



Redruth Civic Centre, Alma Place, Redruth, Cornwall TR15 2AT

Tel No: 01209-210038 e-mail: admin@redruth-tc.gov.uk

Town Mayor: Cllr R S Barnes

Town Clerk: Ms C Caldwell

See Distribution

Date:
15th January 2025

Dear Councillor

Finance Committee Meeting – 20th January 2025

You are summoned to attend a Meeting of the Redruth Town Council Finance Committee to be held in the Langman Room, Redruth Civic Centre, Alma Place, on Monday 20th January 2025, commencing at 7pm.

The Agenda and associated papers are enclosed for your reference and information.

Yours sincerely

A handwritten signature in black ink, appearing to read 'C. Caldwell', followed by a long horizontal line.

Ms C Caldwell

Town Clerk

Enclosures:

Agenda and associated documentation

Distribution:

Action:

Cllr Barnes
Cllr A Biscoe
Cllr H Biscoe
Cllr Brown
Cllr Craze
Cllr Garrick
Cllr Grasso
Cllr Thomas
Cllr Tremayne

Information:

All other Town Councillors
Press & Public

Redruth Town Council
Finance Committee Meeting – 20th January 2025
AGENDA

PART I – PUBLIC SESSION

1. To receive apologies for absence.
2. Members to declare any disclosable pecuniary interests or non-registerable interests (including details thereof) in respect of any item(s) on this Agenda.
3. To enable the public to put questions to the Council on any item on this agenda.
4. To confirm the Minutes of the meeting of the Finance Committee held on 18th November 2024. [Minutes attached]
5. To review the Management Report for the period ended 31st December 2024. [See schedule attached]
6. To consider a Reserves Policy for approval, including proposed transfers between reserves for the year ended 31 March 2025, and a Reserves budget for 2025/26. [See report attached]
7. To consider an Investment Strategy for approval, and approve the transfer of funds into a Higher Interest deposit account [See report attached]
8. To receive the Councillors' internal audit report for quarter 2 2024/25 [see report attached]
9. To consider grant applications – Round 2 2024/25. [See schedule attached]

PART 11 – PRIVATE SESSION - Exclusion of the Press and Public

The Council is invited to pass the following resolution:- That pursuant to the provisions of the Public Bodies (Admissions to Meetings) Act 1960, the press and public be excluded from the Meeting for the following item of business, by reason of the confidential nature of the business to be transacted.

10. To discuss the proposed Council budget for the financial year 2025/26 and to make recommendations to Council in respect of said budget and the level of precept to be raised [See report attached]



Redruth Civic Centre, Alma Place, Redruth, Cornwall TR15 2AT

Tel No: 01209-210038 e-mail: admin@redruth-tc.gov.uk

Town Mayor: Cllr R S Barnes

Town Clerk: Ms C Caldwell

Minutes of a Meeting of the Redruth Town Council Finance Committee held at Redruth Civic Centre, Alma Place, Redruth on Monday 18th November 2024

Present: Cllr S Barnes
Cllr A Biscoe
Cllr H Biscoe
Cllr M Brown
Cllr B Craze
Cllr C Garrick
Cllr K Grasso
Cllr I Thomas

Chair

In attendance: Ms C Caldwell
Mrs H Bardle
Mrs C Rundle

Town Clerk
Responsible Finance Officer
Administration Manager

PART I - PUBLIC SESSION

1599.1 To receive apologies for absence

Apologies were received from Cllr Tremayne.

1599.2 Members to declare any disclosable pecuniary interests or non-registerable interests (including details thereof) in respect of any item(s) on this Agenda

None were declared.

1599.3 To confirm the Minutes of the meeting of the Finance Committee held on 15th July 2024

1599.3.1 RESOLVED by the majority to accept the Minutes of the Meeting of the Finance Committee held on 15th July 2024 as a true and accurate record of proceedings. [Proposed Cllr Barnes; Seconded Cllr Thomas] Cllr Craze abstained as he had not been present at the meeting.

1599.4 To receive a Report from the Responsible Finance Officer

A report had been circulated prior to the meeting. The Responsible Finance Officer referred to point 2.3 in her report The Budget for 2025/2026, confirming that an initial draft of this budget was currently being worked through with the Senior management team, Town Clerk and Skylite Associates in line with the current organisational review. A completed Full budget is expected to be presented to the Finance Committee in January 2025, with approval requested from Full Council meeting at the end of January 2025.

The Responsible Finance Officer said that it was unlikely that central government would provide compensation funding for the recent increase in National Insurance contributions and suggested that the Town Council approach Perran Moon MP to ask for assistance in funding from Central Government.

1599.4.1 RESOLVED by the Majority to ask the Town Clerk and Responsible Finance Officer to write to Perran Moon MP on behalf of Redruth Town Council to request that he (i) Lobbies the Government for funding to assist with National Insurance increases for Town and Parish Councils (ii) Supports the changing of legislation for eligibility for employee allowance, adding that Redruth do not significantly benefit from the second home allowance funding. [Proposed Cllr H Biscoe; Seconded Cllr Garrick] Cllr Brown abstained.

The Responsible Finance Officer informed members that there have been two expressions of interest bids submitted, and the cross team bid writing group is working well.

1599.4.2 Unanimously RESOLVED that the remainder of the Responsible Finance Officers' report be noted. [Proposed Cllr Barnes; Seconded Cllr Garrick]

1599.5 To review the Income and Expenditure for the period ended 30th September 2024

A report had been circulated prior to the meeting. The Responsible Finance Officer noted the increase in staff costs, advising this was due to the overtime required during the summer period in the library and acting up allowances and to cover events, but that there had been significant savings in other areas.

Cllr Barnes and Cllr Thomas asked for further information regarding the car parking costs which was clarified by the Town Clerk. The subject of the Cross Street parking spaces was raised and the Town Clerk advised that this was something she would discuss further with the Operations Officer, and the Responsible Finance Officer to gather more information.

Cllr Thomas asked if it would be possible to include how many people are employed as part of the information about salaries, suggesting it be broken down by team. The Responsible Finance Officer said that the Organisational chart will be published on the website when she updates the Transparency Code, which will be soon.

1599.5.1 Unanimously RESOLVED that the report be noted. [Proposed Cllr Barnes; Seconded Cllr H Biscoe]

1599.6 To receive the interim Internal Audit report for 2024/2025

A report had been circulated prior to the meeting. The Responsible Finance Officer explained that the required updates from the auditor had already been completed, and the auditor's report contained no issues.

1599.6.1 Unanimously RESOLVED that the report be noted. [Proposed Cllr H Biscoe; Seconded Cllr S Barnes]

1599.7 To receive the Councillors internal audit report for quarter 1 2024/2025

A report had been circulated prior to the meeting. The Responsible Finance Officer confirmed that an extremely thorough internal review had been completed by Cllrs Barnes and Grasso. There had been a recommendation that all credit card receipts should be signed off and authorised individually rather than en-bloc. This shall be amended in time for the next quarter. The Responsible Finance Officer advised members that she was investigating a potentially different finance system, designed specifically for Town and Parish Councils. It could potentially save a lot of time and money in the longer term.

1966.7.1 Unanimously RESOLVED that the report be noted. [Proposed Cllr H Biscoe; Seconded Cllr A Biscoe]

1599.8 To review the Town Council's Risk Assessment of financial management

A report had been circulated prior to the meeting. The Responsible Finance Officer updated that a physical check of the assets listed on the asset register would take place as soon as practicable. Cllr Thomas asked if there is a list of assets which is available for the public to view. The Responsible Finance Officer confirmed that it is currently available on request and will be available online in June / July 2025.

1599.8.1 Unanimously RESOLVED that the report be noted, and that the Town Councils Risk assessment of financial management meets current needs. [Proposed Cllr H Biscoe; Seconded Cllr S Barnes]

1599.9 To review the effectiveness of our system of Internal Controls

A report had been circulated prior to the meeting. The Responsible Finance Officer confirmed that there were several checks to the internal controls during the financial year, including by Councillors, Internal and External Auditors.

1599.9.1 Unanimously RESOLVED that the Town Council has an effective system of internal controls for the year ended 31st March 2024 [Proposed Cllr H Biscoe; Seconded Cllr M Brown]

1599.10 The Council is invited to pass the following resolution: - That the pursuant to the provisions of the Public Bodies (Admissions to Meetings) Act 1960, the press and public be excluded from the meeting for the following item of business, by reason of the confidential nature of the business which is to be transacted

1600.10.1 Unanimously RESOLVED That the pursuant to the provisions of the Public Bodies (Admissions to Meetings) Act 1960, the press and public be excluded from the meeting for the following item of business, by reason of the confidential nature of the business which is to be transacted. [Proposed Cllr Barnes; Seconded Cllr H Biscoe]

PART II – PRIVATE SESSION

1600.11 To receive a report on the current rental income and licence arrangements for Market Way

A report had been circulated prior to the meeting.

