where the **damage** results from such work
  - b) belonging to or held in trust by the **hirer** or borrowed, rented, leased or hired for use by the **hirer** other than:
    - i. personal property (including vehicles and contents) of the **hirer's** visitors, partners, directors or **hirer's employees**
    - ii. the **premises** or its contents hired under the **agreement**.
4. Fines, penalties or punitive, exemplary, aggravated or multiplied damages.
5. Liquidated damages.
6. Any compensation awarded by a court of criminal jurisdiction.
7. Liability directly or indirectly caused by, resulting from or in connection with:
  - a) an **act of terrorism** regardless of any other contributory cause
  - b) any action taken in controlling, preventing, suppressing or in any way relating to an **act of terrorism**.If **we** allege that by reason of this exclusion any **claim** is not covered by this endorsement the burden of proving the contrary shall be upon the **hirer**.
8. Any liability directly or indirectly arising out of, or in any way connected with, any actual or alleged:
  - a) physical or psychological abuse, or
  - b) the intentional inappropriate administration or non-administration of any drug, medicine or substance, or
  - c) conduct of a sexual nature including sexual molestation, assault, gratification, coercion, harassment or pressure of any kind, or
  - d) repeated or continuing threatening abusive or insulting words or behaviour.
9. Liability arising from:
  - a) **bodily injury** to any **hirer's employee**
  - b) use of the **premises** by any lobbying, political or activist groups
  - c) any of the following activities:  
abseiling, aerial activities of any kind, air rifle or clay pigeon shooting, archery, American football or Australian rules football, animal riding of any kind, assault courses, climbing (other than children's playground equipment), firewalking, firework displays or bonfire events, forest school activities, Gaelic football, go-karting, gymnastics, javelin throwing, martial arts or fighting sports of any kind, Olympic style weightlifting, paint-balling, parkour or freerunning, powerlifting, professional sport of any kind, racing or time trials (other than on foot), rugby, water activities of any kind (other than swimming) or zorbing
  - d) football where:
    - i. the **hirer's** football team(s) is (are) participating in a league system (including official training and practice sessions)
    - ii. the **hirer** manages, controls or organises a football league system
  - e) any activity that involves the use of:  
airborne lanterns, bicycles (other than for normal road use), cables or wires, climbing walls, elastic ropes, fireworks or explosive items, land or kite or fly boards of any kind, land or sand or ice yachts of any kind, motorised fairground rides, water based play inflatables, roller blades, rope courses, sandboards, segway vehicles, skates, skateboards and hoverboards, skis, sleds, snowboards, snowtubes of any kind, toboggans, weaponry or zip wires
  - f) use of the **premises** by commercial organisations for business activities
  - g) error or omission in the provision of professional services
  - h) treatment of any kind (other than first aid)
  - i) counselling, advice, design, formula or specification whether given for a fee or not
  - j) **defamation**
  - k) or caused by goods (including their containers, packaging, labelling or instructions) sold, supplied, hired out, constructed, installed, erected, serviced, repaired, altered, processed, treated or otherwise worked upon by or on behalf of the **hirer** other than food or drink sold or supplied by the **hirer** for consumption on the **premises** in connection with the **hirer's** activities
  - l) ownership, possession or use by the **hirer**, or on the **hirer's** behalf, or any person entitled to cover under this extension, of any:
    - i. watercraft (other than hand or foot propelled) and craft designed to travel through air or space
    - ii. mechanically propelled vehicles (other than loading and unloading unless cover is provided by any other policy)
  - m) **damage** to, or the cost incurred by anyone in recalling, replacing, repairing or reinstating goods, or in making any refund on the price paid for any goods sold or supplied

Continued...

#### 435 HIRERS' PUBLIC LIABILITY EXTENSION (£2M INDEMNITY LIMIT)

Continued...

