



WHITE COLNE PARISH COUNCIL

White Colne Village Hall, Bures Road, White Colne, CO6 2QA.

www.whitecolneparishcouncil.gov.uk

clerk@whitecolneparishcouncil.gov.uk

Village of the Year 2025

BACKGROUND PAPER – 19.05.2026

Please note supporting information regarding the following Agenda items:

10. FINANCE

- ii. To APPROVE the contractor's invoice for payment (attached at Appendix i).
Financial Regulation 5.15 states: *Individual purchases within an agreed budget for that type of expenditure may be authorised by:*
- the Clerk & RFO, under delegated authority, for any items below £500 excluding VAT.
 - the Clerk, in consultation with the Chairperson of the Council, for any items below £3,000 excluding VAT.
 - the council for all items over £5,000;
- Such authorisation must be supported by a minute (in the case of council or committee decisions) or other auditable evidence trail.*
- iv. To CONSIDER street cleaning expenditure in 2026-27 via BDC grant funding.
The council has received £1,067.68 in grant funding for 2026-27.
- vi. To REVIEW the Council's expenditure under s.137 of the Local Government Act 1972.
The council did not incur any expenditure under s.137 in 2025-26.
- viii. To RECEIVE and CONSIDER the Internal Audit report for year-end 2025-26.
The Internal Auditor has made the following recommendations:
1. Update Financial Regulation 6.7 to reflect the council's internal processes and controls when processing payments – updated Financial Regulations are circulated with the Agenda.
 2. Create a schedule for Village Hall H&S checks, and other expected annual management tasks – to be actioned.
 3. Carry out a detailed assessment of the council's Fixed Asset Register, and amend *Current Value* column – date(s) to be set for this task.
 4. Assess insurance schedule (attached at Appendix ii) once Fixed Asset Register has been updated – date(s) to be set for this task.
 5. Query over website security warning – to be followed up.

11. ANNUAL RETURN – GOVERNANCE STATEMENT 2025-26

The council must assess each question in turn and resolve whether it has met the stated objective.

13. PLANNING

i. Planning Applications:

a) Ref: [260657](#)

Location: Land at Earls Colne Road, Great Tey.

Proposal: Outline planning application for up to 150 no. residential dwellings, public open space, landscaping, a new vehicular access and all other associated works. All Matters Reserved, except access.

Note: Whilst the site is proposed for residential development in the published (November 2025) Colchester City Council Preferred Options, its adoption is yet to be resolved. The proposed development site is not allocated in the adopted Colchester Local Plan 2017-2033, and this Outline Application is therefore speculative.

b) Ref: [26/00537/FUL](#)

Location: Chalkney Mill, Tey Road, Earls Colne, Essex, CO6 2PR.

Proposal: Part retrospective application for the construction of 17 no. poultry breeding and rearing units.

c) Ref: [26/00649/FUL](#)

Location: Land Adjacent to Millbrooks Farm, Mill Lane, Colne Engaine, Essex, CO6 2HU.

Proposal: Erection of stables, menage, access improvements and associated works.

Note: The council commented on the previous Application for this site (25/01189/FUL). The new Application was not materially different, and the council's previous response was amended and entered.

d) Ref: [26/00909/OUT](#)

Location: Garden To The Woodshed, Broom Farm, Colne Park Road, White Colne, CO6 2QN.

Proposal: Outline planning application with all matters reserved, except access for the erection of one dwelling.

Note: The site lies outside the village boundary and parish, but is immediately adjacent to it. The council previously objected to both 20/02104/FUL (The Meadows) and 22/00344/OUT (Brooms Farm). Suggested response:

"Whilst this development proposal is not within White Colne, it is immediately adjacent to the parish boundary and should be considered to be contiguous with the village. The site lies outside the village development boundary, and is not in accordance with the Village

Design statement. Access and egress to the site, via a single-track lane, is poor, with limited sight lines, and there are no footways. White Colne Parish Council recommends that the proposal be refused at the earliest opportunity."

14. COMMUNITY LIAISON

i. Colne Valley Parishes Meeting held 14.04.26.

Suggested date for the next Colne Valley Parishes meeting: 16.06.26.