1600.11.1 Unanimously RESOLVED that the recommendations within the report be carried out by the Responsible Finance Officer. [Proposed Cllr Barnes; Seconded Cllr H Biscoe]

Redruth Town Council							
Summary Management Report						December 2024	
2024-25 Month 9							
			Actuals to date	2024-25 Budget - Year to Date	2024-25 Budget - Full Year	2024-25 Forecast	
			£	£	£	£	
<u>INCOME</u>							
Precept			1,176,015	1,176,015	1,176,015	1,176,015	
Interest received			25,354	0	0	33,000	
Grants			22,020	0	0	42,020	
Grants transferred to EMR			(22,020)	0	0	(42,020)	
<u>TOTAL INCOME</u>			1,201,369	1,176,015	1,176,015	1,209,015	
<u>EXPENDITURE</u>							
<u>STAFFING</u>							
Salaries and on-costs			594,318	563,164	751,144	791,839	
Other employment costs			15,705	13,750	18,000	20,988	
<u>Total Staffing Costs</u>			610,023	576,914	769,144	812,827	
<u>OPERATIONS</u>							
Facilities Team			40,142	44,196	52,446	49,113	
Properties			100,108	121,341	156,043	145,062	
Office Administration			28,977	30,184	38,140	37,623	
<u>Total Operations Costs</u>			169,226	195,721	246,629	231,798	
<u>ENGAGEMENT</u>							
Festivals and Events			45,254	37,755	66,009	56,219	
Other Engagement			10,479	23,100	33,750	16,817	
Library			775	4,925	5,700	1,965	
CCTV			3,407	16,500	22,000	22,000	
<u>Total Engagement Costs</u>			59,915	82,280	127,459	97,002	
<u>OTHER COST CENTRES</u>							
Finance and Governance			30,988	24,653	27,783	31,705	
Planning			1,635	5,000	5,000	1,635	
<u>Total Other Cost Centres</u>			32,623	29,653	32,783	33,340	
<u>TOTAL EXPENDITURE</u>			871,788	884,567	1,176,015	1,174,967	
<u>NET SURPLUS/(DEFICIT)</u>			329,581	291,448	0	34,048	

Redruth Town Council						
Summary Management Report						
2024-25 Month 9					December 2024	
STAFFING						
	Notes	Actuals to date	2024-25 Budget - Year to Date	2024-25 Budget Full Year	2024-25 Forecast	
		£	£	£	£	
100 Wages and Salaries						
4101	Wages and Salaries	1	463,219	440,030	586,909	619,639
4102	Employers NIC		40,714	37,760	50,364	53,318
4104	Employers Pension		90,385	85,374	113,871	118,882
			594,318	563,164	751,144	791,839
101 Other Employment Costs						
4103	Mileage and travel		388	375	500	513
4105	Other staff costs		818	188	250	881
4110	DBS Fees		403	188	250	466
4111	Occupational Health		820	1,000	1,000	1,000
4112	Parking		3,103	1,875	2,500	4,200
4120	Recruitment		312	1,875	2,500	937
4223	HR Outsourcing		5,244	5,625	7,500	7,500
4708	Training		4,617	2,625	3,500	5,492
			15,705	13,750	18,000	20,988
NOTES						
1	Additional staff costs to end December		£23,189			
	Library team changes - Lib Mgr vacancy, Acting Allowances, additional staff		£3,204			
	Facilities team - additional staff inc intern		£7,933			
	RFO increased hours and salary		£5,037			
	Admin - additional days		£895			
	Engagement team - additional staff overlap		£984			
	Overtime - amount over budget		£5,700			
	Sundry underspends		-£564			
			£23,189			

Redruth Town Council							
Summary Management Report							
2024-25 Month 9						December 2024	
FACILITIES AND PROPERTIES							
		Notes	Actuals to date	2024-25 Budget - Year to Date	2024-25 Budget Full Year	2024-25 Forecast	
			£	£	£	£	
300 Facilities Team							
4209	Vehicle Insurance		2,372	2,500	2,500	2,372	
4501	Purchases and Works	1	2,492	5,625	7,500	4,367	
4502	Grounds Equipment		779	1,500	2,000	2,000	
4510	Vehicle Leasing		13,855	13,875	18,500	18,480	
4520	Weed Control		6,100	6,000	6,000	6,100	
4521	Vehicle Fuel		1,346	2,250	3,000	2,096	
4522	Machinery Fuel		211	750	1,000	461	
4523	Floral Displays		16,185	16,000	16,000	16,185	
4525	PPE	1	1,528	750	1,000	1,778	
4605	Waste		107	0	0	107	
4614	Equipment Maintenance		594	0	0	594	
			45,569	49,250	57,500	54,540	
	Income						
1075	Floral Displays		2,816	3,000	3,000	2,816	
1080	Footpaths LMP		2,055	2,054	2,054	2,055	
1100	Miscellaneous	2	556	0	0	556	
	Net cost		40,142	44,196	52,446	49,113	
Properties - net expenditure							
301	Civic Centre		63,268	75,877	92,368	81,801	
302	Market Way		(6,402)	(13,798)	(11,050)	(3,654)	
303	Chambers		10,566	5,840	5,420	7,596	
304	Public Toilets		19,528	25,178	33,570	27,920	
305	St Rumons Gardens		186	4,436	5,915	1,665	
306	East End Playing Field inc Skate park		3,001	8,775	10,775	10,233	
307	Plain-an-Gwarry		1,862	3,670	4,295	4,412	
308	Facilities Yard		4,197	4,050	5,000	5,147	
309	Clock Tower		761	1,313	1,750	1,750	
309	Gweal-an-Tops		82	3,000	4,000	4,000	
309	Community Centre		2,666	3,000	4,000	4,000	
309	Public Mural		147	0	0	147	
309	Other		897	0	0	697	
310	Clinton Road		(651)	0	0	(651)	
			100,108	121,341	156,043	145,062	
NOTES							
1	PPE overspend offset Purchases and Works underspend						
2	Miscellaneous income = recharge of repair costs to Langman Room ceiling						

Redruth Town Council							
Summary Management Report							
2024-25 Month 9					December 2024		
350 Office Administration							
		Notes	Actuals to date	2024-25 Budget - Year to Date	2024-25 Budget Full Year	2024-25 Forecast	
			£	£	£	£	
4201	Stationery		1,443	1,125	1,500	1,818	
4202	Telephone/Internet		596	1,013	1,350	934	
4203	Mobile phones		2,306	4,050	5,400	3,656	
4204	Annual subscriptions		4,384	5,215	5,365	4,534	
4205	Photocopier contract		1,265	1,050	1,400	1,615	
4206	Postage		92	56	75	111	
4209	Insurance		112	0	0	112	
4210	Mayor's Budget		791	1,500	2,000	1,291	
4213	Tablets		2,500	2,550	3,400	3,350	
4215	Refreshments		240	75	100	265	
4222	IT Support	1	8,733	6,000	8,000	10,733	
4226	Software		3,894	4,550	5,550	4,894	
4415	Miscellaneous expenses		158	0	0	158	
4618	Security - meetings		997	1,125	1,500	1,372	
4703	Office Equipment	2	1,406	1,125	1,500	1,781	
4711	Youth Council		60	750	1,000	1,000	
			28,977	30,184	38,140	37,623	
NOTES							
1	IT Support = £1,023 per month plus £125 SSL cert registration						
2	Office equipment includes new laptop and battery £1,018 plus drywipe boards and accessories £252						

December 2024

Notes

Actual to date

2024-25 Budget -
Year to Date2024-25 Budget
Full Year2024-25
Forecast

£

£

£

£

Net Expenditure	10,479	23,100	33,750	16,817
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1	Other costs = Wigan trip £1,184, Flatpack Democracy book £17, Stithians Show entry £33 plus Survey postcards £37
2	Local Hero Awards costs - income was accounted for in 2023/24. In future will ensure income is offset against costs.
3	Redruth Record not shown separately before

Redruth Town Council													
Summary Management Report												December 2024	
2024-25 Month 9													
FESTIVALS and EVENTS	Notes	205 Murdoch Day		204 RIM&PF		201 Redruth in Lights		206 St Piran Festival		202 & 207 Other Events		Total	
		Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget
Expenditure													
Music and Entertainers		4,375	4,500	1,595	4,500	4,222	8,000		6,000	425		10,617	23,000
Christmas Lights						20,085	23,009					20,085	23,009
Activities		1,000		-						1,918	3,500	2,918	3,500
Marquees, equipment, bunting		3,462	4,000	2,023	4,000	595				646		6,726	8,000
Licences and Road Closures		647	200	100	200	805						1,552	400
Marshalls and First Aid		697	1,300	782	1,300					114		1,593	2,600
Marketing and Advertising		1,580	1,500	1,295	1,500	14	1,000			395		3,283	4,000
Other		130	1,500	70		-						200	1,500
Total expenditure		11,891	13,000	5,865	11,500	25,721	32,009	-	6,000	3,498	3,500	46,974	66,009
Income													
Stalls		640		-	-	400	-	-	35	-		1,190	-
Sponsorship						500	-	-	-			500	-
Advertising		30		-	-			-	-			30	-
Total income		670	-	-	-	900	-	-	35	-	-	1,720	-
Net Expenditure		11,221	13,000	5,865	11,500	24,821	32,009	35	6,000	3,313	3,500	45,254	66,009
Notes													
RIPF saving of £5,635 due to festival being cancelled and some organisations not invoicing for costs													
RiL savings so far due to reduced cost of Santa Grotto plus still waiting for final invoice from Blachere													