- n) an agreement unless liability would have existed without the agreement
  - o) any offence under the Corporate Manslaughter and Corporate Homicide Act 2007 or any replacement or amending legislation committed or alleged to have been committed by the **hirer**.
10. **Damage**, consequential loss, liability, cost or expense directly or indirectly caused by, or contributed to by, or arising from:
- a) ionising radiation from, or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel
  - b) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation reactor or other nuclear assembly or nuclear component thereof
  - c) any weapon or device employing atomic or nuclear fission and/or fusion, or other like reaction, or radioactive force or matter
  - d) the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter
- Part d) does not extend to radioactive isotopes other than nuclear fuel or nuclear waste when such isotopes are on the property insured and are being prepared, stored or used in the normal course of operations by the **hirer** or **policyholder** for the commercial, agricultural, medical, scientific or other similar peaceful purposes for which they were intended
- e) any chemical, biological, bio-chemical or electromagnetic weapon.
- However, this exclusion does not apply to losses arising from naturally occurring radioactive gases released from the earth such as Radon.
11. **Damage**, consequential loss, liability, cost or expense directly or indirectly occasioned by happening through or in consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, or military or usurped power.
12. Any liability, cost or expense arising from pollution or contamination other than caused by a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the **period of insurance**.  
All pollution or contamination which arises out of one incident shall be deemed to have occurred at the time such incident takes place.  
Pollution or contamination shall be deemed to mean:
- a) all pollution or contamination of buildings or other structures or water or land or the atmosphere; and
  - b) all **damage** or **bodily injury** directly or indirectly caused by such pollution or contamination.
13. Any liability arising from **damage** to information represented or stored electronically including but not limited to code or series of instructions, operating systems, software programs or firmware.
14. Any liability arising directly or indirectly from:
- a) any mining, processing, manufacturing, removing, handling, disposing of, treatment of, distributing or storing of **asbestos**
  - b) fears of the consequences of exposure to, or inhalation of **asbestos**.

#### Claims settlement for Hirers' Public Liability Extension

The most **we** will pay, including **costs and expenses**, for:

- all **claims** in total if more than one party is entitled to cover for the same occurrence
  - all **claims**, in any one **period of insurance**:
    - caused by food or drink sold or supplied
    - arising from pollution or contamination
  - any **claim** for liability other than relating to food or drink sold or supplied or pollution or contamination
- is £2,000,000.

This limit forms part of, and is not in addition to, the indemnity limit for the **policyholder's** Public and Products Liability cover.

Continued...

#### 435 HIRERS' PUBLIC LIABILITY EXTENSION (£2M INDEMNITY LIMIT)

Continued...

##### General Conditions for Hirers' Public Liability Extension

###### 1. LANGUAGE AND LAW APPLICABLE

**We** will communicate with the **policyholder** and the **hirer** in English at all times.

Cover under this endorsement shall be governed by and construed in accordance with the law of England and Wales unless the **policyholder's** legally registered address is located in Scotland in which case the law of Scotland shall apply. If there is any dispute as to which law applies it shall be English law.

###### 2. RIGHTS OF THIRD PARTIES

A person or company who is not party to this policy or endorsement has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this policy or endorsement but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

###### 3. CANCELLATION

If the **policyholder's** policy is cancelled in accordance with its terms and conditions then the insurance by this endorsement is cancelled at the same time and cover for any hiring after the cancellation date of the policy will accordingly no longer be effective.

It is the **policyholder's** responsibility to advise the **hirer** of cancellation that affects any **agreement**.

###### 4. FRAUD

If the **hirer** or anyone acting for the **hirer** or any other person claiming to obtain benefit under this endorsement:

- make(s) a false, fraudulent or exaggerated **claim**
- support(s) a **claim** by any false or fraudulent document, device or statement
- cause(s) an event by a wilful or wrongful act which results in a **claim**

then **we**:

- will not pay the **claim** and **we** have the right to recover from the **hirer** any part payments made prior to discovery of the fraudulent act
- have the right to:
  - a) refuse any **claim** arising after a fraudulent act
  - b) cancel the cover by this endorsement from the date of a fraudulent act even if this policy or endorsement expired before the discovery of the fraudulent act  
(If **we** cancel this endorsement, **we** will notify the **policyholder** in writing by special delivery to the **policyholder's** last known address)
  - c) keep the premium.

**We** will still remain responsible for legitimate **claims** before the fraudulent act.

###### 5. CLAIMS PROCEDURE (POLICYHOLDER AND HIRERS DUTIES)

It is a condition precedent to **our** liability under this extension that the **policyholder** and the **hirer** comply with the following (at their expense).

a) When the:

- **hirer** becomes aware of a possible **claim**, the **hirer** shall notify the **policyholder** as soon as is reasonably possible,
- **policyholder** becomes aware of a possible **claim**, the **policyholder** shall notify **us** as soon as is reasonably possible.

b) If the **claim** relates to, or includes, any allegations or proceedings made against the **hirer**, or any person who is entitled to indemnity under this extension, the **policyholder** and the **hirer** shall:

- not admit, deny, negotiate or agree a settlement without **our** written consent
- send to **us**, unanswered, every writ, summons or other communication immediately it is received without making any acknowledgement
- send to **us** written details of any related inquest, legal inquiry, prosecution or procedure immediately it is known to the **policyholder** or the **hirer**.

c) The **policyholder** and the **hirer** shall:

- give all assistance, information and documentation **we** may reasonably require within any reasonable timescales **we** may set
- not abandon any property to **us**.

d) If requested by **us** the **policyholder** or the **hirer** shall:

- complete **our** appropriate claim form
- provide a statutory declaration of the truth of the **claim**.

