Manor Office, 6 North Street
Crediton
Devon
EX17 2BT
Telephone: 01363 773717
Email: reception@crediton.gov.uk

CREDITON TOWN COUNCIL

To All Crediton Town Councillors

You are hereby summoned to attend a **Full Council meeting**, which will be held on **Tuesday, November 18, 2025,** at **19:30** at **Crediton Library, Belle Parade, Crediton.**

This meeting may be livestreamed via Facebook in order to allow Members of the Public to watch the meeting.

The purpose of the meeting is to transact the following business.

Rachel Avery FSLCC

Town Clerk

Thursday, 13 November 2025

Please note that:

- Members of the Press & Public are invited to attend under the Public Bodies (Admission to Meetings) Act 1960. Members of the public will be given the opportunity to address councillors in attendance as part of the agenda.

- Under the Openness of Local Government Bodies Regulations 2014, any members of the public or press are allowed to take photographs, film and audio record the proceedings and report on all public sections of the meeting.

- Under the Local Government Act (LGA) 1972 Sch 12 10(2)(b), Crediton Town Council is unable to make any decision on matters not listed within the agenda.

- Crediton Town Council will always attempt to record and livestream meetings to Crediton Town Council's social media platforms.

AGENDA

2025/300 - Presentation from North Devon Line Rail Promotion Group
To receive a presentation from North Devon Line Rail Promotion Group

2025/301 - Public Question Time
To receive questions from members of the public relevant to the work of the council (a maximum of 15 minutes is allowed for this item; verbal questions should not exceed 3 minutes)

2025/302 - Apologies
To receive and accept Town Councillor apologies (apologies should be made to the Town Clerk)

2025/303 - Declarations of Interest and Requests for Dispensations

2025/303.1 - To receive declarations of personal interest and disclosable pecuniary interests (DPI's) in respect of items on this agenda

2025/303.2 - To consider any dispensation requests (requests should be made to the Town Clerk prior to the meeting)

2025/304 - Order of Business
At the discretion of the Chair, to adjust, as necessary, the order of agenda items to accommodate visiting members, officers or members of the public

2025/305 - Chair's and Clerk's Announcements
To receive any announcements which the Chair and Town Clerk may wish to make (for information only)

2025/306 - Town Council Minutes
To approve and sign the minutes of the meeting held on **04 November 2025**, as a correct record (minutes will be issued with the agenda)

2025/307 - District and County Councillor Reports
To receive reports from District and County Councillors (written reports will be circulated with the agenda pack if received)

2025/308 - Reports from Outside Bodies
Hayward's Educational Foundation
Crediton United Charities
Devon Association of Local Councils
Crediton Twinning Association
Boniface Link Association
Friends of Crediton Station

Sustainable Crediton
Boniface Trail Association
Crediton Chamber of Commerce
Okehampton Rail Forum
League of Friends of Crediton Hospital
Age Concern Trustee
North Devon Line Stakeholder Forum

2025/309 - Finance

2025/309.1 - To receive and approve transactions between 01 October and 31 October 2025

2025/309.2 - To receive and approve the bank reconciliation to 31 October 2025

2025/309.3 - To note bank balances to 31 October 2025

2025/309.4 - To note year to date spend

2025/309.5 - To note Earmarked Reserves balances

2025/310 - Ear Marked Reserves Virements
To receive the report regarding Ear Marked Reserves Virements and to approve the recommendations therein

2025/311 - CCLA Transfer
To receive the report regarding a transfer of funds to the CCLA and to approve the recommendation therein

2025/312 - Policy Review
To review and approve the following policies:
Accessibility Statement
Privacy Notice
Code of Conduct
Co-Option
Discretions
Investment Strategy

2025/313 - Mid Devon District Council Community Safety
To receive a report regarding Mid Devon District Council's Community Safety provision and to note the contents therein

2025/314 - Date of next meeting
To note that the date of the next meeting will be **Tuesday 02 December 2025**

2025/315 - Part II
To resolve that under section 1(2) of the Public Bodies (Admission to Meetings) Act 1960, the public and press be excluded from the meeting for the following items as it involves the likely disclosure of sensitive and confidential information

2025/316 - Manor Office
To receive and note the report regarding Manor Office

2025/317 - Reports Pack

Attachments
2025-11-04 - Full Council - Minutes.docx
Transactions 1 - 31 Oct 2025.pdf
Bank rec as at 31 Oct 2025.pdf
Bank balances as at 31 Oct 2025.pdf
Y2D as at 31 October 2025.pdf
EMRs as at 31 October 2025.pdf
EMR _ Transfers Report.pdf
CCLA Report.pdf
Acccess Statement.docx
Privacy Notice - 2025.doc
Code of Conduct - Feb 2022.docx
Co-option Policy.docx
Discretions Policy.doc
Investment Strategy.docx
CSP Report.pdf

CREDITON TOWN COUNCIL

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Minutes of the Full Council meeting held on Tuesday, 4 November 2025 at 19:00 at Crediton Library, Belle Parade, Crediton

Present: Cllrs Steve Huxtable, Guy Cochran, Giles Fawssett, Jim Cairney, John Downes, Joyce Harris, Natalia Letch, Paul Perriman, Rachel Backhouse and Vix Frisby

Apologies: Cllr Liz Brookes-Hocking

In Attendance: 3 members of the public
Tim Bland, CTC Events & Town Centre Officer

Minute Taker: Emma Anderson

MINUTES

2025/283 WELCOME AND INTRODUCTIONS

Cllr Huxtable opened the meeting and members introduced themselves.

2025/284 PUBLIC QUESTION TIME

One member of the public asked the following questions:

Question 1: Looking at the Council's own published budgets, last year around £280,000 was allocated just for running the Council - staffing, administration, and office costs. That's about 57 pence in every pound collected from residents through the precept. This year, that figure has risen to around £320,000, or roughly 63 pence in every pound, meaning nearly two-thirds of what residents pay now goes on running the Council itself. Taking into account the additional spending on legal and audit work and the debts that have been written off partly because of "officer time," it's fair to say that around a penny in every pound of this year's precept has effectively been lost to avoidable issues. Given this, how can the Council justify devoting so much of its budget to internal matters rather than to delivering visible improvements and services for the people of Crediton?

Question 2: There is a public perception that the Council spends a lot of time dealing with processes and procedures rather than issues directly affecting the town itself, something which is difficult to dispute. When I looked more closely at the 43 or so published Council policies, I found that only 5 are currently up to date. Of the remainder, 15 were due for review earlier this year, 19 were due in 2024, and 3 were due in 2023. One policy has no review date at all. How has the Council allowed this to happen?

Question 3: In November 2021, Crediton Town Council became the first in Devon to be awarded the Quality Gold Award for good practice in governance, community engagement, and council improvement. This is still proudly displayed on the Council's website. My understanding is that the award is valid for four years. Does the Council intend to reapply and, if so, what level of award does it realistically expect to achieve now?

The Chair advised that a written response would be submitted by the end of the next week.

2025/285 APOLOGIES

Decision: It was **resolved** to receive and accept apologies from Cllr Brookes-Hocking. (Proposed by Cllr Huxtable) It was also noted that Cllr Backhouse would need to leave the meeting at 19.30.

2025/286 DECLARATIONS OF INTEREST AND REQUESTS FOR DISPENSATIONS

2025/286.1 TO RECEIVE DECLARATIONS OF PERSONAL INTEREST AND DISCLOSABLE PECUNIARY INTERESTS (DPI'S) IN RESPECT OF ITEMS ON THIS AGENDA

No declarations of personal interest or disclosable pecuniary interests were made.

2025/286.2 TO CONSIDER ANY DISPENSATION REQUESTS (REQUESTS SHOULD BE MADE TO THE TOWN CLERK PRIOR TO THE MEETING)

There were no dispensation requests.

2025/287 ORDER OF BUSINESS

It was agreed to bring forward agenda item 292 and discuss this after item 290 to accommodate Cllr Backhouse leaving the meeting early. In addition, planning application 25/00850/LBC would be discussed prior to Cllr Backhouse leaving the meeting.

2025/288 CHAIR'S AND CLERK'S ANNOUNCEMENTS

This item was not discussed.

2025/289 TOWN COUNCIL MINUTES

The Chair advised members that two amendments had been made to the minutes, a grammar amendment under public question time and the inclusion of business names at minute number 2025/113.

Decision: It was **resolved** to approve the minutes of the meeting held on Tuesday, 21 October 2025, as a correct record. (Proposed by Cllr Cochran)

2025/290 MID DEVON DISTRICT COUNCIL PLANNING APPLICATIONS

The following planning applications were discussed:

5/01368/CAT | Notification of intention to remove one alder tree within a Conservation Area | Haywards County Primary School East Street Crediton Devon EX17 3AX (extension requested)

Decision: It was **resolved** to recommend no objection, subject to the Tree Officer's recommendations, with a condition included to plant one or more suitable replacement trees. (Proposed by Cllr Huxtable)

25/01293/FULL | Erection of ground and first floor extensions to existing factory building to include new facade | Buckland Timber Marsh End Lords Meadow Industrial Estate Crediton Devon EX17 1DN (extension requested)

Decision: It was **resolved** to recommend NO OBJECTION. (Proposed by Cllr Harris)

25/01405/CAT | Notification of intention to remove evergreen tree within the conservation area | Winswood Spinney Park Road Crediton Devon EX17 3BS (extension requested)
Decision: It was **resolved** to recommend NO OBJECTION, subject to the Tree Officer's recommendations, with a condition included to plant a suitable replacement tree. (Proposed by Cllr Huxtable)

25/00850/LBC | Listed Building Consent for replacement of existing slate tiles with Spanish slate tiles; replacement of roof battens; repoint chimneys and lead flashings; repair and repainting of windows, sills and repainting of front door, surrounding pillars and cast iron pipes | 4 Union Terrace Crediton Devon EX17 3DY
Decision: It was **resolved** to recommend NO OBJECTION, subject to the works being carried out in the early spring or later in the year to protect the swallows. (Proposed by Cllr Backhouse)

Cllr Backhouse left meeting at 19.23

25/01421/CAT | Notification of intention to reduce the crown of 1 Birch tree by 3m, fell 1 Leylandii Cypress to ground level and reduce the height of 1 Leylandii Cypress within the Conservation Area | Ravensworth Peoples Park Road Crediton Devon EX17 2DA
Decision: It was **resolved** to recommend NO OBJECTION, subject to advice being obtained from MDDC's Tree Officer to ensure the trees are pruned in accordance with their species to reduce epicormic growth and a condition be included to plant a suitable replacement tree. (Proposed by Cllr Cochran)

25/01328/FULL | Replacement of all existing roofs with new materials | Dean View Dean Street Crediton Devon EX17 3EN (extension requested)
Decision: It was **resolved** to recommend NO OBJECTION. (Proposed by Cllr Harris)

25/01458/CAT | Notification of intention to trim overhanging branch to fence line of 21 Chestnut Close of 1 Ash tree (T1) within the Conservation Area | The Beeches Old Tiverton Road Crediton Devon EX17 1EF
Decision: It was **resolved** to recommend NO OBJECTION. (Proposed by Cllr Harris)
Task: Submit planning comments to MDDC. *@Emily Armitage*

2025/291 MID DEVON DISTRICT COUNCIL PLANNING DECISIONS
Decision: The council **noted** the approval of several planning applications by Mid Devon District Council.

2025/292 CREDITON URBAN TASKFORCE [CUT!]
Decision: The report from [CUT!] was received and **noted**. Cllr Backhouse provided an update on recent activities, including the previous action day at George Hill and preparations for the upcoming Remembrance Service at the War Memorial. Volunteers were encouraged to participate in the tidy-up event.

2025/293 PEOPLES PARK
Decision: The report on Peoples Park was received and **noted**. Cllr Fawssett shared positive feedback about the park's maintenance and recent activities,

including the planting of new trees and bulbs. The contributions of local families, particularly the Snow family, were acknowledged. Cllr Fawssett also drew attention to the *It's Your Neighbourhood* certificate recently awarded to the Peoples Park Wildlife Garden, where they were presented Level 5: Outstanding.

2025/294 QUANTIFIED TREE RISK ASSESSMENT

The Council considered the quotations for recommended tree works on all town council land following the Quantified Tree Risk Assessment.
Decision: It was **resolved** to instruct Contractor A to carry out the recommended tree works. (Proposed by Cllr Letch)
Decision: It was **resolved** to allocate £800 from the Tree Works EMR to cover the costs. (Proposed by Cllr Huxtable)

Task: Submit notice to Mid Devon District Council regarding planned tree works in conservation areas before proceeding. *@Emma Anderson*
Task: Instruct Contractor A to carry out tree works identified in the Quantified Tree Risk Assessment report. *@Emma Anderson*

2025/295 INSURANCE 2025/26

Decision: The Council **noted** the insurance schedule for 2025/26.
Task: Seek a revaluation for the Old Landscore School reinstatement value. *@Emma Anderson*

2025/296 EXTERNAL AUDITOR'S REPORT AND CERTIFICATE 2024/25

The Council received the external auditor's report and certificate for 2024/25. The Chair gave clarification regarding assertion 5 relating to risk management arrangements, explaining that the Council had reviewed risk assessments in May 2024 and June 2025. The Council decided not to request a reissue of the auditor's opinion to avoid additional charges. The report was noted.
Decision: The report was **noted**.

2025/297 DEVON LOCAL NATURE RECOVERY STRATEGY (LNRS)

Decision: The consultation was **noted**. The Council encouraged individual members to participate in the consultation online.

2025/298 DATE OF NEXT MEETING

It was noted that the date of the next meeting would be Tuesday, 18 November 2025. Meeting closed at 19.45.