Redruth Town Council						
Summary Management Report						
2024-25 Month 9						December 2024
250 LIBRARY						
	Notes	Actuals to date	2024-25 Budget - Year to Date	2024-25 Budget Full Year	2024-25 Forecast	
		£	£	£	£	
Library Costs						
4204	PRS Subscription	1,699	1,600	1,600	1,699	
4214	Newspapers	639	375	500	764	
4217	Lib Events & Activities	498	1,125	1,500	1,500	
4220	Miscellaneous	57	0	0	57	
4224	TIC Bulk Buy	131	1,000	1,000	1,000	
4227	Seagull sacks purchased	609	0	0	609	
4528	Library Furniture	628	750	1,000	1,000	
4724	Home Library Service	122	75	100	147	
		4,383	4,925	5,700	6,776	
Library Income						
1020	Income - Fines/Lost Items	62	0	0	83	
1022	Income - Photocopy	2,429	0	0	3,239	
1023	Income - Small Items	30	0	0	40	
1025	Income - Small Items (NonVAT)	0	0	0	0	
1026	Income - Misc	0	0	0	0	
1027	Income - Sale of Books	169	0	0	225	
1028	Income - Seagull Sacks	859	0	0	1,145	
1029	TIC Income	59	0	0	79	
		3,608	0	0	4,811	
Net Library Costs		775	4,925	5,700	1,965	

Redruth Town Council									
Summary Management Report									
2024-25 Month 9								December 2024	
<u>OTHER COST CENTRES</u>									
		Notes	Actuals to date	2024-25 Budget - Year to Date	2024-25 Budget Full Year		2024-25 Forecast		
			£	£	£		£		
<u>400 Finance and Governance</u>									
4208	Audit		2,550	2,950	3,400		3,000		
4221	Loan Repayment		16,383	16,383	16,383		16,383		
4225	Bank charges		311	0	0		311		
4700	Professional fees		4,011	0	0		4,011		
4709	Grants		7,733	5,320	8,000		8,000		
			30,988	24,653	27,783		31,705		
<u>401 Planning Costs</u>									
4721	Neighbourhood Development Plan		1,635	5,000	5,000		1,635		
			1,635	5,000	5,000		1,635		
			0	0	0		0		

SUBJECT OF REPORT: To consider a Reserves Policy for approval and approve a schedule of expenditure from Earmarked Reserves in 2024/25 and 2025/26

SUMMARY OF IMPLICATIONS

- | | | | |
|----|-----------|---|-----|
| a. | Policy | - | Yes |
| b. | Financial | - | Yes |
| c. | Legal | - | No |

1.0 TERMS OF REFERENCE

- 1.1 To consider a new Reserves policy for approval.
- 1.2 To review and approve a list of proposed expenditure from Earmarked Reserves in 2024/25 and 2025/26
- 1.3 To approve a list of transfers from Earmarked Reserves into the General Reserve for 2024/25
- 1.4 To approve budgeted expenditure from Earmarked Reserves in 2025/26.

2.0 REPORT

2.1 Reserves Policy

The proposed Reserves Policy is attached, which sets out the purposes of the General and Earmarked Reserves. It recommends that the Council holds a minimum of 3 months expenditure in the General Reserve, with an objective of increasing this to 4½ months expenditure in due course, which is in line with good practice.

The amount of General Reserves at 31 March 2024 was £257,190.

In 2023/24 expenditure will be approximately £1.2 million, so the Council should aim to hold a minimum of £300,000 in the General Reserve. This can be built from

- Unspent budgets at the end of each financial year, unless approval is given to transfer them into Earmarked Reserves
- Transfers from unspent Earmarked Reserves

The Earmarked Reserves should be held for specific purposes, and the recommendation is that they are reviewed annually.

2.2 Earmarked Reserve Movements

The level of Earmarked Reserves at 31 March 2024 was £542,897, and we have received £50,120 new funding in 2024/25 which has been posted to Earmarked Reserves.

I am proposing the following movements in Earmarked Reserves in 2024/25 for approval;

a. Spending from Earmarked Reserves in 2024/25

Town Clock survey	£2,000 from Community Capacity Grant received
Visitor Centre	£16,500 from Town Accelerator Fund
Valuation reports on buildings	£5,649 from Transition EMR
Scaffolding for Clock Tower	£15,646 from CIL EMR
Fees re Clock Tower	£1,925 to date from CIL EMR
Additional staff costs from 2024	£4,827 from Staff Costs EMR
Grants	£5,000 from Grants EMR

b. Transfer unspent budgets from 2024/25 into Earmarked Reserves to be spent in 2025/26

The following amounts are budgeted for in 2024/25 but will not be spent this year. I am requesting permission to carry them forward in Earmarked Reserves for spending in 2025/26;

East End play park play equipment	£5,000 – to be used as match funding for the S106 monies for the development of East-End Park
Town Guide and Websites	£4,500 – to be used for the re-branding project in 2025/26

c. Transfer unused Earmarked Reserve balances into the General Fund at 31 March 2025

The following Earmarked Funds have been identified as no longer required. I am requesting approval to transfer the balances into General Reserves at 31 March 2025.

Running costs EMR	£4,659
Receptions EMR	£650
Welcome Back Fund	£478
Telephone Kiosk	£10,083
Mayors Budget	£4,767 (there is an annual budget of £2,000)
Youth Engagement	(£5)
Total	£20,632

2.3 Earmarked Reserves Budget for 2025/26

In preparing the budget for 2025/26, I identified certain expenditure for which I am seeking approval to use Earmarked Reserves to cover in 2025/26, if required.

Clock Tower	£50,607 plus new CIL received in 2025/26 (balance of CIL)
Civic Centre offices	£20,000 budget from Transition EMR
New computers	£3,480 from Office Equipment EMR
Civic Centre boilers	£15,000 budget from Transition EMR
Market Way gutters	£25,000 budget from Market Way EMR and Transition EMR
Chambers repairs	£25,000 budget from Building Maintenance and Transition EMRs
Youth Festival	£15,000 from Community Fund grant
Election costs	£10,000 from Elections EMR
Rebranding/websites	£9,422 from Town Guide and website EMR
Bunting	£1,600 from Bunting/flags EMR
Visitor Centre	£2,622 from TIC and Tourism EMRs
Total budget	£177,731 in 2025/26

2.4 **Increasing Earmarked Reserves from 2026/27 onwards**

In order to replace Earmarked Reserves which may be spent in 2025/26, and create resilience for the future, I intend to budget for transfers **into** the following Earmarked Reserves each year from 2026/27, which will be included in the precept calculations annually.

- Elections EMR
- Office Equipment replacement
- Building Maintenance – Civic Centre
- Building Maintenance – Chambers
- Building Maintenance – Market Way

3.0 **RECOMMENDATION**

It is recommended that the items considered in this report are approved, namely

- The new Reserves policy
- Proposed Earmarked Reserve movements for 2024/25
- Budgeted expenditure from Earmarked Reserves in 2025/26

Helen Bardle – Responsible Finance Officer



REDRUTH TOWN COUNCIL

REDRUTH TOWN COUNCIL RESERVES POLICY

The Town Council needs to maintain reserves to protect against risk, ensure contingencies are in place and to support investment in future projects which are beneficial to the town.

The Reserves Policy presents information about the requirements to maintain appropriate financial reserves and provides details on the types of reserves and current and predicted balances. The Town Council manages risk by assessing the potential impacts of future events, based on the likelihood that they may occur and the severity of any impact.

Mitigating actions are then identified to reduce the exposure and appropriate plans are put in place as required under sections 31A, 42A of the Local Government Finance Act 1992.

The Governance & Accountability for Local Councils Practitioners Guide:

"As with any financial entity, it is essential that authorities have sufficient Reserves (General and Earmarked) to finance both its day-to-day operations and future plans. It is important, however, given that its funds are generated from taxation/public levies, that such reserves are not excessive.

It is important that each authority adopt, as a General Reserve policy, the level appropriate to their size and situation and plan their Budget so as to ensure that the adopted level is maintained. Changes in activity levels/range of services provided will inevitably lead to changes in the requisite minimum level of General Reserve in order to provide working capital for those activities."

The purpose of this Policy is to enable the Finance Committee to review the level of reserves to ensure they meet the current and future needs of Redruth Town Council.

The assessment of the adequacy of the Town Council's balances and reserves is based on the guidance note on Local Authority Reserves and Balances, which whilst there is not a statutory requirement, is considered to set out current best practice with regard to balances and reserves. The guidance states that no case has yet been made to set a statutory minimum level of reserves and that each local authority should take advice from its Responsible Finance Officer and base its judgement on local circumstances.