19. REVIEW OF STANDING ORDERS & FINANCIAL REGULATIONS

Suggested new wording for Standing Order 5 J:

- J Following the election of the Chair of the Council and Vice-Chair (if there is one) of the Council at the annual meeting, the business shall include:
- i. **In an election year, delivery by the Chair of the Council and councillors of their acceptance of office forms unless the Council resolves for this to be done at a later date. In a year which is not an election year, delivery by the Chair of the Council of their acceptance of office form unless the Council resolves for this to be done at a later date;**
 - ii. Apologies for Absence;
 - iii. Disclosures of Interests;
 - iv. Public Session;
 - v. Confirmation of the accuracy of the minutes of the last meeting of the Council;
 - vi. Matters Arising;
 - vii. Co-Option of new member(s) (if required);
 - viii. Representatives' Reports;
 - ix. Finance – to include Q4 reporting, review of the council's expenditure under s.137 of the Local Government Act 1972, and Internal Audit Reports;
 - x. Annual Return – Governance Statement;
 - xi. Annual Return – Accounting Statement;
 - xii. Planning (if required);
 - xiii. Community Liaison (if required);
 - xiv. Leisure & Facilities (if required);
 - xv. Parish Council Action Plan;
 - xvi. Review of delegation arrangements to committees, sub-committees, staff and other local authorities;
 - xvii. Appointment of any new committees in accordance with standing order 4, review of the Terms of Reference for the Committee(s);
 - xviii. Review and adoption of appropriate standing orders and financial regulations;
 - xix. Review of arrangements (including legal agreements) with other local authorities, not-for-profit bodies and businesses; Subscriptions; and representation or work with external bodies and arrangements for reporting back;
 - xx. In an election year, to make arrangements with a view to the Council becoming eligible to exercise the general power of competence in the future;
 - xxi. Review of inventory of land and other assets including buildings and office equipment;
 - xxii. Confirmation of arrangements for insurance cover in respect of all insurable risks;
 - xxiii. Review of the Council's Policies & Procedures;
 - xxiv. Determining the time and place of ordinary meetings of the Council up to and including the next annual meeting of the Council.
 - xxv. Items for inclusion on the Agenda of a future meeting.

Suggested new wording for Financial Regulation 6.7:

The RFO shall present a schedule of payments, via email and WhatsApp, to the council. The council shall review the schedule for compliance and, having satisfied itself, shall authorise payment by resolution, via a WhatsApp poll. Once the appropriate number of agreements has been reached, the RFO shall record the vote (via screenshot) and save the image on file. The detailed list of all payments shall be disclosed quarterly, as an attachment to the Minutes.



SIGN OFF AUDIT SHEET

Date	13/05/2026
Time	13:45hrs
Job Name	SO-12131 White Colne
Items As Per Sales Order	all items as per sales order
Contractor	Sim's Landscapes
Comments	All items installed as per drawings, all foundations and fixtures secured, site handed over to the customer who is very pleased,

Photos Supplied	Photos in Dropbox
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Signed: installer Shane Moore

I confirm that the work undertaken has been completed in accordance with the installation instructions provided and any relevant industry standards.

Signed:

A handwritten signature in black ink, appearing to read 'J. Garland', written in a cursive style.

Position: Contracts Manager : Jason Garland

E Dell

Mx Jim Morris
White Colne Parish Council (Braintree)
78 Manor Road
Colchester
Essex
CO3 3LY

Select for Local Councils Policy Schedule

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

Policy Cover Declaration:

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

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

Policy Number	YLL-2720932883
Insured	White Colne Parish Council (Braintree)
Business	Parish Council
Period of Insurance	
From	01/06/2026
To	31/05/2027

and any other period for which cover has been agreed.

Premium Breakdown:

Package	£ 300.00
Monuments, Memorials & Statues All Risks	£ 0.00 (Cover not selected)
Playground Equipment All Risks	£ 236.00

Total Annual Premium*	£ 536.00
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*Premiums are inclusive of Insurance Premium Tax

Schedule Number	169118364
Preparation Date	06/04/2026
Policy Form Reference	MLAACH10

Statement of Fact

You have confirmed to us that you comply with these statements of fact. If you become non-compliant with any of these statements, you must tell us, as it may affect your ability to claim under this policy.

- You have never had insurance declined, refused, cancelled or had special terms applied
- You will have up to date risk assessments whilst you are insured with us
- If you provide services or activities to children, or adults who are in need of care and support and therefore may be unable to protect themselves against abuse or neglect:
 - *Your organisation has not had any third-party inspections with a grading of Inadequate, Requires Urgent Improvement, Weak or Unsatisfactory*
 - *You have in place a written safeguarding policy and accompanying procedures that clearly set out the actions to take in response to child and vulnerable adult abuse*
 - *You carry out safer recruitment and selection processes that include the seeking of appropriate criminal records checks, alongside a renewal and update process*
 - *All Employees and **volunteers** engaged in regulated activity and/or activity that brings them into contact with children or vulnerable adults receive safeguarding awareness training including refresher training*
 - *You have one or more designated practitioners for safeguarding to support other practitioners in the organisation to recognise and respond to concerns about Abuse*
 - *You retain employment records, safeguarding checks, safeguarding policies and procedures and safeguarding records for at least the prevailing regulatory best practice period.*
- You are not aware of any situations prior to purchasing this policy, which might cause a claim
- You have not had more than three claims or any one claim exceeding £5,000 in the last three years
- On average, your volunteers contribute less than 70 hours a week
- You do not hold any events that have more than 500 people in attendance at any one time
- You do not send goods or money outside of UK
- You are not responsible for insuring any type of buildings
- You are not responsible for:
 - Skateparks, BMX tracks or adventure playgrounds
 - Zip wires, trampolines or inflatable play equipment
- You do not require All Risks cover for monuments, memorials & statues
- You require All Risks cover for 11-15 pieces of playground equipment up to a sum insured of £63,500