2025/299 REPORTS PACK

Signed ………………………………………………………………………………….……

Dated…………………………………

Receipts for Month 7 **Nominal Ledger Analysis**

Receipt Ref	Name of Payer	£ Amnt Received	£ Debtors	£ VAT	A/c	Centre	£ Amount	Transaction Detail
	Balance Brought Fwd :	**182,449.06**					**182,449.06**	
	Banked **01/10/2025** **976.70**							
#222	Royal British Legion	100.00			1250	470	100.00	VJ Day contribution
#223	Allotment Exhibition	266.82			1150	150	18.90	E19B Rent 25/26
					1170	180	1.83	E19B BAA 25/26
					1150	150	20.10	E23 Rent 25/26
					1170	180	1.94	E23 Rent 25/26
					1150	150	21.30	E5C Rent 25/26
					1170	180	2.06	E5C BAA 25/26
					1150	150	25.80	E10 Rent 25/26
					1170	180	2.49	E10 BAA 25/26
					1150	150	28.50	E28 Rent 25/26
					1170	180	2.76	E28 BAA 25/26
					1150	150	29.70	E29 Rent 25/26
					1170	180	2.87	E29 BAA 25/26
					1150	150	34.20	E2A Rent 25/26
					1170	180	3.31	E2A BAA 25/26
					1150	150	64.80	E14A Rent 25/26
					1170	180	6.26	E14A BAA 25/26
#224	Allotment Barnfield	191.48			1150	160	25.20	B2A Rent 25/26
					1170	180	2.44	B2A BAA 25/26
					1150	160	43.80	B1B Rent 25/26
					1170	180	4.23	B1B BAA 25/26
					1150	160	51.60	B1 Rent 25/26
					1170	180	4.99	B1 BAA 25/26
					1150	160	54.00	B9 Rent 25/26
					1170	180	5.22	B9 BAA 25/26
#225	Allotment Moffats	41.45			1150	170	37.80	M4 Rent 25/26
					1170	180	3.65	M4 BAA 25/26
#226	Youth Club (YW)	1.00			1240	410	1.00	Subs - Girls Group
#227	Youth Club (YW)	10.00			1240	410	10.00	Subs - D&D
#228	Youth Club (YW)	10.00			1240	410	10.00	Subs - D&D
#229	Allotment Exhibition	20.07			1150	150	18.30	E26A Rent 25/26
					1170	180	1.77	E26A BAA 25/26
#230	Allotment Exhibition	20.40			1150	150	18.60	E19A Rent 25/26
					1170	180	1.80	E19A BAA 25/26
#231	Allotment Moffats	40.47			1150	170	36.90	M2 Rent 25/26
					1170	180	3.57	M2 BAA 25/26
#232	Allotment Barnfield	50.01			1150	160	45.60	B3B Rent 25/26
					1170	180	4.41	B3B BAA 25/26
#233	CAHMS	225.00		37.50	1290	130	187.50	Manor Office Licence Fee
	Banked **03/10/2025** **29.61**							
#234	Allotment Exhibition	13.16			1150	150	12.00	E26B Rent 25/26
					1170	180	1.16	E26B BAA 25/26
#235	Allotment Exhibition	16.45			1150	150	15.00	E26 Rent 25/26
					1170	180	1.45	E26 BAA 25/26
	Banked **06/10/2025** **255,486.36**							

Continued on Page 16

Receipts for Month 7 **Nominal Ledger Analysis**

Receipt Ref	Name of Payer	£ Amnt Received	£ Debtors	£ VAT	A/c	Centre	£ Amount	Transaction Detail
#236	Youth Club (YW)	6.00			1240	410	6.00	Panto fee
#237	Youth Club (YW)	6.00			1240	410	6.00	Panto fee
#238	Allotment Exhibition	25.33			1150	150	23.10	E18A Rent 25/26
					1170	180	2.23	E18A BAA 25/26
#239	Allotment Exhibition	74.03			1150	150	67.50	E25 Rent 25/26
					1170	180	6.53	E25 Rent 25/26
#240	Mid Devon District Council	255,375.00			1076	100	255,375.00	Precept - 2nd payment
	Banked **08/10/2025**	**21.40**						
#241	Youth Club (YW)	1.00			1240	410	1.00	Subs - Girls Group
#242	Allotment Barnfield	20.40			1150	160	18.60	B12 Rent 25/26
					1170	180	1.80	B12 BAA 25/26
	Banked **09/10/2025**	**2,568.88**						
#243	Allotment Exhibition	16.45			1150	150	15.00	E10B Rent 25/26
					1170	180	1.45	E10B BAA 25/26
#244	HMRC	2,552.43			105		2,552.43	VAT Return (Q2)
	Banked **10/10/2025**	**47.71**						
#245	Allotment Exhibition	23.03			1150	150	21.00	E3 Rent 25/26
					1170	180	2.03	E3 BAA 25/26
#246	Allotment Exhibition	24.68			1150	150	22.50	E3C Rent 25/26
					1170	180	2.18	E3C BAA 25/26
	Banked **13/10/2025**	**30.93**						
#247	Allotment Barnfield	30.93			1150	160	28.20	B1D Rent 25/26
					1170	180	2.73	B1D BAA 25/26
	Banked **14/10/2025**	**38.16**						
#248	Allotment Barnfield	38.16			1150	160	34.80	B11 Rent 25/26
					1170	180	3.36	B11 BAA 25/26
	Banked **16/10/2025**	**91.15**						
#249	Youth Club (YW)	1.00			1240	410	1.00	Subs - Girls Group
#250	Allotment Exhibition	20.73			1150	150	18.90	E29C Rent 25/26
					1170	180	1.83	E29C BAA 25/26
#251	Allotment Exhibition	28.95			1150	150	26.40	E18 Rent 25/26
					1170	180	2.55	E18 BAA 25/26
#252	Allotment Exhibition	40.47			1150	150	36.90	E24 Rent 25/26
					1170	180	3.57	E24 BAA 25/26
	Banked **17/10/2025**	**145.75**						
#253	Allotment Barnfield	23.03			1150	160	21.00	B12D Rent 25/26
					1170	180	2.03	B12D BAA 25/26
#254	Allotment Barnfield	23.69			1150	160	21.60	B7B Rent 25/26
					1170	180	2.09	B7B BAA 25/26
#255	Allotment Exhibition	25.00			1150	150	22.80	E5D Rent 25/26
					1170	180	2.20	E5D BAA 25/26
#256	Allotment Barnfield	32.90			1150	160	30.00	B1E Rent 25/26
					1170	180	2.90	B1E BAA 25/26
#257	Allotment Barnfield	41.13			1150	160	37.50	B10 Rent 25/26
					1170	180	3.63	B10 BAA 25/26

Continued on Page 17

Receipts for Month 7 | **Nominal Ledger Analysis**

Receipt Ref	Name of Payer		£ Amnt Received	£ Debtors	£ VAT	A/c	Centre	£ Amount	Transaction Detail
	Banked **20/10/2025**	**30.60**							
#258	Allotment Barnfield		30.60			1150	160	27.90	B2E Rent 25/26
						1170	180	2.70	B2E BAA 25/26
	Banked **21/10/2025**	**63.17**							
#259	Allotment Barnfield		26.32			1150	160	24.00	B14B Rent 25/26
						1170	180	2.32	B14B BAA 25/26
#260	Allotment Exhibition		36.85			1150	150	33.60	E6D Rent 25/26
						1170	180	3.25	E6D BAA 25/26
	Banked **23/10/2025**	**60.54**							
#261	Allotment Exhibition		30.27			1150	150	27.60	E1 Rent 25/26
						1170	180	2.67	E1 BAA 25/26
#262	Allotment Exhibition		30.27			1150	150	27.60	E20A Rent 25/26
						1170	180	2.67	E20A BAA 25/26
	Banked **27/10/2025**	**1,042.58**							
#263	Allotment Barnfield		42.11			1150	160	38.40	B7 Rent 25/26
						1170	180	3.71	B7 BAA 25/26
#264	Allotment Barnfield		52.31			1150	160	15.00	B9A Rent 25/26
						1170	180	1.45	B9A BAA 25/26
						1150	160	32.70	B13B Rent 25/26
						1170	180	3.16	B13B BAA 25/26
#265	Allotment Barnfield		64.16			1150	160	58.50	B8 Rent 25/26
						1170	180	5.66	B8 BAA 25/26
#266	Devon County Council		884.00			1270	410	884.00	Grass cutting contribution
	Banked **28/10/2025**	**8.75**							
#267	Allotment Barnfield		8.75			1150	160	8.75	B1G Rent 25/26 (part payment)
	Banked **29/10/2025**	**37.51**							
#268	Allotment Barnfield		37.51			1150	160	34.20	B11C Rent 25/26
						1170	180	3.31	B11C BAA 25/26
	Total Receipts for Month	260,679.80		0.00	37.50			260,642.30	
	Cashbook Totals	443,128.86		0.00	37.50			443,091.36	

Continued on Page 18

Payments for Month 7

Nominal Ledger

Date	Payee Name	Reference	£ Total Amnt	£ Creditors	£ VAT	A/c	Centre	£ Amount	Transaction Detail
01/10/2025	Post Office	#359	5.85			4065	120	5.85	Postage
01/10/2025	Source for Business	DD #360	365.69			4235	150	365.69	Water - Exhibition Road
01/10/2025	[redacted] Lee	SO #361	1,408.33			4390	250	1,408.33	Manor Office rent - Oct
02/10/2025	EE Ltd	DD #362	21.60		3.60	4720	410	18.00	Youth mobile phone bill
02/10/2025	[redacted] Snell	BACS #363	50.00			4190	130	50.00	Staff development
02/10/2025	VOYC Devon	BACS #364	90.00			4190	130	30.00	Youth - CPT Group 2
						4720	410	60.00	Youth - CPT Group 2
02/10/2025	VOYC Devon	BACS #365	160.00			4720	410	80.00	Youth - CPT Group 5
						4190	130	80.00	Youth - CPT Group 5
02/10/2025	Crediton Auto Services	BACS #366	237.06			4235	170	237.06	Water - Moffats allotments
02/10/2025	[redacted] Kelly	BACS #367	450.00			4390	250	450.00	Office move - disposal
02/10/2025	VOYC Devon	BACS #368	80.00			4720	410	80.00	Youth - CPT Group 5
02/10/2025	Mid Devon District Council	BACS #369	450.00			4720	410	450.00	Youth Club - room hire
03/10/2025	Libraries Unlimited SW	CARD #370	0.80			4060	120	0.80	Printing fee
06/10/2025	Vinted	CARD #371	4.57			4720	410	4.57	Youth - fancy dress
06/10/2025	Vinted	CARD #372	6.67			4720	410	6.67	Youth - fancy dress
06/10/2025	[redacted] Snell	BACS #373	50.00			4190	130	50.00	Staff development
06/10/2025	House of Flags	BACS #374	905.40		150.90	4230	230	754.50	Flagpole repair
06/10/2025	Devon County Council	BACS #375	144.00		24.00	4140	130	120.00	Advert - Youth vacancy
06/10/2025	Vinted	CARD #371	-4.57			4720	410	-4.57	Youth - fancy dress
07/10/2025	Cloudy IT	DD #376	28.80		4.80	4070	120	24.00	IT support - tablets
09/10/2025	British Gas	DD #377	39.30		1.87	4290	340	37.43	Electricity - Newcombes toilet
10/10/2025	Tesco	CARD #378	42.43			4720	410	42.43	Youth - girls group supplies
10/10/2025	Bang Bang Boxing Ltd	BACS #379	500.00			4720	410	500.00	Youth - boxing intervention
14/10/2025	Devon County Council	CARD #380	240.00			4650	390	240.00	CinC - TTRO fee
14/10/2025	Nexus Open Systems	DD #381	399.72		66.62	4070	120	333.10	IT Support - Sept/Oct
15/10/2025	C Kelly	BACS #382	18.29			4720	410	18.29	Expenses - youth supplies
15/10/2025	Adams	BACS #383	23.87		3.98	4020	365	19.89	Town maintenance supplies
15/10/2025	Devon County Council	BACS #384	62.10		2.10	4720	410	60.00	DBS checks - IG
15/10/2025	DTR Garden Services	BACS #385	150.00			4230	250	150.00	Bungalow garden - clearance
15/10/2025	GeoXphere Ltd	BACS #386	180.00		30.00	4090	120	150.00	Parish Online - map software
15/10/2025	DALC	BACS #387	180.00		30.00	4190	130	150.00	DALC AGM & Conference
15/10/2025	Hooper Services	BACS #388	246.00		41.00	4250	190	205.00	PP - grass cutting
15/10/2025	River Media Devon Ltd	BACS #389	489.60		81.60	4660	390	408.00	CinC - One Mag advert
15/10/2025	GCW Services	BACS #390	600.00		100.00	4470	300	500.00	Barnfield leak repair
15/10/2025	Select Electric Ltd	BACS #391	4,397.29		732.88	4570	270	3,664.41	Relocate CCTV equip.
17/10/2025	British Gas	DD #392	6.08		0.29	4290	250	5.79	Standing charge - front office
17/10/2025	British Gas	DD #393	55.44		2.64	4290	250	52.80	Electricity - Bungalow
20/10/2025	Vinted	CARD#394	5.09			4720	410	5.09	Youth - fancy dress
20/10/2025	[redacted] Snell	BACS #395	50.00			4190	130	50.00	Staff development
20/10/2025	[redacted] Lane	BACS #396	660.00		110.00	4560	360	550.00	QTRA - advanced assessments