Types of Reserves

Redruth Town Council maintains two types of reserves:

1. Earmarked Reserves

These provide a means of accumulating funds, for use in a later financial year, to meet known or planned policy initiatives. Earmarked Reserves will increase through decisions of the Town Council and will decrease as they are spent on their specific intended purposes. The purpose of an Earmarked Reserve is to set aside amounts for projects

that extend beyond one year or as a contingency against a specific situation occurring and to support the General Reserve. Once an Earmarked Reserve has been established by the Town Council it is the responsibility of the Responsible Finance Officer to ensure funds are spent in line with their purpose. The purpose of each Earmarked Reserve should be reviewed annually to ensure that it is still relevant.

2. General Reserves

These represent the non-ring-fenced balance of Town Council funds. The main purposes of the General Reserves are

- to operate as a working balance to help manage the impact of uneven cash flows
- to provide a contingency to cushion the impact of emerging or unforeseen events or genuine emergencies.

In general, a robust level of reserve should be maintained and take account of operational and financial issues facing the Town Council. A well-run authority with a prudent approach to setting its budget will each year consider its level of general reserves. These general reserves will also need to be supported by earmarked reserves for specific needs, contingencies and commitments. In assessing the level of the Town Council's reserves, account needs to be taken of the risks facing the Town Council in terms of any significant unforeseen expenditure requirements.

Level of General Fund Reserves

The recommendation is that Town Councils hold between three and six months expenditure in general reserve.

The policy of Redruth Town Council is to hold a **minimum** of three months' operating expenditure in the General Reserve, with an objective to build the General Reserve up to a minimum of four and a half months operating expenditure as determined by future budgets and spending requirements.

The assessment of potential risk and recommendation for the actual level of General Reserve in any given year will be carried out annually by the Finance Committee.

Level of Earmarked Reserves

The list of Earmarked Reserves balances will be reviewed each year by the Finance Committee alongside the annual budget. The Responsible Finance Officer will present a schedule of proposals for adding to or spending from Earmarked Reserves in the following financial year, which will be approved by Council together with the operating budget.

New Earmarked Reserves, for example for new funding sources or grants procured as income, can be proposed by the Responsible Finance Officer and approved by the Finance Committee at any meeting.

Any Earmarked Reserves that are no longer required may be transferred into the General Reserve with the approval of the Finance Committee.

Compiled by Helen Bardle, Responsible Finance Officer

Date of Policy adoption: January 2025

Date for Policy review: January 2026

SUBJECT OF REPORT: To consider an Investment Strategy for approval and approve the transfer of funds into a Higher Interest deposit account.

SUMMARY OF IMPLICATIONS

- | | | | |
|----|-----------|---|-----|
| a. | Policy | - | Yes |
| b. | Financial | - | Yes |
| c. | Legal | - | No |

1.0 TERMS OF REFERENCE

- 1.1 To consider an Investment Strategy for approval.
- 1.2 To approve the transfer of funds into a higher interest deposit account.

2.0 REPORT

2.1 Investment Strategy

The proposed Investment Strategy is attached, for approval.

2.2 Transfer of funds into a Higher Interest deposit account

- 2.2.1 The Council holds the following bank balances with Unity Trust Bank plc at the date of this report;

Current Account	£ 56,010.86 – nil interest
Deposit Account	£1,124,592.04 – 2.52% Instant Access
Total	£1,180,602.90

- 2.2.2 I recommend leaving £680,000 approx. in the Unity Trust Bank plc Current and Instant Access Deposit accounts to cover;

- Balance of operating expenditure before next precept payment
- Monies to be transferred to a Trewirgie Trust account in due course
- Monies budgeted to be spent from Earmarked Reserves in 2025/26
- A contingency balance of £150,000 to ensure that cash flow is maintained.

- 2.2.3 This leaves £500,000 which could be transferred to a Higher Interest deposit account.

- 2.2.4 The **minimum** balance on the Instant Access Deposit account since 1 April 2023 was £804,482 in September 2023.

2.3 Investment options reviewed

- 2.3.1 Unity Trust Bank offers fixed term accounts ranging from 30 days to 24 months, with interest rates from 2.96% to 4.25% (see table attached).

£500,000 invested into the 6-month Fixed Term fund would earn £20,000 pa in interest with no fees.

- 2.3.2 The Church, Charities and Local Authorities (CCLA) Public Sector Deposit Fund currently offers a yield of 4.75% (see attached sheet), with withdrawal on demand.

£500,000 invested into this fund would earn £23,750 pa in interest with fees currently at £400 pa.

- 2.3.3 The Council is **not** eligible to be covered under the Financial Services Compensation Scheme as a Local Authority with a budget in excess of 500,000 euros per annum.

- 2.3.4 I recommend that £500,000 is transferred into the CCLA Public Sector Deposit Fund on the basis that the yield is higher than offered by Unity Trust Bank, and that access to the investment fund is instant.

3.0 **CONCLUSION**

It is recommended that

- The Investment Strategy is approved by the Committee.
- The Committee approves that the Responsible Finance Officer transfers £500,000 into a CCLA Public Sector Deposit Fund as soon as can be arranged.

Helen Bardle – Responsible Finance Officer



REDRUTH TOWN COUNCIL

REDRUTH TOWN COUNCIL INVESTMENT STRATEGY

Redruth Town Council acknowledges the importance of prudently investing the temporarily surplus funds held on behalf of the taxpayers/community to whom we have a responsible duty.

This Strategy complies with the revised requirements set out in the Office of the Deputy Prime Minister's Guidance on Local Government Investments and Chartered Institute of Public Finance and Accountancy's Treasury Management in Public Services: Code of Practice and Cross Sectoral Guidance Notes and takes account of the Section 15(1)(a) of the Local Government Act 2003 (for financial years commencing on or after 1st April 2018)

Investment Objectives

In accordance with Section 15(1) of the 2003 Act, the Council will have regard (a) to such guidance as the Secretary of State may issue, and (b) to such other guidance as the Secretary of State may by regulations specify.

The Council's investment priorities are the security of reserves and liquidity of its investments.

The Council will aim to achieve the optimum return on its investments commensurate with proper levels of security and liquidity.

All investments will be made in sterling.

The Department for Housing, Communities and Local Government maintains that borrowing of monies purely to invest, or to lend and make a return, is unlawful and this Council will not engage in such activity.

Where external investment managers are used, they will be contractually required to comply with the Strategy.

Specified Investments

Specified Investments are those offering high security and high liquidity, made in sterling and with a maturing date of no more than a year.

Such short-term investments made with the UK Government or a local authority or town parish council will automatically be Specified Investments.

For the prudent management of its financial balances, maintaining sufficient levels of security and liquidity, the Council may use

- Deposits with banks, building societies, local or other public authorities.
- Specialised Sector Investment Managers, such as Church, Charities and Local Authorities Investment Management Ltd (CCLA)

- The debt management agency of HM Government

Non-specified investments

These investments have greater potential risk. Examples include investment in the money market, stock and shares.

Given the unpredictability and uncertainties surrounding such investments, the Council will not use this type of investment.

Liquidity of Investments

The Responsible Finance Officer will determine the maximum periods for which funds may prudently be committed so as not to compromise liquidity.

Investments will be regarded as commencing on the date the commitment to invest is entered onto, rather than the date on which the funds are paid over to the counterparty.

Long Term Investments

Long term investments are defined in the Guidance being held for more than 12 months.

Any funds invested in Long Term Investments should be reserves, held on the basis of maximising return.

End of Year Investment Report and Review of Strategy

The Responsible Financial Officer will report on investment activity to the Finance Committee at the end of the financial year.

The Strategy for the coming financial year will be prepared by the Responsible Financial Officer and presented for review and approval by the Finance Committee.

Compiled by Helen Bardle, Responsible Finance Officer

Date of Policy adoption: January 2025

Date for Strategy review: April 2026

FTDA Table

	Instant Access Savings Account	30 Day Term Deposit	90 Day Term Deposit (Deposit of £85k -£10m)	90 Day Term Deposit (Deposit of £10m+)	6 Month Fixed Term Deposit	12 Month Fixed Term Deposit	18 Month Fixed Term Deposit	24 Month Fixed Term Deposit
Interest Rate as of 09/12/2024	2.50%	2.96%	3.06%	3.16%	4.00%	4.25%	4.25%	4.25%
Term	–	30 days	90 days	90 days	6 months	12 months	18 months	24 months
Minimum Deposit	None	£85k	£85k	£10m	£85k	£85k	£50k	£50k
Maximum Deposit	None	None	£10m	None	£20m	£20m	£20m	£20m
Access	Instant	No Access	No Access	No Access	No Access	No Access	No Access	No Access
Fixed or Variable	Variable	Fixed for the term	Fixed for the term	Fixed for the term	Fixed for the term	Fixed for the term	Fixed for the term	Fixed for the term
Fee	Free	Free	Free	Free	Free	Free	Free	Free

The Public Sector Deposit Fund

Fund fact sheet – 31 December 2024

Investment objective

To maximise the current income consistent with the preservation of principal and liquidity.