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

Lines of Cover applying

Part C – All risks

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

Item Description	Sum Insured (subject to single article limit)	Excess
All contents owned by the council, excluding any other items specified on the schedule, subject to the single article limit	£ 34,000	£100

Item Description	Number of pieces of playground equipment insured	Sum Insured (subject to single article limit)	Excess
Playground Equipment, subject to single article limit	11-15	£ 63,500	£100

Single article limits applicable are;

Computer Equipment	£2,000
Fine Art and Jewellery	£2,500
Civic Regalia	£2,500
Playground Equipment	£10,000

Operative Endorsements: 1 and 2 (please refer to the Endorsement section of the policy wording)

Part D – Money

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

Excess: £50 each and every loss

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

Operative Endorsements:

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

Part E – Public liability

Limit of Indemnity: £12,000,000

Operative Endorsements:

None

Part G – Employers liability

Limit of Indemnity: £10,000,000

Operative Endorsements:

None

Part H – Libel and slander

Sum Insured £250,000

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

Operative Endorsements:

None

Part N – Fidelity guarantee

Persons Guaranteed: **Sum Guaranteed**
All members and employees £250,000

Excess: £100 each and every loss

Operative Endorsements:

None

Part O – Personal accident

The cover			
Category:	Insured Persons:	Operative Time:	
A	Employees	Engaged in Usual Occupation including Journeys and whilst commuting directly between place of residence and usual place of business	
B	member	Engaged in the business including undertaking Journeys and whilst commuting directly between place of residence and usual place of business	
C	volunteer	Engaged in the business including undertaking Journeys and whilst commuting directly between place of residence and usual place of business	
Excesses			
Excesses:		Not applicable	
Table of benefits			
Benefit:	Category:		
	A	B	C
1. Death	£100,000	£100,000	£20,000
2. Loss of Limb (one or more) and/or Loss of Sight (in one or both eyes)	£100,000	£100,000	£20,000
3A. Total Loss of Hearing (in both ears) and/or Total Loss of Speech	£100,000	£100,000	£20,000
3B. Total Loss of Hearing in one ear	25% of 3A	25% of 3A	25% of 3A
4. Permanent Total Disablement	£100,000	£100,000	£20,000

5. Permanent Partial Disablement	See section 2.16	See section 2.16	See Section 2.16
6. Paraplegia	£75,000	£75,000	£Nil
7. Quadriplegia	£125,000	£125,000	£Nil
8. Temporary Total Disablement	£500 per week	£500 per week	£100 per week
9. Temporary Partial Disablement	50% of 8 or Nil	50% of 8 or Nil	50% of 8 or Nil
Benefit Period – temporary disablement	104 weeks	104 weeks	104 weeks
Deferment Period – temporary disablement	0 days	0 days	0 days

Operative endorsements

Endorsement title:	Endorsement wording:
1	Special exclusion 2 of Section 3 is inoperative provided always that the insurer will not make any payment of any benefit or in respect of any expense or loss arising from any Person Insured who has attained the age of 90 years unless such expense or loss arises during the period of insurance during which the Person Insured attains the age of 90

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

1. Employment Disputes and Compensation Awards	Operative
2. Legal Defence	Operative
3. Statutory License Appeal	Operative
4. Contract Disputes - £5,000 Limit	Operative
5. Debt Recovery	Operative
6. Property Protection and Bodily Injury	Operative
7. Tax Protection	Operative

Limit of Indemnity: £250,000

Operative Endorsements:

None

General Notes

1. Fair presentation of the risk

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

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

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

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

2. Cancellation

All insurance policies run for a fixed period of time. The Insured can terminate an insurance contract verbally or in writing at any time. No refund will legally be due for any unused period of cover outside of the 'cooling off period' for consumer customers or following initiation for organisations and businesses. The Insurer may cancel the policy by giving 30 days' notice in writing. In such an event the insured will be entitled to a return of premium in respect of the unexpired portion of the period of insurance.

3. Bonus and fee structure

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

ARAG Head and Registered Office

ARAG Legal Expenses Insurance Company Limited, Unit 4a, Greenway Court, Bedwas, Caerphilly, CF83 8DW
Registered in England and Wales | Company Number 103274 Website: www.arag.co.uk

ARAG Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority.

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

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

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