Continued on Page 19

Payments for Month 7 | **Nominal Ledger**

Date	Payee Name	Reference	£ Total Amnt	£ Creditors	£ VAT	A/c	Centre	£ Amount	Transaction Detail
20/10/2025	Eve Valley Maintenance Service	BACS #397	3,998.40		666.40	4620	380	3,332.00	Floral watering
20/10/2025	Sutton & Cavill	BACS #398	7,602.00		1,267.00	4230	250	6,335.00	Decorating - 8 & 8a North St
						328	0	-6,335.00	Decorating - 8 & 8a North St
						6000	250	6,335.00	Decorating - 8 & 8a North St
21/10/2025	Morrisons	CARD #399	15.05			4440	250	15.05	Meeting refreshments
22/10/2025	Wage payments	BACS #400	11,639.75			4000	110	8,655.37	Salaries - Oct
						4005	110	2,984.38	Salaries - Oct
22/10/2025	Peninsula Pensions	BACS #401	3,648.36			4040	110	2,947.90	Pensions - Oct
						4040	110	700.46	Pensions - Oct
22/10/2025	HMRC	BACS #402	4,332.86			4030	110	3,684.84	NI/PAYE - October
						4010	110	648.02	NI/PAYE - October
23/10/2025	BT	DD #403	80.80		13.47	4075	120	67.33	Office - Broadband
23/10/2025	Post Office	CARD #404	1.70			4065	120	1.70	Postage
24/10/2025	Everflow	DD #405	44.86			4235	250	18.24	Water charges
						4235	340	26.62	Water charges
27/10/2025	Big Image Ltd	CARD #406	20.00			4610	380	20.00	SWIB awards photo
27/10/2025	CCLA	TRF #407	89,003.07			235		89,003.07	Transfer from Co-op to CCLA
27/10/2025	Concorde	DD #408	18.04		3.01	4060	120	15.03	Printing charges
27/10/2025	Nexus Open Systems	DD #409	233.22		38.87	4070	120	194.35	IT support - Oct/Nov
27/10/2025	C Kelly	BACS #410	21.41			4720	410	21.41	Expenses - GG refreshments
27/10/2025	NALC	BACS #411	42.00		7.00	4190	130	35.00	Training LBH - planning f/work
27/10/2025	R Avery	BACS #412	2.50			4440	250	2.50	Expenses - meeting refreshment
27/10/2025	[redacted] Corah	BACS #413	100.00			4120	120	100.00	Mayoral board
27/10/2025	Riverside Plant Nurseries	BACS #414	326.78		54.46	4590	380	272.32	Autumn plants
27/10/2025	PKF Littlejohn LLP	BACS #415	1,638.00		273.00	4080	120	1,365.00	AGAR YE 2025
27/10/2025	DB Digital	BACS #416	1,743.80		290.63	4110	120	1,453.17	MO - network relocation
27/10/2025	Mid Devon District Council	BACS #417	75.00			4720	410	75.00	Youth Club - room hire
27/10/2025	[redacted] Stephenson	BACS #421	-65.88			4005	110	-65.88	Salary repayment
28/10/2025	Post Office	CARD #418	0.87			4065	120	0.87	Postage
30/10/2025	[redacted] Snell	BACS #419	50.00			4190	130	50.00	Staff development
31/10/2025	Concorde	DD #420	179.28		29.88	4075	120	149.40	Telephone charges
	Total Payments for Month		137,551.28	0.00	4,030.00			133,521.28	
	Balance Carried Fwd		305,577.58						
	Cashbook Totals		443,128.86	0.00	4,030.00			439,098.86	

Receipts for Month 7 **Nominal Ledger Analysis**

Receipt Ref	Name of Payer		£ Amnt Received	£ Debtors	£ VAT	A/c	Centre	£ Amount	Transaction Detail
	Balance Brought Fwd :		**597,747.43**					**597,747.43**	
	Banked **02/10/2025**	**1,977.24**							
CCLA #7	CCLA		1,977.24			1090	120	1,977.24	Interest on account
	Banked **27/10/2025**	**89,003.07**							
TRF #407	Co-Operative 9217		89,003.07			200		89,003.07	Transfer from Co-op to CCLA
	Total Receipts for Month	90,980.31		0.00	0.00			90,980.31	
	Cashbook Totals	688,727.74		0.00	0.00			688,727.74	

Continued on Page 2

Payments for Month 7

Date	Payee Name	Reference	£ Total Amnt	£ Creditors	£ VAT	A/c	Centre	£ Amount	Transaction Detail
			0.00						
	Total Payments for Month		0.00	0.00	0.00			0.00	
	Balance Carried Fwd		688,727.74						
	Cashbook Totals		688,727.74	0.00	0.00			688,727.74	

Nominal Ledger columns: A/c, Centre, £ Amount, Transaction Detail

Bank Reconciliation Statement as at 31/10/2025
for Cashbook 1 - Co-Operative 9217

Bank Statement Account Name (s)	Statement Date	Page	Balances
Co-Operative Current 15006951	31/10/2025	329	305,577.58
			305,577.58

Unpresented Payments (Minus)	**Amount**	
	0.00	
		0.00
		305,577.58
Unpresented Receipts (Plus)		
	0.00	
		0.00
		305,577.58
	Balance per Cash Book is :-	**305,577.58**
	Difference is :-	**0.00**

R Avery (Clerk/RFO):

Name .... Signed .... Date ....

Signatory 2:

Name .... Signed .... Date ....

Signatory 1:

Name .... Signed .... Date ....

Bank Reconciliation Statement as at 31/10/2025
for Cashbook 7 - CCLA

Bank Statement Account Name (s)	Statement Date	Page	Balances
CCLA	31/10/2025		688,727.74
			688,727.74

Unpresented Payments (Minus)	Amount	
	0.00	
		0.00
		688,727.74

Unpresented Receipts (Plus)		
	0.00	
		0.00
		688,727.74

Balance per Cash Book is :-	**688,727.74**
Difference is :-	**0.00**

R Avery (Clerk & RFO):

Name .... Signed .... Date ....

Signatory 2:

Name .... Signed .... Date ....

Signatory 1:

Name .... Signed .... Date ....

Bank Reconciliation Statement as at 31/10/2025
for Cashbook 3 - Nationwide Account 7276

Bank Statement Account Name (s)	Statement Date	Page	Balances
Nationwide Account 90097276	31/10/2025		0.00
			0.00

Unpresented Payments (Minus)	**Amount**	
	0.00	
		0.00
		0.00

Unpresented Receipts (Plus)		
	0.00	
		0.00
		0.00

Balance per Cash Book is :-	**0.00**
Difference is :-	**0.00**

R Avery (Clerk & RFO):

Name .... Signed .... Date ....

Signatory 2:

Name .... Signed .... Date ....

Signatory 1:

Name .... Signed .... Date ....

Crediton Town Council FY 2025-26

Bank - Cash and Investment Reconciliation as at 31 October 2025

Confirmed Bank & Investment Balances

Bank Statement Balances

31/10/2025	Co-Operative Current 15006951	305,577.58	
31/10/2025	Nationwide Account 90097276	0.00	
31/10/2025	CCLA	688,727.74	
			994,305.32

Receipts not on Bank Statement

	0.00
Closing Balance	**994,305.32**

All Cash & Bank Accounts

1	Co-Operative C/Account 9217	305,577.58
3	Nationwide Account 7276	0.00
7	CCLA	688,727.74
	Other Cash & Bank Balances	0.00
	Total Cash & Bank Balances	**994,305.32**

The **co-operative** bank

co-operativebank.co.uk/business

***phone 03457 213 213**

MRS R AVERY
Manor Office
6 North Street
Credition
Devon
EX17 2BR

047823 *****

Charity And Community Bank Account

Summary

Account title
CREDITON TOWN COUNCIL

Sort code
089299

Account number
65809217 00

Statement date
3 November 2025

Statement number
329

Page number
1 of 1

Statement opening balance
397,876.83

Total withdrawals
94,935.64

Total deposits
1,154.72

Statement closing balance
304,095.91 S

International Bank Account Number
GB41 CPBK 0892 9965 8092 17

Bank Identification Code
CPBK GB22

Date	Description	Withdrawals	Deposits	Balance
24 OCT 25	OPENING BALANCE			397,876.83
27 OCT 25	[redacted]	20.00		
27 OCT 25	[redacted]	89,003.07		
27 OCT 25	[redacted]	18.04		
27 OCT 25	[redacted]	233.22		
27 OCT 25	[redacted]	21.41		
27 OCT 25	[redacted]	42.00		
27 OCT 25	[redacted]	2.50		
27 OCT 25	[redacted]	100.00		
27 OCT 25	[redacted]	326.78		
27 OCT 25	[redacted]	1,638.00		
27 OCT 25	[redacted]	1,743.80		
27 OCT 25	[redacted]	75.00		
27 OCT 25	[redacted]		42.11	
27 OCT 25	[redacted]		52.31	
27 OCT 25	[redacted]		64.16	
27 OCT 25	[redacted]		65.88	
27 OCT 25	[redacted]		884.00	305,761.47
28 OCT 25	[redacted]	0.87		
28 OCT 25	[redacted]		8.75	305,769.35
29 OCT 25	[redacted]		37.51	305,806.86
30 OCT 25	[redacted]	50.00		305,756.86
31 OCT 25	[redacted]	179.28		305,577.58
3 NOV 25	[redacted]	51.74		
3 NOV 25	[redacted]	21.60		
3 NOV 25	[redacted]	1,408.33		304,095.91 S
	Statement closing balance			**304,095.91 S**

Abbreviations: **S** Sub Total (Intermediate Balance) **OD** Overdrawn Balance **OD/S** Overdrawn Intermediate Balance **NSTF** Non Sterling Transaction Fee.
Details of overdraft interest rates are shown overleaf. Details of calculations of interest charged are available on request.

CCLA
GOOD INVESTMENT

Statement of Account

Mrs Rachel Avery
Manor Office
6 North Street
Credition
EX17 2BR

5 November 2025

Account name: **CREDITON TOWN COUNCIL**
Account number: **PS3078933-001**
Statement period: **30/09/2025 to 31/10/2025**

Account summary

Total valuation as at 31 October 2025	**£688,727.74**
Total valuation as at last statement at 30 September 2025	**£597,747.43**

Holdings as at 31 October 2025

Fund name	Unit/share holdings	Price per unit/share	Value
Public Sector Deposit Fund SC4 - Public Sector GB00B3LDFH01	688,727.7400	£1.00	£688,727.74

Total value
£688,727.74

Transactions for the period from 30 September 2025 to 31 October 2025

Public Sector Deposit Fund SC4 - Public Sector

Transaction date	Transaction type	Unit/shares	Price per unit/share	Amount (GBP)
02/10/2025	Income Reinvestment	1,977.2400	£1.0000	£1,977.24
28/10/2025	Deposit	89,003.0700	£1.0000	£89,003.07

The average Fund yield for this period was 4.01% p.a.

Income for the period is as follows:

Month	Date paid	Method	Amount (£)	Destination
Oct 2025	04/11/2025	Reinvestment	£2,079.74	PS3078933-001

All CCLA forms are available on our website: **www.ccla.co.uk/resources/client-documentation**. Please ensure that you download and use the latest available form to make any transaction or amendment. Using an old form will result in the instruction being rejected.