Investment policy

The fund will be invested in a diversified portfolio of high-quality sterling denominated deposits and instruments. All investments at the time of purchase will have the highest short-term credit rating or an equivalent strong long-term rating. The fund is actively managed, which means the authorised corporate director uses their discretion to pick investments, in pursuit of the investment objective.

The weighted average maturity of the investments will not exceed 60 days. The fund will not invest in derivatives or other collective investment schemes.

Who can invest?

Any public sector organisation can invest in the fund, but it may be marketed to any retail or professional client. Share class 4 is reserved for public sector organisation investment only.

Sustainability approach

We believe that the primary role of sustainable investment is to drive positive change and this is best achieved by pushing companies to do more to address the major challenges facing us today. The fund is managed in line with our sustainability approach for cash funds available at:

www.ccla.co.uk/about-us/policies-and-reports/policies/sustainability-approach-cash-funds.

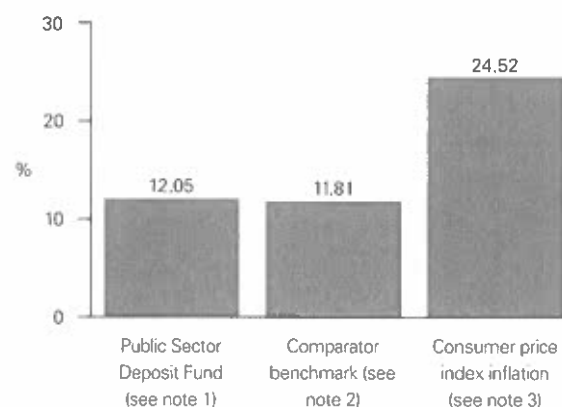
The FCA has introduced sustainable investment labels to help investors find products that have a specific sustainability goal. This product does not have a UK sustainable investment label because it does not have a sustainability goal.

Read our summary of SDR, the investment labels and our overall approach at: www.ccla.co.uk/sustainability. Fund-level information can be found at: www.ccla.co.uk/funds/public-sector-deposit-fund.

Share class 4 yield as at 31 December 2024

4.75%

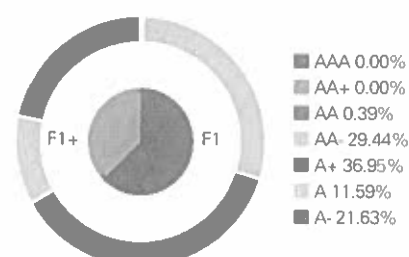
5 years performance



Asset type (%)



Credit rating (%) see note 4



Top 10 counterparty exposures (%)

9.11%	National Bank of Canada
7.72%	Landesbank Baden-Wuerttemberg
7.72%	Yorkshire Building Society
4.25%	MUFG Bank
4.25%	Royal Bank of Canada
4.25%	Toronto Dominion Bank (The)
4.06%	UBS AG
3.86%	Credit Agricole Corporate and Investment Bank
3.86%	Leeds Building Society
3.86%	Lloyds Bank Corporate Markets plc

Top 10 country exposures (%)

20.01%	UK
21.47%	Canada
15.84%	Japan
9.66%	Germany
9.39%	France
6.95%	Singapore
4.06%	Switzerland
3.86%	Finland
3.67%	United States
3.48%	Netherlands

Note 1: Source: CCLA - Performance shown after management fees and other expenses, with the income reinvested. The daily yield on the fund will fluctuate, and past performance is not a reliable indicator of future results. Note 2: From 1 January 2021, the comparator benchmark is the Sterling Overnight Index Average. Before 1 January 2021, the comparator benchmark was the 7-Day Sterling London Interbank Bid Rate. Note 3: consumer price index inflation is lagged one month. Note 4: Using Fitch Ratings methodology.

Income

Average yield over the month	4.75%
Yield at the month-end shown	4.75%

Total return performance by year

12 months to 31 December	2020	2021	2022	2023	2024
The Public Sector Deposit Fund	+0.31%	+0.04%	+1.32%	+4.72%	+5.24%
Comparator benchmark	+0.04%	+0.05%	+1.40%	+4.69%	+5.23%
Relative (difference)	+0.27%	-0.01%	-0.08%	+0.03%	+0.01%

Annualised total return performance

Performance to 31 December	1 year	3 years	5 years
The Public Sector Deposit Fund	+5.24%	+3.75%	+2.30%
Comparator benchmark	+5.23%	+3.76%	+2.26%
Relative (difference)	+0.01%	-0.01%	+0.04%

Performance shown after management fees and other expenses, with the income reinvested. From 1 January 2021, the comparator benchmark is the Sterling Overnight Index Average. Before 1 January 2021, the comparator benchmark was 7-Day Sterling London Interbank Bid Rate. **Past performance is not a reliable indicator of future results.** Source: CCLA

Market update

As expected, the Monetary Policy Committee (MPC) held the Official Bank Rate at 4.75% at the December meeting. The major surprise being the 6 – 3 vote with several members voting for an immediate cut of 0.25% reflecting the BoE's unique challenge of navigating persistent inflation alongside a slowing economy. Headline CPI ticked back upward in November to 2.6% whilst services inflation (5%) and wage inflation (5.2%) both remain stubbornly high. With an economy that contracted 0.1% in both September and October, there are clear divisions within the MPC about the trajectory of the UK economy and monetary policy.

Despite this division, governor Bailey signalled the committee's intent to continue with a gradual easing in 2025 although refused to commit to when by or how much. The long-term expectation remains a steady decline towards 3.5% - 4% however there is greater uncertainty around the speed of this decline which is dependent on whether services and wage inflation can be further reduced.

With no meeting of the MPC in January, there is hope that the extra couple of months of data before they meet again will provide evidence that services inflation is reducing quickly enough to allow the possibility of a rate cut in February.

Key facts

Authorised corporate director	CCLA Investment Management Limited
Fund size	£1,295m
Fitch money-market fund rating	AAAmmf
Weighted average maturity	47.86
Launch date	May 2011
Dealing day	Each business day (see note 5)
Withdrawals	On demand
Fund domicile	United Kingdom
ISIN (share class 4)	GB00B3LDFH01
Interest payment frequency	Monthly
Ongoing charges figure	0.10% (currently reduced to 0.08%) (see note 6)

Please Contact

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Lee Jagger

Market Development
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Note 5: Dealing instructions (including cleared funds for purchases) must be received by 11:30am.

Note 6: The ongoing charges figure is based on the annual management charge (including portfolio transaction costs).

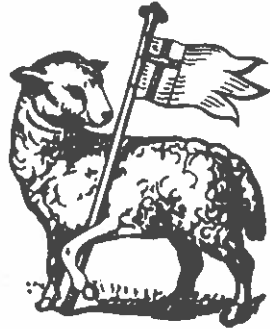
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INTERNAL AUDITS **(FINANCE)**



REDRUTH TOWN COUNCIL

ANNUAL RETURN

Section 2 – Annual Governance Statement

2. We maintain an adequate system of internal control, including measures designed to prevent and detect fraud and corruption, and review its effectiveness
6. We maintain throughout the year an adequate and effective system of internal audit of the council's accounting records and control systems
7. We took appropriate action on all matters raised in reports from internal and external audit.

Checks to be carried out during Internal Audit

	<i>Receipts & Payments</i>	Yes	No	Comments
RP1	Carry out a random selection of Receipts and Payments	✓		
RP2	Are all payments approved by the RFO?	✓		Date of receipt to be left blank
RP3	Have all payments been properly authorised?	✓		
RP4	Have all Invoices been signed by the relevant number of signatories?	✓		
RP5	Have all Receipts been properly identified as to whom the payment is from and for what reason?	✓		
RP6	Has VAT been properly accounted for on all Receipts and Payments?	✓		
RP7	Have VAT returns been properly submitted to HMRC and on time?	✓		

	<i>Bank Reconciliation</i>	Yes	No	Comments
BR1	Has the Bank Reconciliation been completed for the previous month end? If "No", how many months are outstanding?	✓		
	Assuming the Bank Reconciliation is current.....			
BR2	Does the Balance figure on the reconciliation equal the sum of the balance figures on the statements?	✓		
BR3	Are the differences explained?	✓		
BR4	Does the reconciled difference equal nil?		✓	AUGUST DIFFERENCE NOT NIL DUE TO POSTINGS TO INCURRED PENSION

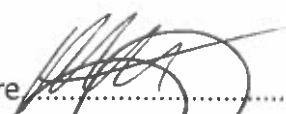
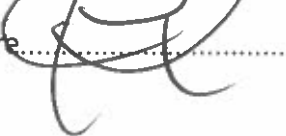
	<i>Salaries & Wages</i>	Yes	No	Comments
SW1	Ensure that, for a sample of staff salaries, gross pay due is calculated in accordance with the approved spinal point on the NJC scale or hourly rate, and also with the contracted hours	✓		
SW2	Ensure that appropriate tax codes are being applied to each employee	✓		
SW3	For the test sample of employees, ensure that tax is calculated appropriately	✓		
SW4	For NI, ensure that the correct deduction and employer's contributions are applied.	✓		
SW5	Check the correct treatment of Pension contributions	✓		