**We** will not deal with, continue to deal with or pay, any **claim** if the **policyholder** or the **hirer** fail to comply with any part of this condition where such failure adversely affected **our** liability for, or the amount of, any **claim**. Any payment on account of a **claim** already made by **us** shall be repaid to **us**.

###### 6. CLAIMS PROCEDURE (OUR RIGHTS)

If the **policyholder** agrees that **we** may indemnify the **hirer** for a **claim** under this extension, **we** have the right to:

- settle any liability **claim** by payment of the indemnity limit (less any sum or sums already paid or incurred) or any less amount for which, at **our** discretion, the **claim** can be settled. **We** will then relinquish control of the **claim** and be under no further liability
- at any time, and at **our** expense, to:
  - i. start, take over, defend and conduct any legal action in the name of the **hirer**
  - ii. prosecute in the name of the **hirer** for **our** benefit any **claim** for indemnity or damages and **we** will have full discretion in the conduct and settlement of any such action.

Continued...

#### 435 HIRERS' PUBLIC LIABILITY EXTENSION (£2M INDEMNITY LIMIT)

Continued...

General Conditions for Hirers' Public Liability Extension

#### 7. OTHER INSURANCE

If at the time any **claim** arises under this extension the **policyholder** or the **hirer** is, or would be, but for the existence of this extension, entitled to cover under any other insurance, **we** will only pay for any additional amount beyond the amount which would have been payable under such other insurance had this extension not been effected.

#### 8. ARBITRATION

Provided **we** have admitted liability for a **claim**, any unresolved dispute as to the amount to be paid shall be referred to arbitration in accordance with the statutory provisions in force at the time to:

- an agreed arbitrator, or if an arbitrator cannot be agreed
- an arbitrator appointed by the Chartered Institute of Arbitrators following a request from either party provided they have given seven days written notice to the other party.

The **policyholder** must not take legal action against **us** over the dispute before the arbitrator has reached a decision.

#### 9. SANCTIONS

**We** shall not provide any cover under this policy or be liable to pay any **claim** or provide any benefit to the extent that the provision of such cover, payment of such **claim** or provision of such benefit would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

If any such sanction, prohibition or restriction takes effect during the **period of insurance you** or **we** may cancel that part of this policy which is affected with immediate effect by giving such notice in writing.

In such circumstances, **we** shall return a proportionate premium for the unexpired period of cover provided no **claims** have been paid or are outstanding.

#### 10. REASONABLE CARE (HIRERS' DUTIES)

At all times during the currency of this extension, the **hirer** must take reasonable steps to ensure:

- appropriate precautions are in place to prevent accidents, **damage** or **bodily injury**,
- any property on hire from the **policyholder** is protected
- appropriate care in the selection and supervision of the **hirer's employees**
- all statutory and other obligations and regulations imposed by any authority are complied with.

## Complaints procedure

If you are unhappy with our products or service, please contact us as soon as possible.

You can complain in writing or by phone at any time as follows:

Ansvar Insurance

Ansvar House, 31 St Leonards Road, Eastbourne, East Sussex, BN21 3UR

Phone: **0345 60 20 999** or **01323 737541**

Email: [ansvar.complaints@ansvar.co.uk](mailto:ansvar.complaints@ansvar.co.uk)

## Our promise to you

We will aim to deal with your complaint within one business day.

To deal with your complaint we will:

- investigate your complaint thoroughly and impartially;
- keep you informed of the progress of the investigation; and
- respond in writing to your complaint as soon as possible.

For more complicated issues, we may need a little longer to investigate and we may ask you for more information to help us reach a decision.

If you are not satisfied with our response, or if we have not completed our investigation within eight weeks, we will tell you about your right to take the complaint to:

Financial Ombudsman Service

Exchange Tower, Harbour Exchange, London, E14 9SR

Phone: **0800 023 4567**

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

This complaints procedure does not affect your right to take legal action.