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

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

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

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

Year To Date Budget 2025-2026

EXPENDITURE	Budget	April	May	June	July	August	Sept	Oct	Nov	Dec	Jan	Feb	March	EXPENDITURE	%Budget Spent	Remaining	Total Spend
Salaries														**Salaries**			
Salaries, Including NI & Pensions	240,000	18,264	18,024	17,692	17,554	19,480	18,888	19,555						Salaries, Including NI & Pensions	54%	110,543	129,457
Payroll	300													Payroll		300	
Office Administration														**Office Administration**			
Photocopier/Printing	1,000	(140)	140	55	157		110	16						Photocopier/Printing	34%	662	338
Postage	250	4		6	51	4	5	8						Postage	31%	172	78
IT Support	6,200	517	528	528	363	690	525	551						IT Support	60%	2,498	3,702
Telephone/Broadband	1,800	149	149	149	149	149	149	217						Telephone/Broadband	62%	689	1,111
Audit Fees	2,500		395					1,365						Audit Fees	70%	740	1,760
Stationery	250	16	14	24	2		29							Stationery	34%	165	85
Software	4,000	379	1,250					150						Software	44%	2,221	1,779
Reference books	150													Reference books		150	
Security Waste Collection	50				12									Security Waste Collection	24%	38	12
Legal/Professional Services*	5,000	885			1,032		2,125							Legal/Professional Services*	81%	958	4,042
Insurance	5,500		4,283		1,054									Insurance	97%	163	5,337
Office Equipment	1,500							1,453						Office Equipment	97%	47	1,453
Other	500	2	70					100						Other	34%	328	172
Office Supplies/Consumables	500	77	62	19	43	17	81							Office Supplies/Consumables	60%	201	299
Defibrillator Renewal (approved from General Res)	-			1,800										Defibrillator Renewal	-	1,800	1,800
Council and Councillors														**Council and Councillors**			
Councillor/Clerk Expenses	1,200	608	20		117									Councillor/Clerk Expenses	62%	455	745
Councillor e-mail addresses	600													Councillor e-mail addresses		600	
Advertising	750					66		120						Advertising	25%	564	186
Mayor's Allowance	600													Mayor's Allowance		600	
Councillor Allowances	1,440					624								Councillor Allowances	43%	816	624
Annual Town Meeting	400			54										Annual Town Meeting	14%	346	54
Mayor's Reception	2,000													Mayor's Reception		2,000	
Hospitality	200													Hospitality		200	
Remembrance Day	1,200													Remembrance Day		1,200	
Website	1,800	275												Website	15%	1,525	275
Website Accessibility Work	-													Website Accessibility Work		-	
Subscriptions	2,500	1,423	108											Subscriptions	61%	969	1,531
Staff/Councillor Training	4,000				160			495						Staff/Councillor Training	16%	3,345	655
Honorarium	400													Honorarium		400	
Parking Permit	600													Parking Permit		600	
Public Consultations	500													Public Consultations		500	
Meeting Room Charges	500		29		74		49							Meeting Room Charges	30%	348	152
Civic Functions	6,000													Civic Functions		6,000	
Allotments														**Allotments**			
Exhibition Road general/scheduled maintenance	950		130		125	65	440							Exhibition Road general/scheduled maintenance	80%	190	760
Exhibition Road water/water maintenance and repairs	750							366						Exhibition Road water/water maintenance and repairs	49%	384	366
Barnfield general/scheduled maintenance	900		220			125								Barnfield general/scheduled maintenance	38%	555	345
Barnfield water/water maintenance and repairs	750					277								Barnfield water/water maintenance and repairs	37%	473	277
Moffats general/scheduled maintenance	200													Moffats general/scheduled maintenance		200	
Moffats water/water maintenance and repairs	500				89			237						Moffats water/water maintenance and repairs	65%	174	326
Boniface Allotments Assocation fees	300													Boniface Allotments Assocation fees		300	
Property and Assets														**Property and Assets**			
Peoples Park maintenance	3,000						700							Peoples Park maintenance	23%	2,300	700
Peoples Park grass cutting	3,000		480		410	410		205						Peoples Park grass cutting	50%	1,495	1,505
Peoples Park Memorial Garden	1,250													Peoples Park Memorial Garden		1,250	
Peoples Park Wildlife Area	250													Peoples Park Wildlife Area		250	
Upper Deck general maintenance and cleaning	500		100			25								Upper Deck general maintenance and cleaning	25%	375	125
Bandstand electricity	250			3	3		5							Bandstand electricity	4%	239	11
Bandstand cleaning and general maintenance	750													Bandstand cleaning and general maintenance		750	
War Memorial netting	-													War Memorial netting		-	
War Memorial cleaning and general maintenance	350													War Memorial cleaning and general maintenance		350	
Street Furniture general maintenance	1,500							755	525					Street Furniture general maintenance	85%	221	1,280
Street Furniture bus shelter maintenance	-													Street Furniture bus shelter maintenance		-	
Town Clock	750													Town Clock		750	
Stoney Park maintenance	750		400											Stoney Park maintenance	53%	350	400
Boniface Statue maintenance and cleaning	350													Boniface Statue maintenance and cleaning		350	

Millenium Cross maintenance and cleaning	150											
Garage rental	1,850			910								
Public open spaces (SPG & Fulda Crescent)	1,500		305		105	95						
Newcombes Meadow toilets water	500	20	27	27	27	27	70	27				
Newcombes Meadow toilets electricity	600	9	47	45	45	45	46	37				
Newcombes Meadow toilets supplies & repairs	400	100										
Newcombes Meadow toilets door locking	200											
Old Landscore School electricity	1,000	33	32	39	38	38	38					
Old Landscore School equipment	500											
Old Landscore School water charges	400	(38)	38		55							
Old Landscore School telephone/broadband	-											
Old Landscore School maintenance	2,000											
Old Landscore School business rates	4,000			2,970								
Old Landscore School insurance	-											
Annual QTRA	1,000						1,153					
Additional tree works	3,000							550				
Town maintenance contract	13,000		1,146	1,194	1,335	1,478	1,305	20	2,906			
General Small works	3,000	150		77		150	1,996	500				
CCTV	11,000			2,630	150			3,664				
Council Offices												
Bungalow rent & costs	15,000	833	3,296	2,242	2,710	2,242	2,242	450				
Main office rent	7,500					6,039		1,408				
Electricity	2,500	138	194	154	438	151	420	59				
Water	400	19	21	26	19	25	12	18				
Fire Extinguishers	350	43										
General Premises Maintenance	500				115		117	150				
Business rates	3,500	323	319	638	319	319						
Refreshments	120		7	3	10		14	18				
Floral Crediton												
Plants/Flowers	2,500			1,542	84			272	361	200		
Awards Evening	100							20				
Hanging baskets/troughs & watering	7,000				3,332			3332				
Other Floral costs	500				60		38					
New planters (replacements)	1,000											
Christmas in Crediton												
Repeat Costs	13,500						207	240				
Community Participation	7,500							408				
New Infrastructure	4,000											
Miscellaneous	1,000											
VE Day												
General expenditure - events (transfer from EMR)	4,505		2,736	1,664	240	336						
Big Boniface Bash												
General expenditure - events (transfer from EMR)	5,009			2,731	1,855							
Crediton Food Festival												
General expenditure - events (transfer from EMR)	3,088		384	20	3,150	3,248	40					
VJ Day												
General expenditure - events (transfer from EMR)	2,480					290	75					
Additional Services												
DCC grass cutting	5,000											
Youth Work*	6,000	300	82	30	1,050	58	211	1,417				
Annual grants to community groups	50,000	42,225										
Crediton Urban Taskforce	500											
Budget Spend	**498,892**	**66,614**	**35,036**	**37,272**	**36,532**	**36,473**	**31,090**	**38,183**	**3,792**	**200**		

EXPENDITURE: Ear Marked Reserves**	**Budget**											
EMR 370: VE Day	-	475										
EMR 349: St Boniface/Devon Day	-	1,060										
EMR 334: Allotments			1,180									
EMR 328: Premises			440					6,335				
EMR 338: Council Building Fund				4,000	1,000	1,800						

Millenium Cross maintenance and cleaning		**150**	
Garage rental	**49%**	**940**	**910**
Public open spaces (SPG & Fulda Crescent)	**34%**	**995**	**505**
Newcombes Meadow toilets water	**45%**	**275**	**225**
Newcombes Meadow toilets electricity	**46%**	**326**	**274**
Newcombes Meadow toilets supplies & repairs	**25%**	**300**	**100**
Newcombes Meadow toilets door locking		**200**	
Old Landscore School electricity	**22%**	**782**	**218**
Old Landscore School equipment		**500**	
Old Landscore School water charges	**14%**	**345**	**55**
Old Landscore School telephone/broadband		**-**	
Old Landscore School maintenance		**2,000**	
Old Landscore School business rates	**74%**	**1,030**	**2,970**
Old Landscore School insurance		**-**	
Annual QTRA	**115%**	**- 153**	**1,153**
Additional tree works	**18%**	**2,450**	**550**
Town maintenance contract	**72%**	**3,616**	**9,384**
General Small works	**96%**	**127**	**2,873**
CCTV	**59%**	**4,556**	**6,444**
Council Offices			
Bungalow rent & costs	**93%**	**985**	**14,015**
Main office rent	**99%**	**53**	**7,447**
Electricity	**62%**	**946**	**1,554**
Water	**35%**	**260**	**140**
Fire Extinguishers	**12%**	**307**	**43**
General Premises Maintenance	**76%**	**118**	**382**
Business rates	**55%**	**1,582**	**1,918**
Refreshments	**43%**	**68**	**52**
Floral Crediton			
Plants/Flowers	**98%**	**41**	**2,459**
Awards Evening	**20%**	**80**	**20**
Hanging baskets/troughs & watering	**95%**	**336**	**6,664**
Other Floral costs	**20%**	**402**	**98**
New planters (replacements)		**1,000**	
Christmas in Crediton			
Repeat Costs	**3%**	**13,053**	**447**
Community Participation	**5%**	**7,092**	**408**
New Infrastructure		**4,000**	
Miscellaneous		**1,000**	
VE Day			
General expenditure - events	**110%**	**- 471**	**4,976**
Big Boniface Bash			
General expenditure - events	**92%**	**423**	**4,586**
Crediton Food Festival			
General expenditure - events	**222%**	**- 3,754**	**6,842**
VJ Day			
General expenditure - events	**15%**		**365**
Additional Services			
DCC grass cutting		**5,000**	
Youth Work*	**52%**	**2,852**	**3,148**
Annual grants to community groups	**84%**	**7,775**	**42,225**
Crediton Urban Taskforce		**500**	
Budget Spend	**57%**	**211,585**	**285,192**

EXPENDITURE: Ear Marked Reserves**			
EMR 370: VE Day			
EMR 349: St Boniface/Devon Day			
EMR 334: Allotments			
EMR: Premises			

EMR 336: Localism Projects				4,900													
EMR 371: VJ Day				20													
EMR: Elections							16,702										
EMR: Upper Deck							350										
Sub Total		**1,535**	**1,620**	**8,920**	**1,000**	**1,800**	**17,052**	**6,335**						**Sub Total**			
Total Spend inc reserves	**498,892**	**68,149**	**36,656**	**46,192**	**37,532**	**38,273**	**48,142**	**44,518**	**3,792**	**200**				**Total Spend inc reserves**	**65%**	**175,438**	**323,454**
INCOME	**Budget**													**INCOME**	**%Budget**	**Balance**	**Total Income**
Precept	510,750	255,375						255,375						Precept	**100%**	**-**	**510,750**
Interest received	18,000	1,837	2,153	2,168	2,078	2,772	2,075	1,977						Interest received	**84%**	**2,940**	**15,060**
Youth grants received	10,000	5,000					4,900							Youth grants received	**99%**	**100**	**9,900**
Youth donations received		131	102	239	173	7	79	35						Youth donations received			
Allotment rent & BAA membership	4,000	(35)	18	56	6		2,528	1,508						Allotment rent & BAA membership	**102%**	**- 81**	**4,081**
Other income: wayleave	15		19											Other income: wayleave	**127%**	**(4)**	**19**
Room hire fees received			72	42			72	188						Room hire fees received			
Other income: Newcombes toilet survey		1,100												Other income: Newcombes toilet survey			
Other income: Food Festival transfer		340												Other income: Food Festival transfer			
Grants received: Cluster meetings			250											Grants received: Cluster meetings			
Big Boniface Bash: Stallholder fees received			100	365										Big Boniface Bash: Stallholder fees received			
Big Boniface Bash: Sponsorship received			500											Big Boniface Bash: Sponsorship received			
VE Day: Donations received			190											VE Day: Donations received			
Grants received: Event barriers				120													
Donations received: CCTV				1,000													
Crediton Food Festival: Stallholder fees received				1,600	1,685	50											
Crediton Food Festival: Sponsorship received					1,000		300										
Gazebo hire fees						80											
VJ Day: Donations received								100									
Grass cutting contribution								884									
Sub Total	**542,765**	**263,748**	**3,404**	**5,590**	**4,942**	**2,909**	**9,954**	**260,067**						**Sub Total**			**550,614**
INCOME: Ear Marked Reserves	**Budget**													**INCOME: Ear Marked Reserves**			
370: VE Day	-	380												370: VE Day			**380**
Sub Total		**380**												**Sub Total**			**380**
Total Income inc reserves	**542,765**	**264,128**	**3,404**	**5,590**	**4,942**	**2,909**	**9,954**	**260,067**						**Total Income inc reserves**			**550,994**

Please see EMR tab for net movement of EMRs

Earmarked Reserves		Balance as 1 April 2025	April income*	April Expenditure	May Expenditure	June Expenditure	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Current balance
320	EMR - Elections	15,000.00	2,500.00						-16,702.13							797.87
321	EMR - Citizen Badges	500.00														500.00
322	EMR - St.Furniture/Small Work	4,479.26	20.74													4,500.00
323	EMR - Economic Development	10,000.00														10,000.00
324	EMR - P3 Parish Paths	1,966.17	3.83													1,970.00
325	EMR - Floral Crediton	2,344.00	166.00													2,510.00
326	EMR - Town Clock	1,000.00														1,000.00
327	EMR - Upper Deck	960.00	40.00						-350.00							650.00
328	EMR - Premises	13,950.00	1,050.00		-439.95					-6,335.00						8,225.05
329	EMR - CCTV	25,000.00														25,000.00
330	EMR - Boniface Statue	9,780.00	220.00													10,000.00
331	EMR - War Memorial	9,994.00	6.00													10,000.00
332	EMR - Band Stand	10,600.00														10,600.00
333	EMR - Mayors Chain	1,000.00														1,000.00
334	EMR - Allotments	11,936.09	44.00		-1,180.09											10,800.00
335	EMR - Neighbourhood Planning	3,749.00	51.00													3,800.00
336	EMR - Localism Projects	25,000.00	10,000.00			-4,900.00										30,100.00
337	EMR - General Legal/Prof Fees	6,821.00	179.00													7,000.00
338	EMR - Council Building Fund	199,933.99	15,000.00			-4,000.00	-1,000.00	-1,800.00								208,133.99
339	EMR - IT Equipment/Support	5,979.01	20.99													6,000.00
340	EMR - Staffing Costs	15,000.00														15,000.00
341	EMR - Newcombes Meadow Money	6,732.00	18.00													6,750.00
342	EMR - Tree Works	3,000.00														3,000.00
343	EMR - FP19 - Repairs															0.00
344	EMR - OLS Project	21,000.00	5,000.00													26,000.00
345	EMR - Christmas in Crediton	9,830.00	170.00													10,000.00
346	EMR - Grants	5,843.30														5,843.30
347	EMR - Civilian Flag Bearer	356.80	43.20													400.00
348	EMR - Salt Spreader	165.00	10.00													175.00
349	EMR - St Boniface/Devon Day	6,058.38	10.37	-1,060.00	-5,008.75											0.00
351	EMR - DCC Feasibility study	190.00														190.00
352	EMR - PP Wildlife Area	130.00														130.00
353	EMR - Defibrillator Project															-
354	EMR - Xmas Lights Ren/Repairs	708.20	291.80													1,000.00
356	EMR - Incredible Edibles TS															-
357	EMR - Allotment Access Project	877.56	2.44													880.00
358	EMR - Traffic & Urban Realm FS															-
359	EMR - Diversity Festival	750.00														750.00
360	EMR - P3 Tinpot Handrail															0.00
361	EMR - Tinpot Lane															0.00
362	EMR - Benches	4,652.00	98.00													4,750.00
363	EMR - Fingerpost	141.52	8.48													150.00
364	EMR - Project Initiation Fund	9,000.00														9,000.00
365	EMR - Youth PCC Grant	176.11														176.11
366	EMR - Youth underspend 24/25	1,609.15														1,609.15
367	EMR - LA Services	45,000.00	24,000.00													69,000.00
368	EMR - Telephone box	2,500.00														2,500.00
369	EMR - Food Festival	3,088.04			-3,088.04											0.00
370	EMR - VE Day	4,600.00	380.00	-475.00	-4,505.00											0.00
371	EMR - VJ Day	2,500.00				-19.99	-2,480.01									0.00
372	EMR - Love Your Town Centre	582.00														582.00
373	EMR - Youth subs 24/25	2,045.07														2,045.07
		506,527.65	59,333.85	-1,535.00	-14,221.83	-8,919.99	-3,480.01	-1,800.00	-17,052.13	-6,335.00	0.00	0.00	0.00	0.00	0.00	**512,517.54**

*EMRs increased as approved in 25/26 budget

CREDITON
TOWN COUNCIL

Earmarked Reserves & Transfers Report

Report by: Deputy Clerk
To: Full Council
Date: For consideration on 18 November 2025

Recommendation
Full Council is requested to consider and approve the proposal to transfer funds from Earmarked Reserves and remaining budgets.