SW6	Have payments to CC Pension Fund been properly submitted and on time?	✓		
SW7	Have payments to HMRC for PAYE been properly submitted and on time?	✓		

	<i>Effectiveness of Internal Controls</i>	Yes	No	Comments
IC1	Does the internal audit take account of both the Council's risk assessment and wider internal control arrangements?	✓		
IC2	Is the IA considered to be competent and has carried out the internal audit work ethically, with integrity and objectivity?	✓		
IC3	Have interim audits been carried out by Members of the Council	✓		Running behind
IC4	Have interim audits been recorded and presented to the Council?	✓		
IC5	Is regular budget monitoring reported to Council?	✓		
IC6	Does the Council make positive responses to the recommendations of the IA and Audit Members?	✓		
IC7	Is adequate insurance cover in place, including Public Liability and fidelity Guarantee?	✓		
IC8	Is the Asset Register adequate and up to date?	✓		
IC9	Has the Asset Register and Insurance Schedule been reconciled?	✓		

	<i>Miscellaneous</i>	Yes	No	Comments
M1	Ensure that the precept received in the accounts matches the prior year submission form to the relevant authority and the public record of precepted amounts	✓		
M2	Where free or paid for software is used, ensure that it is up to date.	✓		
M3	Physically check the petty cash	✓		
M4	Petty Cash payments are properly supported by receipts, all petty cash expenditure was approved and VAT appropriately accounted for	✓		

Any other comments:

Print Name	M. Brown	Signature		Date	10/01/25
Print Name	C. Garrick	Signature		Date	10/1/25

Redruth Town Council
Grant Application Summary
Meeting Date: 20th January 2025

Budget 2024-2025: £8,000 plus £7,500 from Grant Scheme EMR		Allocated to date: £7,733		Balance available: £7,767	
No	Applicant	Purpose	Amount Applied for	Decision	Previous Awards
1.	Redruth Former Library CIC	to contribute towards the publication of the next edition of 'Made in Redruth' <i>(Note that RTC has NOT paid £300 towards printing costs as suggested in application)</i>	£1,200		nil
2.	Redruth Town Band	Contribution towards a music event in Summer 2025	£500		nil
3.	Grassroots Garden CIC	Contribution towards hard-standing car-park	£600		£500 in July 2024
4.	Cornwall Bus Preservation Society	To provide funding towards purchase of safety equipment	£500		nil
5.	Fluxus Cornwall CIC	To contribute towards an exhibition at 89 Fore Street from 27/2 – 6/3/25	£500		Nil
6.	Redruth Memory Café	Additional wheelchair, First Aid training for volunteers, coach travel trips	£1,329		£1,023 in July 2024

No	Applicant	Purpose	Amount Applied for	Decision	Previous Awards
7.	Redruth Community Association	Purchase of projector screen, projector and first aid kit	£474.98		Yes, £3k for repairs in 2021-22 £6,000 in 2023-24 for funding applications
8.	Cornwall Air Ambulance Trust	Contribution to helicopter fund	£500		nil
	Total of applications		£5,603.98		

REDRUTH TOWN COUNCIL GRANT APPLICATION FORM

Name of Organisation: **REDRUTH FORMER LIBRARY CIC**

Organisation type (Please circle one option)	Community Group	Registered Charity	Voluntary Organisation	Statutory Agency
Company/Charity number:	13539501			

Give the name and status of two representatives authorised to make the application:

Name: Felix Mortimer	Name: Joshua Nawras
Address 2 - 4 Clinton Road, Redruth, TR15 2QE	Address 2 - 4 Clinton Road, Redruth, TR15 2QE
Tel No: [REDACTED]	Tel No: [REDACTED]
Email address: felix@riftexcursions.com	Email address: joshua@riftexcursions.com
Position Held: Director	Position Held: Director

Please describe the purpose of your organisation and how it benefits communities in the Redruth parish:

Max 200 words

Our project, based in Redruth, sees the neglected Passmore Edwards Library and College buildings transformed into a hub for culture called 'The Ladder'.

In 2020 the Redruth Library was moved across the road to Alma Place leaving three old buildings surplus to Cornwall Council requirements. The community of Redruth saved it from being turned into flats and it was promised to the community. Opened in 1895, the building has always represented Passmore Edwards' commitment to create spaces for social mobility; and we take it's name from a quote from Edwards: "If I can fund the Ladder; the people will climb". We carry that mission forwards into the 21st Century.

Our community interest company 'Redruth Former Library CIC' was formed by a group of local arts, training and skills organisations to ensure the purchase, renovation and use of the space for future generations.

Over the last year we have designed a business plan, secured anchor tenants for each space, a lease and sale agreement from Cornwall Council, £235,000 of investment, created an advisory group made up of key stakeholders, carried out extensive public consultation, survey work, a feasibility study and begun renovation work.

DETAILS OF THE PROJECT/ACTIVITY

Give brief details of the project for which the Grant Application is being made (Please complete this section even if you have included full details of the scheme elsewhere) Max 300 words

We have been producing a newspaper with Falmouth University over the last six months, published last week and distributed to 10,000 homes across Redruth and surrounding towns. This newspaper was conceived to celebrate the creative identity of Redruth, bringing lots of small makers, creatives and organisations together to tell their individual stories.

Working with students from Falmouth University enabled us to gather interviews and stories across the town, as well as illustrate important and iconic places. This enabled us to introduce students from Falmouth to Redruth for the first time. In this edition we showcased creatives at Krowji, Buttermarket and several makers on the high street. We would like this to be the first of many editions as there continues to be so many stories of creativity in the town.

Our ambitions:

- Create a reputation for Redruth as the creative capital of Cornwall
- Showcase and document events, makers and activities to the people of the town
- Fill the town with good news stories
- Develop deeper links to Falmouth University
- Develop links to the schools across the town
- Work with Writer's Block to showcase Redruth's writing talents

We are using this, as well as a portfolio of other activities, as a case study for more connected and deeper working with Falmouth University's Knowledge and Exchange team to demonstrate a mutual connection between the towns particularly around the universities that provide students with creative opportunities and jobs after they graduate. We want to give Falmouth alumni a home near the town they know when they graduate while bringing energy, enthusiasm and buying power into our town.

Our next edition will be published in October and we hope this funding will allow more brilliant good news stories to flow from the town.



Please give a detailed breakdown of the costs of your project/activity

Printing costs: £2250

Distribution costs: £850

Editing and Laying Out, on-the-ground reporters and Illustrations all provided by Falmouth University.

Total: £3100

Estimated start and end date for the project/activity: March to May 2025

Please tell us how you will fund your project/activity, giving details of any funding already secured or applications made:

Editing and Laying Out, on-the-ground reporters and illustrations all provided by Falmouth University and students with project management costs covered by Redruth Former Library CIC.

Please advise which other Town and Parish Councils/sources of funding you have also approached to provide funding this project, and the amounts requested and secured:

We have spoken to Alice and Sam from the Town Council who have agreed to contribute £300 printing costs of Redruth Record in December and again in June.

We will talk to National Lottery Community Grant and the discretionary fund from Councillors.

Grant requested from Redruth Town Council:  £1200

How do you know there is a local need for your project/activity? Please give recent evidence. Max 300 words

We have been blown away by the positive responses to the newspaper. From going down Bond Street and seeing old ladies in curlers reading it, to people pointing out articles and spreading good news in Grow Box cafe. It feels like it came along, just as the sun came out in Redruth to spread some good news stories about the town.

We have been contacted by many people across the town on social media which typify responses we have had to the paper so far:

Received this in the post today and thought it was really beautiful! - Laura Arundell on LinkedIn

Just had this delivered through the door and it's amazing! Exactly what Redruth needs. Positivity, creativity and some community! #amazing #Kernow #Redruth - Nathan Harrow on Twitter

I was delighted (and a bit surprised!) to find a photo of me in this lovely local newspaper, published by @theladder_rr

The article is all about @foodtroopscic who are based in Victoria Park and who I volunteer for when I can spare the time, either cooking in the kitchen or gardening, or running workshops like this foraging walk we ran earlier in the year. I love living in Redruth, there is such a strong sense of community and a really positive energy. Despite being one of the poorest towns in the country economically it is definitely rich in other ways! #redruth #cornwall #lovewhereyoulive - Stuart Woodman on Instagram

There is a real need in Redruth for small-scale creative businesses to elevate each other and build that definition for the town itself as a destination for arts and culture across Cornwall.

Who and how many people in the Redruth Parish will benefit from your project/activity?

10,000 people will receive this through their doors across Redruth and surrounding towns receiving good news and information about how to support their town.

50 creative businesses in Redruth will have their work seen by 10k people (or more!) receiving recognition and awareness for their work.

How long have you been fundraising for this particular project?