Ansvar Insurance

Ansvar House, 31 St Leonards Road

Eastbourne, East Sussex, BN21 3UR

Phone: 0345 60 20 999 or 01323 737541

Email: [ansvar.insurance@ansvar.co.uk](mailto:ansvar.insurance@ansvar.co.uk)

[www.ansvar.co.uk](http://www.ansvar.co.uk)

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Phone: 0800 111 6768

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UW182.1(HL2M) 11/21

## CONFIRMATION OF PUBLIC LIABILITY COVER

Policy number: ACY 2411386

Policyholder: Oaklands Community Centre

Period of insurance: 21st November 2024 to 20th November 2025

Public and Products £5,000,000  
Liability indemnity limit

### Important notes:

1. The above details are a brief synopsis of cover. Other exclusions, limitations and restrictions apply that will only be identified from a full reading of the policy, its schedule, any endorsements and certificates.
2. Cover is subject to the terms and conditions of the policy.



## Oaklands Community Centre



Oaklands  
Saltash, PL12 4EZ



[oaklands@insaltash.co.uk](mailto:oaklands@insaltash.co.uk)



[Oaklands.insaltash.co.uk](http://Oaklands.insaltash.co.uk)



[facebook.com/oaklandscommunitycentre](https://facebook.com/oaklandscommunitycentre)



19<sup>th</sup> July 2025

I am writing in support of the funding application submitted by Oaklands Community Centre to Saltash Town Council for Stage 2 improvement works to the Centre.

Having been personally involved in the committee that helped establish Oaklands, I have seen first-hand the vision and sheer hard work of the volunteers who have transformed the Centre into a thriving community asset. I recently stepped down from the committee, but I remain full of admiration for the way the team continues to deliver with both dedication and good humour. The Centre is owned by Cornwall Housing and leased to the Oaklands Committee, with Cornwall Housing keeping a supportive oversight of the accounts and activities. At the recent AGM, Cornwall Housing gave its wholehearted support and congratulations to the Committee.

Oaklands Community Centre has become a vital hub for the local area, offering a wide range of regular activities and providing a welcoming and inclusive space for all. The Centre's monthly events not only bring people together but also generate enough income to cover running costs such as heating, lighting and WiFi. The Stage 2 project is a carefully considered step that will enable the Centre to expand its offer further.

The Oaklands committee has demonstrated its ability to deliver on projects and manage them responsibly, with active links to organisations such as the Friends of Tintcombe, Cornwall Housing and local health and wellbeing groups. Importantly, the committee has kept its services free at point of access wherever possible, ensuring that residents from all backgrounds can take part. Their track record gives me full confidence that the Stage 2 improvements will be delivered effectively and will significantly benefit the wider Saltash community.

For all these reasons, I am pleased to give this project my wholehearted support.

Yours sincerely,  
Dhywgh hwi yn hwir



Cllr. Hilary Frank  
**Cornwall Councillor representing Saltash Essa**



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Make monthly payments

- From £10.90 per month for 36 months\*

Or buy now, pay later


- Pay as much or as little as you like for 9 months. Settle in full by 24 April 2026 & pay no interest


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\*Illustrative example: Credit amount £269.00. Pay 36 monthly payments of £10.90. Total amount payable £392.40. The interest rate for this purchase is 29.9%.

Representative example: Rate of interest 29.9% (variable), 29.9% APR representative (variable), Assumed Credit Limit £1,200.

**i** Important credit information 

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Next day delivery when you order by 9pm

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## KENWOOD RDC6O6B22 60 cm Electric Ceramic Cooker – Black

★★★★☆ (286)



**£133** energy saving  
Found **3** cheaper to run



Buy now pay within 9 months\*



**£389.00** **Save £50.00**

Was £439.00 (from 07/05/25 to 02/06/25)



[Product fiche](#)

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- From **£15.76** per month for 36 months

**Or buy now, pay later**

- Pay as much or as little as you want

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\*Illustrative example: Credit amount £389.00  
interest rate for this purchase is 29.9%.

Representative example: Rate of interest 29.9%  
£1,200.



[Important credit information](#)



**Get 10% off the cheapest  
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Colour: **Black**

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## Non Stick Bakeware Set - 14 Piece Gift Set / Super Saver Set

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**£24.99 each**

Condition: **New** 

Quantity:  35 available · **239 sold**



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## IKEA 365+

9-piece cookware set, stainless steel

£59

★★★★★ (28)

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from  
£0.63 per  
unit

## Special Offer Olympia Harley Cutlery Set (48 Pack)

Harley 12x Place Settings (48 Pieces) Knives, Forks & Spoons. Material: 18/0 Stainless Steel

**OLYMPIA**

★★★★★ 4.3 (15)

Pack of 48 from

**£29.98** inc VAT

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Pack of 48 @ £32.38  
Code: S613

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