1. **Purpose**
   1.1 This report provides a recommendation to approve transfers from Earmarked Reserves, as specified below.

2. **Background**
   2.1 Crediton Town Council's legal advice service retainer is due for renewal, at a cost of £1,500.00 (paid per annum). Due to an unexpected professional fee relating to Crediton Food Festival, there is insufficient funds in the legal/professional fees budgets to cover this cost. A transfer from EMR 337 (General Legal/Professional Fees) is required.
   2.2 The rent due for Manor Office from November to March is £7,041.65 (5 months @ £1,408.33). Due to spend on rent for both buildings as well as costs linked to the move, the office rent budget requires additional funds transferred from EMR 338 (Council Building Fund) to cover the remaining rent.
   2.3 The town entrance signs were approved at a cost of £900.00. Due to unexpected emergency works including a second allotment water leak and damaged flagpole, the signs can no longer be paid for from the Small Works budget. It is recommended that the cost of the signs is allocated from EMR 322 (Street Furniture/Small Works).
   2.4 The new office furniture was approved at a cost of £1,923.00. Due to priority being given to the network relocation and setting up of WiFi and broadband in Manor Office, the office furniture can no longer be covered by the Office Equipment budget. It is recommended that the cost of the new office furniture be allocated from EMR 338 (Council Building Fund).
   2.5 The business rates were paid on 8 North Street until 30/09/2025 and there is £1,582.50 remaining in this budget. The new business rates bill for Manor Office from October – March has been received and totals £2,114.94. It is recommended to approve a virement from OLS Business Rates budget which has £1,030.00 remaining.
   2.6 The list of current EMR levels is attached as Appendix One.

3. **Proposals**
   3.1 To approve a transfer of £1,500.00 from Legal/Professional Fees EMR (337) to the main budget to cover the legal advice service renewal fee.
   3.2 To approve a transfer of £7,041.65 from Council Building Fund EMR (338) to the main budget to cover Manor Office rent from November - March.
   3.3 To approve spending £900.00 from Street Furniture/Small Works EMR (322) on the town entrance signs.
   3.4 To approve spending £1,923.00 from Council Building Fund EMR (338) on the new office furniture.
   3.5 To approve a transfer of £532.44 from the OLS business rates budget to cover the business rates bill for Manor Office.

4. **Financial Implications**

4.1. There are no additional financial implications.

5. **Climate Implications**

5.1 There are no climate implications.

6. **Conclusion**

6.1 Full Council is requested to approve the proposals to ensure that the financial management of all transactions is transparent.

Crediton Town Council FY 2025-26

Earmarked Reserves

	Account	Opening Balance	Net Transfers	Closing Balance
320	EMR - Elections	15,000.00	-14,202.13	797.87
321	EMR - Citizen Badges	500.00		500.00
322	EMR - St.Furniture/Small Work	4,479.26	20.74	4,500.00
323	EMR - Economic Development	10,000.00		10,000.00
324	EMR - P3 Parish Paths	1,966.17	3.83	1,970.00
325	EMR - Floral Crediton	2,344.00	166.00	2,510.00
326	EMR - Town Clock	1,000.00		1,000.00
327	EMR - Upper Deck	960.00	-310.00	650.00
328	EMR - Premises	13,950.00	-5,724.95	8,225.05
329	EMR - CCTV	25,000.00		25,000.00
330	EMR - Boniface Statue	9,780.00	220.00	10,000.00
331	EMR - War Memorial	9,994.00	6.00	10,000.00
332	EMR - Band Stand	10,600.00		10,600.00
333	EMR - Mayors Chain	1,000.00		1,000.00
334	EMR - Allotments	11,936.09	-1,136.09	10,800.00
335	EMR - Neighbourhood Planning	3,749.00	51.00	3,800.00
336	EMR - Localism Projects	25,000.00	5,100.00	30,100.00
337	EMR - General Legal/Prof Fees	6,821.00	179.00	7,000.00
338	EMR - Council Building Fund	199,933.99	8,200.00	208,133.99
339	EMR - IT Equipment/Support	5,979.01	20.99	6,000.00
340	EMR - Staffing Costs	15,000.00		15,000.00
341	EMR - Newcombes Meadow Money	6,732.00	18.00	6,750.00
342	EMR - Tree Works	3,000.00		3,000.00
344	EMR - OLS Project	21,000.00	5,000.00	26,000.00
345	EMR - Christmas in Crediton	9,830.00	170.00	10,000.00
346	EMR - Grants	5,843.30		5,843.30
347	EMR - Civilian Flag Bearer	356.80	43.20	400.00
348	EMR - Salt Spreader	165.00	10.00	175.00
349	EMR - St Boniface/Devon Day	6,058.38	-6,058.38	0.00
351	EMR - DCC Feasibility study	190.00		190.00
352	EMR - PP Wildlife Area	130.00		130.00
354	EMR - Xmas Lights Ren/Repairs	708.20	291.80	1,000.00
357	EMR - Allotment Access Project	877.56	2.44	880.00
359	EMR - Diversity Festival	750.00		750.00
362	EMR - Benches	4,652.00	98.00	4,750.00
363	EMR - Fingerpost	141.52	8.48	150.00
364	EMR - Project Initiation Fund	9,000.00		9,000.00
365	EMR - Youth PCC Grant	176.11	0.00	176.11
366	EMR - Youth underspend 24/25	1,609.15	0.00	1,609.15
367	EMR - LA services	45,000.00	24,000.00	69,000.00
368	EMR - Telephone box	2,500.00		2,500.00
369	EMR - Food Festival	3,088.04	-3,088.04	0.00
370	EMR - VE Day	4,600.00	-4,600.00	0.00
371	EMR - VJ Day	2,500.00	-2,500.00	0.00
372	EMR - Love Your Town Centre	582.00		582.00
373	EMR - Youth subs 24/25	2,045.07	0.00	2,045.07
		506,527.65	**5,989.89**	**512,517.54**

CCLA Investment Report

Report by: **Deputy Clerk**
To: **Full Council**
Date: **For consideration on 18 November 2025**

Recommendation
Full Council is recommended to consider the report below in relation to investing further funds into the CCLA Public Sector Deposit Fund.

1. **Purpose**
   1.1 This report provides a proposal to invest further funds with the CCLA.

2. **Background**
   2.1 Following the closure of the Nationwide savings account in July 2025, Crediton Town Council currently has 2 accounts:

Bank	Interest Rate	Notice	Balance
Co-operative Bank	N/A	Instant Access	£300,975 (as at 13/11/25)
CCLA	Yield tracker as at 31/10/2025 4.01% annual equivalent yield	Instant Access	£688,727 (as at 31/10/25)

3. **Proposals**
   3.1 Deposit a further £100,000 into the CCLA Public Sector Deposit Fund (PDSF)

4. **Financial Implications**
   4.1. Whilst there is a fee of 0.08% (taken before interest is calculated), the fund is cash based, AAA rated and used by local authorities for investing money, offering higher returns on savings.

5. **Climate Implications**
   5.1 The fund is managed in accordance with CCLA's values-based screening policy. Counterparties' environmental, social and governance risk management is reviewed on a regular basis and action is taken if necessary. This process is based on the work of CCLA's in-house Sustainability team and their data providers.

6. **Conclusion**
   6.1. Investment in the CCLA provides a low-risk alternative to traditional bank accounts and offers higher returns on savings.

Manor Office, 6 North Street
Crediton
Devon
EX17 2BT
Telephone: 01363 773717
Email: reception@crediton.gov.uk

CREDITON TOWN COUNCIL

Accessibility Statement for www.crediton.gov.uk

This website is run by Crediton Town Council (CTC). We want as many people as possible to be able to use this website. For example, that means you should be able to:

- zoom in up to 300% without the text spilling off the screen
- navigate most of the website using just a keyboard
- navigate most of the website using speech recognition software (Browser Plugin: Text to Speech)
- navigate most of the website using headings (Browser Plugin: Headings Map)
- change colours and contrast levels (Browser Plugin: High Contrast)
- listen to most of the website using a screen reader (including the most recent version of JAWS)
- follow clear page titles
- images have alt tags
- skip to main content when using a screen reader
- most hyperlinks are determinable by the text alone

We've also made the website text as simple as possible to understand.

AbilityNet has advice on making your device easier to use if you have a disability.

How accessible this website is

We know some parts of this website are not fully accessible:

- some PDF documents are not fully accessible to screen reader software

What to do if you cannot access parts of this website

If you need information on this website in a different format like accessible PDF, large print, easy read, audio recording or braille:

- email deputy@crediton.gov.uk
- call 01363 773717
- Emma Anderson, Deputy Clerk
  Council Offices, Manor Office, 6 North Street, Crediton, EX17 2BT

We'll consider your request and get back to you in 10 working days.

Reporting accessibility problems with this website

We're always looking to improve the accessibility of this website. If you find any problems not listed on this page or think we're not meeting accessibility requirements, please use the following contact details:

- email deputy@crediton.gov.uk
- call 01363 773717
- Emma Anderson, Deputy Clerk
  Council Offices, 8 North Street, Crediton, EX17 2BT

Please note, CTC is continuously working to comply with WCAG 2.1 and this statement will be updated.

Enforcement procedure

The Equality and Human Rights Commission (EHRC) is responsible for enforcing the Public Sector Bodies (Websites and Mobile Applications) (No.2) Accessibility Regulations 2018 (the 'accessibility regulations'). If you're not happy with how we respond to your complaint, contact the Equality Advisory and Support Service (EASS).

Contacting Us By Phone Or Visiting Us In Person

Our office has audio induction loops, or if you contact us before your visit we can arrange a British Sign Language (BSL) interpreter.

Find out how to contact us http://www.crediton.gov.uk/Contacts

Technical Information About This Website's Accessibility

CTC is committed to making its website accessible, in accordance with the Public Sector Bodies (Websites and Mobile Applications) (No. 2) Accessibility Regulations 2018.

This website is partially compliant with the Web Content Accessibility Guidelines version 2.1 AA standard, due to the non-compliances listed below.

Non Accessible Content

The content listed below is non-accessible for the following reasons.

Non compliance with the accessibility regulations

Contrast

Some elements of the website have poor colour contrast, so will be less accessible to some users. This fails WCAG 2.1 success criterion 1.4.3 (Contrast minimum). Contrast plugins such as High Contrast have been used to improve this.

Content that's not within the scope of the accessibility regulations

PDFs and other documents

Many of our older PDFs and Word documents do not meet accessibility standards - for example, they may not be structured so they're accessible to a screen reader. This does not meet WCAG 2.1 success criterion 4.1.2 (name, role value).

Some of our PDFs and Word documents are essential to providing our services. The majority of these were fixed by September 2020, however some PDF's are scanned documents and cannot be amended therefore these may not be fully accessible. Users that need accessible versions of these documents, or any historical documents, can contact the council via the details provided at the top of this statement.

The accessibility regulations do not require us to fix PDFs or other documents published before 23 September 2018 if they're not essential to providing our services. For example, we do not plan to fix agendas and minutes dated prior to 23 September 2018.

Any new PDFs or Word documents we publish will meet accessibility standards.

How We Tested This Website

This website was last tested on 01 November 2025, where 71% compliance was achieved. The test was carried out by the Town Clerk.

We are testing:

- our main website platform, available at www.crediton.gov.uk, including the following pages
  - Homepage - as this is the first page accessed by website visitors
  - Meetings page - ensuring agendas and minutes are accessible to users
  - Councillor page - ensuring all Member contact details are accessible, which also includes navigating through a table format with images and links
  - Contact page - ensuring visitors can use interactive contact form

What We're Doing To Improve Accessibility

CTC will regularly check its website and action any areas of accessibility, where possible.

This statement was updated on18 November 2025.