~~Six months:~~ One year

Have you applied for a grant from Redruth Town Council before? If so, when did you apply and how much were you awarded?

No

Please attach your last set of annual accounts to this application

Name of payee: REDRUTH FORMER LIBRARY CIC

(This should be a group or association and not an individual)

Account No: [REDACTED]

Sort Code [REDACTED]

Please attached a copy of the following;

- Constitution including date of incorporation
- Public Liability Certificate
- Safeguarding policy
- Equality & Diversity policy
- Health & Safety policy
- Risk Assessments (if you are applying for funding for events or activities involving the public)

Please tell us anything else you wish to say in support of your application:

We are very keen to continue developing the newspaper, Made in Redruth, and work closer with the town council and the engagement team to develop ideas and build the brand further, this in the future could include markets, pop-up shops and much more.

We also see this development for an identity for the town as crucial to the survival and growth of creative businesses in the town. We are tying this into our activities at The Ladder, and also our funding for the development of streetscape in Bond Street. We see the newspaper as the best way to continue to build these ideas.

Declaration

We declare that to the best of our knowledge the information we have provided on this application form is correct and the grant will be used for the purposes stated

Signature:

A black rectangular box redacting the signature.

Signature:

A handwritten signature in black ink, appearing to be 'JLR'.

REDRUTH TOWN COUNCIL GRANT APPLICATION FORM

Name of Organisation: REDRUTH TOWN BAND

Organisation type (Please circle one option)	Community Group	<u>Registered Charity</u>	Voluntary Organisation	Statutory Agency
Company/Charity number:		<u>294430</u>		

Give the name and status of two representatives authorised to make the application:

Name: <u>LEVIN BARDEN</u>	Name: <u>KATIE HUGHES</u>
Address <u>[REDACTED]</u> <u>[REDACTED]</u> <u>[REDACTED]</u> <u>[REDACTED]</u>	Address <u>[REDACTED]</u> <u>[REDACTED]</u> <u>[REDACTED]</u> <u>[REDACTED]</u>
Tel No: <u>[REDACTED]</u>	Tel No: <u>[REDACTED]</u>
Email address: <u>[REDACTED]</u>	Email address: <u>[REDACTED]</u>
Position Held: <u>TRUSTEE AND COMMITTEE MEMBER</u>	Position Held: <u>COMMITTEE MEMBER</u>

Please describe the purpose of your organisation and how it benefits communities in the Redruth parish:

Max 200 words WE ARE A BRASS BAND BASED IN REDRUTH, AND PROVIDE INSTRUMENTS AND MUSIC TO PLAYER MEMBERS FOR THE BENEFIT OF THESE MEMBERS TO BRING JOY AND WELL-BEING TO ALL THOSE LOCAL TO OUR PLAYING AT EVENTS THROUGH MUSIC. ALSO TO ENCOURAGE YOUNG PEOPLE TO TAKE UP MUSIC-MAKING FOR THEIR SENSE OF BELONGING AND WELL-BEING.

DETAILS OF THE PROJECT/ACTIVITY

Give brief details of the project for which the Grant Application is being made (Please complete this section even if you have included full details of the scheme elsewhere) Max 300 words

WE ARE PLANNING A MUSICAL EVENT AT THE OLD CHURCH IN ST. DAVID FOR SUMMER 2025 TO BRING JOY AND THE FEELING OF WELL-BEING TO THE LOCAL PEOPLE OF THE REDRUTH PARISH WHEN THEY COME TO ATTEND OUR EVENT.

Please give a detailed breakdown of the costs of your project/activity

VENUE HIRE £600.00
PROGRAMME PRINTING £ 50.00

Estimated start and end date for the project/activity: BETWEEN JULY AND EARLY SEPTEMBER 2025

Please tell us how you will fund your project/activity, giving details of any funding already secured or applications made:

IF WE ARE UNSUCCESSFUL WITH THIS GRANT APPLICATION, THEN WE WILL HAVE TO USE FUNDS ALREADY RAISED THROUGH CHRISTMAS CAROL PLAYING THAT ARE SET ASIDE FOR THE GENERAL RUNNING OF THE BAND, SUCH AS INSURANCE, REHEARSAL PREMISES HIRE, MUSIC PURCHASE, AND FOR SECURING A PERMANENT BAND ROOM.

Please advise which other Town and Parish Councils/sources of funding you have also approached to provide funding this project, and the amounts requested and secured:

NONE

Grant requested from Redruth Town Council:

£500

How do you know there is a local need for your project/activity? Please give recent evidence. Max 300 words

BRASS BANDS HAVE BEEN AROUND IN CORNWALL FOR A VERY LONG TIME, AND REDRUTH TOWN BAND FOR OVER 200 YEARS. BRASS BAND MUSIC IS STILL A SOURCE OF WELL-BEING TO MANY LOCAL PEOPLE.

Who and how many people in the Redruth Parish will benefit from your project/activity?

ALL LOCAL TO REDRUTH PARISH.

How long have you been fundraising for this particular project?

Will be from DECEMBER 2024.

Have you applied for a grant from Redruth Town Council before? If so, when did you apply and how much were you awarded?

NOT KNOWN

Please attach your last set of annual accounts to this application

Name of payee: REDRUTH TOWN BAND

(This should be a group or association and not an individual)

Account No: 

Sort Code: 

LYOYDS

Please attached a copy of the following;

- Constitution including date of incorporation
- Public Liability Certificate
- Safeguarding policy
- Equality & Diversity policy
- Health & Safety policy
- Risk Assessments (if you are applying for funding for events or activities involving the public)

Please tell us anything else you wish to say in support of your application:

ion

are that to the best of our knowledge the information we have provided on this application form is
nd the grant will be used for the purposes stated

3:

Signature:

[Redacted]

[Redacted]

REDRUTH TOWN COUNCIL GRANT APPLICATION FORM

Name of Organisation: Grassroots Garden CIC

Organisation type (Please circle one option)	Community Interest Company			
Company/Charity number:	13767644			

Give the name and status of two representatives authorised to make the application:

Name: Daniel Sargison

Name: Pete Alison

Address
 Grassroots Garden
 Tresargie Farm
 Sinns Common
 Redruth
 Cornwall
 TR16 4BH

Address
 [REDACTED]
 [REDACTED]
 [REDACTED]
 [REDACTED]
 [REDACTED]
 [REDACTED]

Tel No: 0 [REDACTED]

Tel No [REDACTED]

Email address: [REDACTED]

Email address: [REDACTED]

Position Held: Director, manager and lead grower

Position Held: Director and volunteer

Please describe the purpose of your organisation and how it benefits communities in the Redruth parish:

Max 200 words

Grassroots Garden grows food agroecologically by hand, with love, whilst increasing biodiversity, sequestering carbon and educating volunteers and workshop participants. Our vegbox scheme is expanding to more Redruth households purely by word of mouth, and our existing 20 members love their weekly veg to feed their families. We have donated over £2000 worth of veg to local foodbanks and are establishing an edible food forest and plant nursery that will populate an "Incredible Edible" style project in and around the town, increasing food security and community resilience. We want to future-proof our town and help us all thrive, by connecting around food.

DETAILS OF THE PROJECT/ACTIVITY

Give brief details of the project for which the Grant Application is being made (Please complete this section even if you have included full details of the scheme elsewhere) Max 300 words

The "Grow Together" programme is running with 20+ vegbox members (and growing), up to half a dozen weekly volunteers, and the veg beds this season have produced tonnes of nutrient dense food. During our weekly volunteer days and workshops, we have found that parking space is an issue, and is a limiting factor in our ability to expand what we are able to do.

As the Incredible Edible project plan grows, our ability to serve this project with many volunteers is in need of these groundworks. There is a large bund which can be moved, levelled and covered in aggregate hardstanding and the space utilised will more than double our car parking capacity. This will enable us to run larger volunteer days, workshops, courses, community feasts, events and such now and into the future.