Manor Office, 6 North Street
Crediton
Devon
EX17 2BT
Telephone: 01363 773717
Email: reception@crediton.gov.uk

General Privacy Notice

Your personal data – what is it?
"Personal data" is any information about a living individual which allows them to be identified from that data (for example a name, photographs, videos, email address or address). Identification can be directly using the data itself or by combining it with other information which helps to identify a living individual (e.g. a list of officers may contain personnel ID numbers rather than names but if you use a separate list of the ID numbers, which give the corresponding names to identify the officers in the first list, then the first list will also be treated as personal data). The processing of personal data is governed by legislation relating to personal data which applies in the United Kingdom including the General Data Protection Regulation (GDPR) and other legislation relating to personal data and rights such as the Human Rights Act.

Who are we?
This Privacy Notice is provided to you by Crediton Town Council (CTC) which is the data controller for your data.

Other data controllers the council works with:
- Mid Devon District Council
- Devon County Council
- Boniface Allotment Association - This is a joint data controller arrangement for the administration of CTC-owned allotments.

We may need to share your personal data we hold with them so that they can carry out their responsibilities. If we and the other data controllers listed above are processing your data jointly for the same purposes, then the council and the other data controllers may be 'joint data controllers' which mean we are all collectively responsible to you for your data. Where each of the parties listed above are processing your data for their own independent purposes then each of us will be independently responsible to you and if you have any questions, wish to exercise any of your rights (see below) or wish to raise a complaint, you should do so directly to the relevant data controller.

A description of what personal data the council processes and for what purposes is set out in this Privacy Notice.

We will process some or all of the following personal data where necessary to perform its tasks:
- Names, titles, aliases and photographs
- Contact details such as telephone numbers, addresses and email addresses
- Where they are relevant to the services provided by a council, or where you provide them to us, we may process information such as gender, age, marital status, nationality, education/work history, academic/professional qualifications, hobbies, family composition and dependants
- Where you pay for activities such as use of a council hall, financial identifiers such as bank account numbers, payment card numbers, payment/transaction identifiers, policy numbers, and claim numbers

- The personal data we process may include sensitive or other special categories of personal data such as criminal convictions, racial or ethnic origin, mental and physical health, details of injuries, medication/treatment received, political beliefs, trade union affiliation, genetic data, biometric data, data concerning sexual life or sexual orientation.

How we use sensitive personal data

- We may process sensitive personal data including, as appropriate:
  - information about your physical or mental health or condition in order to monitor sick leave and take decisions on your fitness for work
  - your racial or ethnic origin or religious or similar information in order to monitor compliance with equal opportunities legislation
  - in order to comply with legal requirements and obligations to third parties
- These types of data are described in the GDPR as 'Special categories of data' and require higher levels of protection. We need to have further justification for collecting, storing and using this type of personal data
- We may process special categories of personal data in the following circumstances:
  - In limited circumstances, with your explicit written consent
  - Where we need to carry out our legal obligation
  - Where it is needed in the public interest
- Less commonly, we may process this type of personal data where it is needed in relation to legal claims or where it is needed to protect your interests (or someone else's interests) and you are not capable of giving your consent, or where you have already made the information public.

Do we need your consent to process your sensitive personal data?

- In limited circumstances, we may approach you for your written consent to allow us to process certain sensitive personal data. If we do so, we will provide you with full details of the personal data that we would like and the reason we need it, so that you can carefully consider whether you wish to consent.

We will comply with data protection law. This says that the personal data we hold about you must be:

- Used lawfully, fairly and in a transparent way
- Collected only for valid purposes that we have clearly explained to you and not used in any way that is incompatible with those purposes
- Relevant to the purposes we have told you about and limited only to those purposes
- Accurate and kept up to date
- Kept only as long as necessary for the purposes we have told you about
- Kept and destroyed securely including ensuring that appropriate technical and security measures are in place to protect your personal data to protect personal data from loss, misuse, unauthorised access and disclosure.

We use your personal data for some or all of the following purposes:

- To deliver public services including to understand your needs to provide the services that you request and to understand what we can do for you and inform you of other relevant services
- To confirm your identity to provide some services
- To contact you by post, email, telephone or using social media (e.g. Facebook, Twitter, WhatsApp)

- To help us to build up a picture of how we are performing
- To prevent and detect fraud and corruption in the use of public funds and where necessary for the law enforcement functions
- To enable us to meet all legal and statutory obligations and powers including any delegated functions
- To carry out comprehensive safeguarding procedures (including due diligence and complaints handling) in accordance with best safeguarding practice from time to time with the aim of ensuring that all children and adults-at-risk are provided with safe environments and generally as necessary to protect individuals from harm or injury
- To promote the interests of the council
- To maintain our own accounts and records
- To seek your views, opinions or comments
- To notify you of changes to our facilities, services, events and officers, members and other role holders
- To send you communications which you have requested and that may be of interest to you. These may include information about campaigns, appeals, other new projects or initiatives
- To process relevant financial transactions including grants and payments for goods and services supplied to the council
- To allow the statistical analysis of data so we can plan the provision of services
- The use of CCTV systems for the prevention and prosecution of crime.

What is the legal basis for processing your personal data?
We are a public authority and has certain powers and obligations. Most of your personal data is processed for compliance with a legal obligation which includes the discharge of the council's statutory functions and powers. Sometimes when exercising these powers or duties it is necessary to process personal data of residents or people using the council's services. We will always take into account your interests and rights. This Privacy Notice sets out your rights and the council's obligations to you.

We may process personal data if it is necessary for the performance of a contract with you, or to take steps to enter into a contract. An example of this would be processing your data in connection with the use of sports facilities, or the acceptance of an allotment garden tenancy.

Sometimes the use of your personal data requires your consent. We will first obtain your consent to that use.

Sharing your personal data
This section provides information about the third parties with whom the council may share your personal data. These third parties have an obligation to put in place appropriate security measures and will be responsible to you directly for the manner in which they process and protect your personal data. It is likely that we will need to share your data with some or all of the following (but only where necessary):

- The data controllers listed above under the heading 'Other data controllers the council works with'
- Our agents, suppliers and contractors. For example, we may ask a commercial provider to publish or distribute newsletters on our behalf, or to maintain our database software
- On occasion, other local authorities or not for profit bodies with which we are carrying out joint ventures e.g. in relation to facilities or events for the community.

How long do we keep your personal data?
We will keep some records permanently if we are legally required to do so. We may keep some other records for an extended period of time. For example, it is currently best practice to keep financial records for a minimum period of 8 years to support HMRC audits or provide tax information. We may have legal obligations to retain some data in connection with our statutory obligations as a public authority. The council is permitted to retain data in order to defend or pursue claims. In some cases the law imposes a time limit for such claims (for example 3 years for personal injury claims or 6 years for contract claims). We will retain some personal data for this purpose as long as we believe it is necessary to be able to defend or pursue a claim. In general, we will endeavour to keep data only for as long as we need it. This means that we will delete it when it is no longer needed.

Your rights and your personal data
You have the following rights with respect to your personal data:
When exercising any of the rights listed below, in order to process your request, we may need to verify your identity for your security. In such cases we will need you to respond with proof of your identity before you can exercise these rights.

1. **The right to access personal data we hold on you**
    - At any point you can contact us to request the personal data we hold on you as well as why we have that personal data, who has access to the personal data and where we obtained the personal data from. Once we have received your request we will respond within one month
    - There are no fees or charges for the first request but additional requests for the same personal data or requests which are manifestly unfounded or excessive may be subject to an administrative fee.

2. **The right to correct and update the personal data we hold on you**
    - If the data we hold on you is out of date, incomplete or incorrect, you can inform us and your data will be updated

3. **The right to have your personal data erased**
    - If you feel that we should no longer be using your personal data or that we are unlawfully using your personal data, you can request that we erase the personal data we hold
    - When we receive your request we will confirm whether the personal data has been deleted or the reason why it cannot be deleted (for example because we need it for to comply with a legal obligation).

4. **The right to object to processing of your personal data or to restrict it to certain purposes only**
    - You have the right to request that we stop processing your personal data or ask us to restrict processing. Upon receiving the request we will contact you and let you know if we are able to comply or if we have a legal obligation to continue to process your data.

5. **The right to data portability**
    - You have the right to request that we transfer some of your data to another controller
    - We will comply with your request, where it is feasible to do so, within one month.

6. **The right to withdraw your consent to the processing at any time for any processing of data to**

which consent was obtained

- You can withdraw your consent easily by telephone, email or by post (see Contact Details below).

7. The right to lodge a complaint with the Information Commissioner's Office

- You can contact the Information Commissioners Office on 0303 123 1113 or via email https://ico.org.uk/global/contact-us/email/ or at the Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF.

Transfer of Data Abroad

Any personal data transferred to countries or territories outside the European Economic Area ("EEA") will only be placed on systems complying with measures giving equivalent protection of personal rights either through international agreements or contracts approved by the European Union. Our website is also accessible from overseas so on occasion some personal data (for example in a newsletter) may be accessed from overseas.

Further processing

If we wish to use your personal data for a new purpose, not covered by this Privacy Notice, then we will provide you with a new notice explaining this new use prior to commencing the processing and setting out the relevant purposes and processing conditions. Where and whenever necessary, we will seek your prior consent to the new processing.

Changes to this notice

We keep this Privacy Notice under regular review and we will place any updates on this web page www.crediton.gov.uk. This Notice was last updated inNovember 2025.

Contact Details

Please contact us if you have any questions about this Privacy Notice or the personal data we hold about you or to exercise all relevant rights, queries or complaints at:

The Data Controller, Crediton Town Council, Council Offices, Manor Office, 6 North Street, Crediton, EX17 2BT
Email: townclerk@crediton.gov.uk
Telephone: 01363 773717

MEMBERS' CODE OF CONDUCT

PART 1 GENERAL PROVISIONS

Public Duty and Private Interests: An introduction

1.1 This Code applies to you as a Member or a Co-opted Member of the Council.

1.2 You should have regard to the 7 Principles of Public Life namely, Selflessness, Integrity, Objectivity, Accountability, Openness, Honesty and Leadership. (Please see Appendix One for further information relating to these principles.)

1.3 When acting in your capacity as a Member or Co-opted Member of the Council:

a) you must act solely in the public interest and should never improperly or knowingly confer an advantage or disadvantage on any person or act to gain financial or other material benefits for yourself, your family, a friend, or close associate
b) you must not place yourself under a financial or other obligation to outside individuals or organisations that might seek to influence you in the performance of your official duties
c) when carrying out your public duties you must make all choices, such as making public appointments, awarding contracts, or recommending individuals for rewards or benefits, on merit
d) you are accountable for your decisions to the public and you must co-operate fully with whatever scrutiny is appropriate to your office
e) you must be as open as possible about your decisions and actions and the decisions and actions of the Council and should be prepared to give reasons for those decisions and actions in accordance with any statutory requirements and any reasonable additional requirements imposed by the Council or contained in its Constitution or Standing Orders
f) you must declare any private interests, both pecuniary, non-pecuniary or personal, that relate to your public duties and must take steps to resolve any conflicts arising in a way that protects the public interest, including registering and declaring interests in a manner conforming with the procedures set out at Part 2 of this Code
g) you must, when using or authorising the use by others of the resources of the Council, ensure that such resources are not used improperly for political purposes (including party political purposes) and that any use is in accordance with the Council's reasonable requirements
h) you must have regard to any applicable Local Authority Code of Publicity made under the Local Government Act 1986 or any similar Communications Protocol or Code produced by the Council
i) you must promote and support high standards of conduct when serving in your public post, as characterised by the above requirements, by leadership and example.

1.4 Whilst you may be strongly influenced by the views of others, it is your responsibility alone to decide what view to take on any question which Members must decide.

1.5 Do nothing as a Member which you could not justify to the public.

1.6 The reputation of the Council depends on your conduct and what the public believes about your conduct.

1.7 It is not enough to avoid actual impropriety, you should, at all times, avoid any occasion for suspicion or appearance of improper conduct.

1.8 It is your responsibility to comply with the provisions of this Code.

Definitions

2. In this Code:

"Close associate" means someone with whom you are in close regular contact over a period who is more than an acquaintance. It may be a friend, a colleague, a business associate, or someone you know through general social contacts. It is someone a reasonable member of the public would think you might be prepared to favour/disadvantage.

"Member of your family" means:

- partner (i.e. your spouse/civil partner/someone you live with in a similar capacity)
- a parent/parent-in-law, son/daughter, step-son/step-daughter, child of partner
- a brother/sister, grandparent/grandchild, uncle/aunt, nephew/niece.

<u>or</u> the partners of any of these persons.

"Relevant person" means:

- any member of your family
- any of your close associates
- any person or body with whom you, a member of your family, or a close associate has a financial interest or a contractual relationship, including by employment anybody of which you are in a position of general control or management.

"well-being" means your general sense of contentment and quality of life.

"*meeting*" means any meeting of:

- the Council
- any of the Council's Committees, Sub-Committees or Working Groups
- informal meetings where a formal record is taken by a Council Officer with other Members and/or with officers or both relating to the discharge of the Council's functions.

"interest or interests" have the meanings set out in Part 2 of this Code.

Scope

3. You must comply with this Code whenever you are acting in your official capacity, when:
    a) you are engaged on the business of the Council
    b) you behave to give a reasonable person the impression that you are acting as a representative of the Council.

General obligations

4. You **must**:
    a) treat others with courtesy and respect
    b) when reaching decisions on any matter, do so on the merits of the circumstances and in the public interest and have reasonable regard to any relevant advice provided to you by an officer of the Council.

5. You **must not**:
    a) attempt to use your position as a Member improperly to confer on or secure for yourself or any other person, an advantage or disadvantage
    b) do anything which may cause the Council to breach a statutory duty or any of the equality enactments (as defined in section 149 of the Equality Act 2010)
    c) bully any person (bullying may be characterised as any single act or pattern of offensive, intimidating, malicious, insulting, or humiliating behaviour; an abuse or misuse of power or authority which attempts to undermine or coerce or has the effect of undermining or coercing an individual or group of individuals by gradually eroding their confidence or capability which may cause them to suffer stress or fear)
    d) intimidate or attempt to intimidate any person who is or is likely to be:
        i. a complainant
        ii. a witness
        iii. involved in the administration of any investigation or proceedings

        in relation to an allegation that any Member has failed to comply with the Council's Code of Conduct
    e) do anything which compromises or is likely to compromise the impartiality of those who work for, or on behalf of, the Council
    f) disclose information given to you in confidence by anyone, or information acquired by you which you believe, or ought reasonably to be aware, is of a confidential nature, except where:
        i. you have the consent of a person authorised to give it
        ii. you are required by law to do so
        iii. the disclosure is made to a third party for the purpose of obtaining professional advice provided that the third party agrees not to disclose the information to any other person; or
        iv. the disclosure is –
            A. in the public interest; and
            B. made in good faith and
            C. in compliance with the reasonable requirements of the Council

g) prevent another person from gaining access to information to which that person is entitled by law
h) conduct yourself in a manner or behave in such a way to give a reasonable person the impression that you have brought your office or the Council into disrepute.

PART 2 INTERESTS

Registration of Interests

6.1 You must provide a Register of Interests form, within 28 days of -
   a) this Code being adopted by, or applied to, the Council
   b) your taking office as a Member or Co-opted Member of the Council, provide written notification to the Monitoring Officer of:
      i. any disclosable pecuniary interest as defined by Regulations made by the Secretary of State, where the pecuniary interest is yours, your spouse's or civil partner's, or is the pecuniary interest of somebody with whom you are living with as a husband or wife); and
      ii. any other pecuniary, non-pecuniary, personal or voluntary interests laid down by the Council, as set out at paragraph 6.5 below; which will be recorded in the Council's Register of Members' Interests and made available for public inspection including on the Council's website at: www.crediton.gov.uk or www.middevon.gov.uk.

6.2 Within 28 days of becoming aware of any new interest or change to any interest already registered, you must register details of that new interest or change by providing written notification to the Council's Monitoring Officer.

6.3 If an interest has not been entered onto the Council's register, then you must disclose the interest to any meeting of the Council, any Committee, Sub Committee or Working Group at which you are present, where you have a disclosable interest in any matter being considered and where the matter is not a 'sensitive interest'.

6.4 Following any disclosure of an interest not on the Council's register or the subject of pending notification, you must notify the Monitoring Officer of the interest within 28 days beginning with the date of disclosure.

6.5 The interests you must register are:
- those disclosable pecuniary interests defined by Regulations
- those personal interests as set out in 6.5 (1)(a) below:

1 You have a personal interest in any business of your authority where
(a) it relates to or is likely to affect:
(i) any external body of which you are a member or in a position of general control or management and to which you are appointed or nominated by the Council;
(ii) any external body -
A. exercising functions of a public nature

B. directed to charitable purposes
C. one of whose principal purposes includes the influence of public opinion or policy (including any political party or trade union), of which you are a member or in a position of general control or management.

(i) any employment or business carried on by you
(ii) any person or body who employs or has appointed you
(iii) any person or body, other than a relevant authority, who has made a payment to you in respect of your election or any expenses incurred by you in carrying out your duties
(iv) any person or body who has a place of business or land in the Council's area, and in whom you have a beneficial interest in a class of securities of that person or body that exceeds the nominal value of £25,000 or one hundredth of the total issued share capital (whichever is the lower)
(v) any contract for goods, services or works made between the Council and you or a firm in which you are a partner, a company of which you are a remunerated director, or a person or body of the description specified in paragraph (vi)
(vi) the interests of any person from whom you have received a gift or hospitality with an estimated value of at least £25
(vii) any land in the Council's area in which you have a beneficial interest
(viii) any land where the landlord is the Council and you are, or a firm in which you are a partner, a company of which you are a remunerated director, or a person or body of the description specified in paragraph (vi) is, the tenant
(ix) any land in the Council's area for which you have a licence (alone or jointly with others) to occupy for 28 days or longer; and

- those other interests laid down by the Council, namely:
  - any other interest where a reasonable person with knowledge of the relevant facts may regard the interest as so significant and greater than it would affect the majority or residents or inhabitants in the affected area and may prejudice your judgement of the public interest
  - and Voluntary Interests - the Council's policy is that, in addition to any of the statutory or other declarations listed above, Members are invited to also declare membership of any body which, in their view, might create a conflict of interest in carrying out their duties as a Member, such as membership of the Freemasons or similar body.

6.6 Where the Council's Monitoring Officer agrees that any information relating to your interests is *"sensitive information"* namely information whose availability for inspection by the public is likely to create a serious risk that any person may be subjected to violence or intimidation, you need not include that information when registering that interest, or any change to that interest.

6.7 You must, within 28 days of becoming aware of any change of circumstances which means that information excluded is no longer sensitive information, notify the Council's Monitoring Officer asking that the information be included in the Council's Register of Members' Interests.

Declaration of Interests

7.1 Unless a dispensation has been granted, you may not participate in any discussion of, vote on, or discharge any function related to any matter in which you have a disclosable pecuniary interest as defined by Regulations referred to at para 6.1 (b)(i) and you must also observe the restrictions the Council may also place on your involvement in matters where you have any interest as defined by the Council and shown at para 6.5 above.

7.2 Where you have a pecuniary, non-pecuniary, personal interest in any business of the Council and you attend any meeting of the Council, its Committees, Sub-Committees or Working Groups at which that business is to be considered, you must disclose to that meeting the existence and nature of that interest.

7.3 You must disclose any pecuniary, non-pecuniary or personal interest in accordance with the Council's reasonable requirements, and no later than the commencement of the consideration of the business in which you have that interest, or (if later) the time at which the interest becomes apparent to you.

7.4 Where you have a disclosable pecuniary interest in any business:
(a) you must not seek to influence improperly a decision about that business; and
(b) you must withdraw from the room or chamber where a meeting considering the business is being held as soon as it becomes apparent that the business is being considered at that meeting;
unless a written request has been made to the Council's Proper Officer for the Council to grant a dispensation.

Appendix One

7 Principles of Public Life

1. **Selflessness**
   Holders of public office should act solely in terms of the public interest.

2. **Integrity**
   Holders of public office must avoid placing themselves under any obligation to people or organisations that might try inappropriately to influence them in their work. They should not act or take decisions in order to gain financial or other material benefits for themselves, their family, or their friends. They must declare and resolve any interests and relationships.

3. **Objectivity**
   Holders of public office must act and take decisions impartially, fairly and on merit, using the best evidence and without discrimination or bias.

4. **Accountability**
   Holders of public office are accountable to the public for their decisions and actions and must submit themselves to the scrutiny necessary to ensure this.

5. **Openness**
   Holders of public office should act and take decisions in an open and transparent manner. Information should not be withheld from the public unless there are clear and lawful reasons for so doing.

6. **Honesty**
   Holders of public office should be truthful.

7. **Leadership**
   Holders of public office should exhibit these principles in their own behaviour. They should actively promote and robustly support the principles and be willing to challenge poor behaviour wherever it occurs.

Mnaor Office, 6 North Street
Crediton
Devon
EX17 2BT
Telephone: 01363 773717
Email: reception@crediton.gov.uk

Co-option Policy

The Co-option of a Town Councillor occurs when a casual vacancy has arisen on the Council and no poll (by-election) has been called.

To ensure that a fair and transparent process is undertaken the following procedure will be followed by Crediton Town Council:

1) On receipt of written confirmation from the Electoral Services Office at Mid Devon District Council, the casual vacancy can be filled by means of Co-option, the Town Clerk will:

   a) advertise the vacancy for 4 weeks on the Council notice boards and website, and place an advert in the local press,

   b) advise the Council that the Co-option Policy has been instigated, by sending an e-mail to all members.

2) Applicants for co-option will be asked to:

   a) submit information about themselves, by way of completing a short application form.

   b) confirm their eligibility for the position of Councillor within the statutory rules, by completing an Eligibility Form

3) Copies of the applicant's application form will be circulated to all members by the Clerk at least seven days prior to the meeting of the full Council, when the Co-option will be considered.

4) Applicants will be required to attend the meeting of the full Council when the Co-option will be considered. At the meeting, applicants will be asked to give a short presentation and may be asked questions.

5) Discussion about the applications will take place in council session without intervention from the candidates or public. Voting will be according to the statutory requirements, in that, a successful candidate must have received an absolute majority vote of those present and voting. If there are more than two candidates for one vacancy and no one of them at the first count receives a majority over the aggregate votes given to the rest, steps must be taken to strike off the candidate with the least number of votes and the remainder must then be put to the vote again; this process must, if necessary, be repeated until an absolute majority is obtained. Members shall vote by signed ballot. If any member so requires, the Clerk shall record the names of members who voted on any question to show whether they voted for, against, or abstained. In the case of an equality of votes, the Chair of the meeting has a second or casting vote.

6) Candidates may stay in the room for the vote.

7) After the vote has been concluded, the Chair will declare the successful candidate duly elected.

Co-option Application Form

Name……

Address for Correspondence ……

……

……………………………………………………………………..Postcode ……………………………………………………………………

Tel. ………………………………………………………………………….. Mobile ……………………………………………………………

Are you 18 or over? YES/NO

Which Ward(s) would you like to be member of ....

Please detail any experience you have that may be relevant to Crediton Town Council. (If necessary, please continue on a separate sheet of paper).

……

……

……

……

……

Is there any other information you would like to provide in support of your application? (If necessary, please continue on a separate sheet of paper)

……

……

……

……

……

Signed ………………………………………………………………………. Dated ………………………………………………………………

Please return your completed form, together with the Co-option Eligibility Form to: Rachel Avery, Town Clerk, Crediton Town Council, 8 North Street, Crediton, EX17 2BT by no later than ***add date*****.**

CREDITON
TOWN COUNCIL

Mnaor Office, 6 North Street
Crediton
Devon
EX17 2BT
Telephone: 01363 773717
Email: reception@crediton.gov.uk

Co-option Eligibility Form

1. A person is qualified to be elected/co-opted as a Crediton Town Councillor, if he/she is a qualifying Commonwealth citizen, or a citizen of the Republic of Ireland, or a relevant citizen of the European Union, and on the 'relevant date' (i.e. the day on which you are nominated or if there is a poll the day of the election) has reached 18 years of age and

   - is registered as a local government elector for the town; or
   - has during the whole of the twelve months preceding the date of co-option, occupied as owner or tenant, any land or other premises in the town; or
   - his/her principal or only place of work during those twelve months has been in the town; or
   - has during the whole of twelve months resided in the town or within 3 miles of it.

   Please circle which of the above applies to you.

2. Please note that under Section 80 of the Local Government Act 1972 a person is disqualified from being elected as a Local Councillor or being a member of a Local Council if he/she:

   a) holds any paid office or employment of the local council (other than the office of Chair) or of a joint committee on which the Council is represented; or

   b) is a person who is the subject of a bankruptcy restrictions order or an interim bankruptcy restrictions order, or a debt relief restrictions order or interim debt relief restrictions order under Schedule 4ZB of the Insolvency Act 1986 (but see below[1]); or

   c) has within five years before the day of election, or since his/her election, been convicted in the UK, Channel Islands or Isle of Man of any offence and has been sentenced to imprisonment (whether suspended or not) for not less than three months without the option of a fine; or

   d) is otherwise disqualified under Part III of the representation of the People Act 1983 for corrupt or illegal practices.

   [1]A person who is the subject of a bankruptcy restrictions order or an interim bankruptcy restrictions order, or a debt relief restrictions order or interim debt relief order becomes disqualified from the date of the judgement or execution.

****

I (*insert name*) ……………………………………………………… hereby confirm, that I am eligible to apply for the vacancy of Crediton Town Councillor, and the information given on this form is a true and accurate record.

Signed ……………………………………………………………………………… Dated ……………………………………………………….

CREDITON
TOWN COUNCIL

8 North Street
Crediton
Devon
EX17 2BT
Telephone: 01363 773717
Email: reception@crediton.gov.uk

DISCRETIONS POLICY

The Local Government Pension Scheme Regulations 2013 and The Local Government Pension Scheme (Transitional Provisions & Savings) Regulations 2014

Discretions from 1st April 2014 in relation to post 31st March 2014 active members and post 31st March 2014 leavers.

Regulation R16(2)(e) & R16(4)(d)	Policy decision
Shared Cost Additional Pension Scheme An employer can choose to pay for or contribute towards a member's Additional Pension Contract via a Shared Cost Additional Pension Contract (SCAPC)	Crediton Town Council will not fund any employee's Additional Pension Contributions either in whole or in part.

Regulation R17(1) & TP15(1)(d) & A25(3)	Policy decision
Shared Cost Additional Voluntary Contribution Arrangement An employer can choose to pay for or contribute towards a member's Additional Voluntary Contribution arrangement entered into on or after 1st April 2014 via a shared cost AVC.	Crediton Town Council will not contribute to any Shared Cost Additional Voluntary Contribution scheme.
An employer can choose to pay for or contribute towards a member's Additional Voluntary Contribution arrangement entered into before 1st April 2014 via a shared cost AVC	Not applicable: Crediton Town Council had not entered into any shared cost AVC arrangements before 1 April 2014.

Regulation R30(6) & TP11(2)	Policy decision
Flexible Retirement Employers may allow a member from age 55 onwards to draw all or part of the pension benefits they have already built up while still continuing in employment. This is provided the employer agrees to the member either reducing their hours or moving to a position on a lower grade. In such cases, pension benefits will be reduced in accordance with actuarial tables unless the employer waives reduction on compassionate grounds or a member has protected rights.	Crediton Town Council does not give blanket consent for staff in the Local Government Pension Scheme aged 55 or over to flexibly retire and draw immediate payment of pension benefits. Requests will be referred to Crediton Town Council and assessed on their merits, taking into account such factors as cost and service delivery.

Regulation R30(8)	Policy decision
Waiving of actuarial reduction Employers have the power to waive, on compassionate grounds, the actuarial reduction (in whole or part) applied to members benefits paid on the grounds of flexible retirement. Employers may also waive, on compassionate grounds, the actuarial reduction (in whole or part) applied to member’s benefits for deferred members and suspended tier 3 ill health pensioners who elect to draw benefits on or after age 60 and before normal pension age. Employers also have the power to waive, in whole or in part, the actuarial reduction applied to active members benefits when a member chooses to voluntarily draw benefits on or after age 55 and before age 60.	A decision to waive any actuarial reduction on compassionate grounds will be considered by Crediton Town Council on a case by case basis A decision to waive any actuarial reduction will be considered by Crediton Town Council in exceptional circumstances, on compassionate grounds or in circumstances where there will be a financial or other benefit to Crediton Town Council.

Regulation TPSch 2, para 2(2) & 2(3)	**Policy decision**
Power of employing authority to 'switch on' the 85 Year Rule An employer can choose whether to "switch on" 85 year rule for members who voluntarily retire on or after age 55 and before age 60. An employer can also choose to waive, on compassionate grounds, the actuarial reduction applied to benefits for a member voluntarily drawing benefits on or after age 55 and before age 60.	The decision to 'switch on' the 85 year rule will be considered by Crediton Town Council on a case by case basis, taking into account factors including the financial cost to Crediton Town Council. Requests will be referred to Crediton Town Council. A decision to waive any actuarial reduction will be considered in exceptional circumstances on compassionate grounds.

Regulation R31	**Policy decision**
Power of employing authority to grant additional pension An employer can choose to grant additional pension to an active member or within 6 months of ceasing to be an active member by reason of redundancy or business efficiency (by up to £6,500* per annum) (* the figure of £6,500 will be increased each April under Pensions Increase orders)	Any request to award additional pension to an active member or within 6 months of ceasing to be an active member by reason of redundancy or business efficiency will be considered by Crediton Town Council on a case by case basis.

R9(1) and R9(3)	Policy decision
Employers have discretion to determine how frequently employees' contributions are reviewed and on what basis.	Crediton Town Council will reassess employees' pension contributions each April, based on contractual payments only.

R22(8)(b)	Policy decision
Whether to extend the 12 month option period for a member to elect that deferred benefits should not be aggregated with a new employment.	Crediton Town Council does not give blanket consent for this. Requests will be referred to Crediton Town Council and assessed on their merits, taking into account factors such as potential cost.

R22(7)(b)	Policy decision
Whether to extend the 12 month option period for a member to elect that deferred benefits should not be aggregated with an ongoing concurrent employment.	Crediton Town Council does not give blanket consent for this. Requests will be referred to Crediton Town Council and assessed on their merits, taking into account factors such as potential cost.

R100(68)	Policy decision
Extend normal time limit for acceptance of a transfer value beyond 12 months from joining the Local Government Pension Scheme.	Crediton Town Council will not give consent to extend the normal time limit for acceptance of a transfer value beyond 12 months from joining the Local Government Pension Scheme.

The Local Government Pension Scheme Regulations 2008
(Benefits, Membership and Contributions)

Discretions in relation to scheme members who ceased active membership on or after 1st April 2008 and before 1st April 2014.

Regulation B12	Policy decision
Power of employing authority to increase total membership of active members An employer may agree to increase the total membership of an active member who is leaving on grounds of redundancy / efficiency on or before 31st March 2014. The maximum award (including additional membership in respect of different employments) must not exceed 10 years. An employer may also agree to award augmented service to a member up to 6 months after they have left employment provided that their termination of employment was on redundancy/efficiency grounds and date of leaving was before 1st April 2014. **NB** This is a time limit discretion which expires on 30th September 2014 for those whose employment is terminated on 31st March 2014.	Not applicable.

Regulation B30	Policy decision
Choice of early payment of pension **B30(2)** Employers can also allow the early payment of deferred benefits to former members of the LGPS between the ages of 55 and 59. **Please note where a deferred member left the LGPS before 1 April 2008 the employer policy under the 1997 Regulations will apply.**	Requests will be referred to Crediton Town Council. These will be considered on a case by case basis, taking into account factors including cost.
B30A(3) Employers may also grant an application for reinstatement of a suspended tier 3 ill health pension on or after age 55 and before age 60.	Crediton Town Council does not give blanket consent for suspended tier 3 pensions to be reinstated at or after age 55. Requests will be referred to Crediton Town Council and assessed on their merits, taking into account such factors as cost .
B30(5) & B30A(5) In such cases, pension benefits will be reduced in accordance with actuarial tables unless the employer waives reduction on compassionate grounds or a member has protected rights.	This may be exercised by Crediton Town Council in individual cases on compassionate grounds.

Discretions under the Local Government Pension Scheme Regulations 1997 (as amended) in relation to scheme members who ceased active membership on or after 1 April 1998 and before 1 April 2008

R31(2)	Policy decision
The employer has discretion to grant application from a post 31.3.98 / pre 1.4.08 leaver or from a councillor for early payment of benefits on or after age 50/55 and before age 60.	Crediton Town Council does not give blanket consent for this. Requests will be referred to Crediton Town Council and assessed on their merits taking into account such factors as cost.

R31(5)	Policy decision
Waive, on compassionate grounds, the actuarial reduction applied to benefits paid early for a post 31.3.98 / pre 1.4.08 leaver or a councillor leaver.	This may be exercised by Crediton Town Council in individual cases on compassionate grounds

R31(7a)	Policy decision
Councillor optants out and pre 1.4.08 employee optants out only to get benefits paid from NRD if employer agrees.	Crediton Town Council does not give blanket consent for this. Requests will be referred to Crediton Town Council and assessed on their merits, taking into account factors such as potential cost.

The Local Government Pension Scheme Regulations 1995

Discretions under the Local Government Pension Scheme Regulations 1995 (as amended) in relation to scheme members who ceased active membership before 1 April 1998.

D11 (2)(c)	Policy decision
Grant application from a pre-1.4.98 leaver for early payment of deferred benefits on or after age 50 on compassionate grounds.	Crediton Town Council does not give blanket consent for this. Requests will be referred to Crediton Town Council and assessed on their merits, taking into account factors such as potential cost.

CREDITON
TOWN COUNCIL

Manor Office, 6 North Street
Crediton
Devon
EX17 2BT
Telephone: 01363 773717
Email: reception@crediton.gov.uk

Investment Strategy

Introduction

The Investment of surplus funds by local authorities is governed by the Local Government Act 2003, section 15(1)(a) and Guidance issued by the Secretary of State under that Act.

The guidance applies to Crediton Town Council (CTC) should total investments exceed or are expected to exceed £100,000 at any time during the financial year. Where the expectation is for total investments to be between £10,000 and £100,000 it is encouraged to adopt the principles in the Guidance.

The Guidance recommends that a council produces an Annual Investment Strategy which sets out its policy for managing its investments giving priority to two underlying objectives:

- Security – protecting the capital sum invested from loss
- Liquidity – ensuring the funds invested are available for expenditure when needed.

Financial Investments can fall into one of three categories:

- Specified Investment – one which is made in sterling, is not long term (less than 12 months), not defined as capital expenditure and is placed with a body which has a high credit rating or made with the UK Government, a UK Local Authority or a parish or community council
- Loans – these can be made to local enterprises, local charities, wholly owned companies and joint ventures as part of a wider strategy for local economic growth, even though those loans may not be seen as prudent if adopting a narrow definition of prioritising security and liquidity
- Non-specified investments – any financial investment that is not a loan and does not meet the criteria to be treated as a specified investment.

Local authorities should keep strategies simple and maintain prudence at all times.

CTC has adopted the following Investment Strategy, which establishes formal objectives, policies, practices and reporting arrangements for the effective management and control of treasury management activities, and the associated risks, and should be read in conjunction with the Council's Financial Regulations.

Investment Objectives

1.1 CTC acknowledges the importance of prudently investing its temporary surplus funds held on behalf of the Crediton community.

1.2 CTC's priorities will be centred on the security (protecting the capital sum from loss) and then liquidity (keeping the money readily available for expenditure when needed) of its reserves.

1.3 To comply with the Secretary of State's Guidance in relation to council investments in full (Department for Communities & Local Government "Guidance on Local Government Investments" 3rd Edition updated February 2018).

1.4 Carry out an annual cash flow forecast to ascertain expenditure commitments for the coming financial year.

Specified Investments

2.1 On the basis of the cash flow forecast CTC will only invest in:

- Specified Investments
- Bodies with high credit ratings

The type of investments used will be:

- Deposits with banks, building societies, local authorities or other public authority
- Other approved public sector investment funds.

Loans

3.1. Loans are not currently included in the Investment Strategy as they are considered unacceptable due to their potential risk.

3.2 Should CTC choose to make loans to local enterprises, local charities, wholly owned companies and joint ventures as part of a wider strategy for local economic growth, it should be noted that in considering loans CTC must have regard to the Guidance and must be able to demonstrate that:

- Total financial exposure to these types of loans are proportionate
- They must use an allowed "expected credit loss" model for loans as set out in the "International Financial Reporting Standard (IFRS) 9 Financial Instruments" as adopted by proper practices to measure the credit risk of the loan portfolio
- There are appropriate credit control arrangements to recover overdue repayments in place
- The Town Council has formally agreed the total level of loans by type that it is willing to make and that the total loan book is within self-assessed limits.

Non Specified Investments

4.1Non-specified investments are not currently included in this Investment Strategy as these investments are considered unacceptable due to the higher potential risk.

Borrowing in Advance of Need

5.1 CTC cannot borrow more than, or in advance of their needs, purely in order to profit from the investment of the extra sums borrowed.

5.2. In exceptional circumstances where CTC chooses to disregard the Prudential Code, issued by the Chartered Institute of Public Finance and Accountancy (CIPFA), the Guidance and borrows/has borrowed purely to profit from the investment of the extra sums the Council must explain:

a) Why the local authority has decided not to have regard to this Guidance or to the Prudential Code in this instance
b) The local authority's policies in investing the money borrowed, including management of the risks, for example, of not achieving the desired profit or borrowing costs increasing.

5.3 The purpose of this disclosure is to allow external auditors, taxpayers and other interested parties to understand why the Council has chosen to disregard the Guidance, and to be able to hold CTC to account.

Use of Investment Managers

6.1 CTC does not employ, in-house or externally, any financial advisors but will rely on information which is publicly available.

6.2. If external investment managers are used, they will be contractually required to comply with this strategy.

Governance & Risk

7.1 There will be due regard to the Financial Services Compensation Scheme and CTC will aim to spread 'specified investments' over a range of different providers in such a way as to limit exposure and minimise risk.

7.2 Full Council will determine the maximum periods for which funds may prudently be committed so as not to compromise liquidity.

7.3CTC will only invest in institutions of "high credit quality" as set out in point 2.1 of this strategy.

7.4 CTC will monitor the yield on investments by having regard to the general financial, economic and political environment nationally.

7.5 Full Council has the authority to make and approve any short-term investments (maximum of twelve months), in accordance with the Annual Investment Strategy, based upon recommendations from theResponsible Finance Officer.

7.6 All resolutions relating to investments will be noted in the minutes.

7.7 All members do not necessarily need formal training to understand investment or the potential risks to satisfy the Guidance. However, it may be appropriate for the RFO to prepare a report/presentation setting out the opportunities and risks in such terms that a member can understand and therefore make an informed decision.

Review & Amendment

8.1 CTC's investment position will be reviewed regularly (as a minimum every six months) by the Responsible Financial Officer and reported to Council for consideration.

8.2 This Investment Strategy will be reviewed annually.

8.3 The Council reserves the right to make variations to the Strategy at any time, subject to the approval of Full Council. Any variations will be minuted and made available to the public.

Community Safety Report

Report by: Town Clerk
To: Full Council
Date: For consideration on 18 November 2025

Recommendation
Full Council is requested to note the contents of the report regarding Community Safety.

1. **Purpose**
   1.1 This report provides information relating to Mid Devon District Council's plans for Community Safety in Crediton

2. **Background**
   2.1 The Town Clerk met with Community Safety Officer Paul Wilson and PC Dan Armitage on 12 November 2025.
   2.2 It was noted that there has been a lack of engagement and resources to fully support Crediton with anti-social behaviour, but it is hoped that new initiatives will support the community to feel safe and provide a more effective way of communicating.
   2.3 A PSPO was discussed in October 2024, to support the police in dealing with specific street drinking complaints. The Town Clerk has received no updates on the matter, though it is acknowledged that the process to install such an order takes time, and requires substantial evidence.
   2.4 Whilst the Mid Devon Community Safety Partnership still exists, only appropriate and relevant people attend as matters discussed are sensitive and require a specific and professional setting. No town or parish councils are invited to attend such meetings.

3. **Proposals (to note)**
   3.1 That Paul Wilson is going to obtain a full update on the status of the PSPO and provide an update to the Town Clerk.
   3.2 That Paul Wilson is planning to join Crediton Town Council in the Library on one Monday each month to aid partnership working and be a community conduit. This will form a drop-in for members of the public to discuss safety concerns in Crediton.

4. **Financial Implications**
   4.1. There are no financial implications.

5. **Climate Implications**
   5.1 There are no climate implications.

6. **Conclusion**
   6.1 Full Council is requested to note the actions above, to support partnership working and improved community safety offering to Crediton.