<p>Please give a detailed breakdown of the costs of your project/activity</p> <p>10tonne load of aggregate delivered = £200</p> <p>Plant machinery hire = £400 Total: £600</p>	
<p>Estimated start and end date for the project/activity: Ongoing and ASAP</p>	
<p>Please tell us how you will fund your project/activity, giving details of any funding already secured or applications made:</p> <p>The CIC has been operating since 2021/22 and has been growing steadily. There is a small veg income that so far has been used to cover costs of setting up. A large £20k lottery grant has paid for volunteer coordinator/grower wages for 2 years, and a new polytunnel. A Redruth Town Council grant for £500 that paid for some shelving, and materials for a veg packing space was gratefully received and utilised.</p>	
<p>Please advise which other Town and Parish Councils/sources of funding you have also approached to provide funding this project:</p>	
<p>Grant requested from Redruth Town Council:</p>	<p>£600</p>
<p>How do you know there is a local need for your project/activity? Please give recent evidence. Max 300 words</p> <p>The need for resilient, human-scale community supported agriculture is self evident when food security is so vital for our survival. The desire for Incredible Edible style community growing to invigorate Redruth is growing and meetings have been very productive – ready to roll our phase 1 in early Spring, which could see many volunteers using our site to plant seeds and get planters ready.</p> <p>We are currently Redruth's only CSA (community supported agriculture) farm, growing veg by hand, with love, in the most agroecological way. Our Redruth veg box members and volunteers would love to attend events, and we would like to expand our volunteer days in 2025 to welcome Incredible Edible volunteers to learn and plant seeds with us.</p> <p>Our volunteer days in spring/summer were busy enough for parking to be at capacity, and the same happened at our recent food preserving workshops, and so increasing the tight parking space is vital.</p>	
<p>Who and how many people in the Redruth Parish will benefit from your project/activity?</p> <p>All Incredible Edible volunteers and benefactors, our 20+ current vegbox members and their families (and the 50 households as our 2025 target), all the new members we'll be able to feed in future years and countless foodbank recipients and people who received our nutrient-dense, hand-grown food.</p>	
<p>How long have you been fundraising for this particular project?</p> <p>Funding infrastructure by selling veg isn't possible with the costs outweighing the income for the setup years. I have self-funded to the tune of tens of thousands getting to this point.</p>	
<p>Have you applied for a grant from Redruth Town Council before? If so, when did you apply and how much were you awarded?</p> <p>Yes, it was earlier this year and we were awarded £500</p>	
<p>Please attach your last set of annual accounts to this application</p>	

Name of payee: Grassroots Garden CIC

(This should be a group or association and not an individual)

Account No: [REDACTED]

Sort Code: [REDACTED]

Please attached a copy of the following;

- Constitution including date of incorporation: **11/2021**
- Public Liability Certificate (**awaiting quote and will have cert by time of grant**)
- Safeguarding policy
- Equality & Diversity policy
- Health & Safety policy
- Risk Assessments (if you are applying for funding for events or activities involving the public)

Please tell us anything else you wish to say in support of your application:

Dan Sargison is part of RTC's Climate Action Group, and has a focus on food security and resilience. Grassroots Garden is growing steadily, working up to feeding 50-100 households per week in future years, plus some local restaurants, whilst always supporting food banks/projects. We intend to expand into producing preserves, and creating a perennial edible nursery that can feed into the "Incredible Edible" project in Redruth and beyond. In the long run, we want to run courses on agroecological growing to help seed more CSAs locally, and to create a vibrant a food-secure, resilient Redruth that can flourish in the uncertain future we all share. We are also working with the Gaia Foundation on seed breeding and local adaptation projects and are looking into establishing a local seed co-op and seed bank.

This infrastructure upgrade is a vital part of the business viability that will ensure the business flourishes and can reach its full potential. We look forward to fostering a great relationship with Town Council to work together to bring us a food-secure and thriving future.

Declaration

We declare that to the best of our knowledge the information we have provided on this application form is correct and the grant will be used for the purposes stated

Signature:

Signature:

REDRUTH TOWN COUNCIL GRANT APPLICATION FORM

Name of Organisation: Cornwall Bus Preservation Society

Organisation type (Please circle one option)		Registered Charity		
Company/Charity number:	1202108			

Give the name and status of two representatives authorised to make the application:

Name: Arron Kelly	Name: Lee Shephard
Address: <div></div> <div></div> <div></div> <div></div>	Address: <div></div> <div></div> <div></div> <div></div>
Tel No: <div></div>	Tel No: <div></div>
Email address: treasurer@cornwallbuspreservation.co.uk	Email address: admin@cornwallbuspreservation.co.uk
Position Held: Treasurer	Position Held: Secretary

Please describe the purpose of your organisation and how it benefits communities in the Redruth parish:

Max 200 words

Our organisation is to promote for the benefit of the public the acquisition, conservation, preservation and operation of heritage buses and coaches and associated artefacts and to advance the education of the public in the said vehicles for the benefit of the culture and heritage of Cornwall in particular. Although based in Troon, most of our membership and friends live in the Redruth and outlying parishes. We offer through regular meetings and working days a place for members to meet, chat, learn new skills and engineering expertise to preserve the heritage of our fleet. Most of our vehicles have served the people of Redruth during their time with Western National, First Bus and Truronian. We are also educating young people in engineering skills so the can get better education and training opportunities moving forward.

DETAILS OF THE PROJECT/ACTIVITY

Give brief details of the project for which the Grant Application is being made (Please complete this section even if you have included full details of the scheme elsewhere) Max 300 words

We are looking for funding to assist in the preservation and restoration of our vehicles and artefacts along with purchase of tools and equipment to allow our volunteers and members to participate fully in working days and learning new techniques and skills.

<p>Please give a detailed breakdown of the costs of your project/activity</p> <p>We need ongoing funding but are looking for new Safety equipment such as axle stands and wheel torque equipment. So donations to this would be gratefully received</p> <p>Axle Stands – approx £1000 per set dependant on size and rating</p> <p>Torque wrenches - £500 each</p>	
<p>Estimated start and end date for the project/activity: Immediate and ongoing</p>	
<p>Please tell us how you will fund your project/activity, giving details of any funding already secured or applications made:</p> <p>Requests to Cornwall Council Councillors but have been rejected by all of them so far as they have no funds remaining for this Financial Year.</p>	
<p>Please advise which other Town and Parish Councils/sources of funding you have also approached to provide funding this project, and the amounts requested and secured:</p> <p>None as of yet</p>	
<p>Grant requested from Redruth Town Council:</p>	<p>£500</p>
<p>How do you know there is a local need for your project/activity? Please give recent evidence. Max 300 words</p> <p>We have approx 100 members who are aged from 16 – 80 who do rely on our regular meetings, trips out to aid mental health and resilience.</p>	
<p>Who and how many people in the Redruth Parish will benefit from your project/activity?</p> <p>We do run heritage days and participate in rallies and local events. Should we be free and able to assist on other days I'm sure we can.</p>	
<p>How long have you been fundraising for this particular project?</p> <p>Ongoing funding</p>	
<p>Have you applied for a grant from Redruth Town Council before? If so, when did you apply and how much were you awarded?</p> <p>Not applied before</p>	
<p>Please attach your last set of annual accounts to this application</p>	

Name of payee: Cornwall Bus Preservation Society

(This should be a group or association and not an individual)

Account No: [REDACTED]

Sort Code: [REDACTED]

Please attached a copy of the following;

- Constitution including date of incorporation
- Public Liability Certificate
- Safeguarding policy
- Equality & Diversity policy
- Health & Safety policy
- Risk Assessments (if you are applying for funding for events or activities involving the public)

Please tell us anything else you wish to say in support of your application:

We are looking for any donations towards the new equipment so if £500 is not agreeable would be delighted with any help.

Declaration

We declare that to the best of our knowledge the information we have provided on this application form is correct and the grant will be used for the purposes stated

Signature: [REDACTED]

Signature: [REDACTED]

REDRUTH TOWN COUNCIL GRANT APPLICATION FORM

Name of Organisation: Fluxus Cornwall CIC

Organisation type <small>(Please circle one option)</small>	<input checked="" type="radio"/> Community Group	<input type="radio"/> Registered Charity	<input type="radio"/> Voluntary Organisation	<input type="radio"/> Statutory Agency
Company/Charity number:	Company Registration No. 14288170 (England and Wales)			

Give the name and status of two representatives authorised to make the application:

Name: Tina Varcoe

Name: Paddy Deakin

[Redacted]
 [Redacted]
 [Redacted]
 [Redacted]

[Redacted]
 [Redacted]
 [Redacted]
 [Redacted]

Tel No: [Redacted]

Tel No: [Redacted]

Email address: tina@artroomredruth.co.uk

Email address: paddy@fluxuscornwall.co.uk

Position Held: Director

Position Held: Director

Please describe the purpose of your organisation and how it benefits communities in the Redruth parish:

Max 200 words

We are a community-driven organisation based in Redruth, focused on making STEAM (Science, Technology, Engineering, the Arts, and Maths) learning accessible and engaging, especially for young and underserved communities. Our weekly hands-on invention workshops encourage participants to explore electronics, coding, game design, mechanisms, and tool use. These workshops help create interactive games, automata, and other engaging projects. We operate on a pay-what-you-can basis, making our activities accessible to all.

We are passionate about bridging generations by encouraging collaboration between young and older people, fostering the exchange of knowledge and experiences. Our long-term goal is to establish a permanent workshop and lab space in Redruth town centre, offering regular sessions and a broader range of activities.

Through partnerships with local organisations, we aim to link Redruth's heritage with modern STEAM opportunities, inspiring interest in diverse fields, particularly for those who may lack traditional resources. Our project provides meaningful ways for individuals to contribute, learn new skills, and connect with others in the community, strengthening Redruth's creative identity.

We're building on Redruth's creative and art scene by adding STEAM into the mix so more people can get involved who don't see themselves as 'creative'.

DETAILS OF THE PROJECT/ACTIVITY

Give brief details of the project for which the Grant Application is being made (Please complete this section even if you have included full details of the scheme elsewhere) Max 300 words

We are applying for funding to hold a mini-exhibition showcasing interactive and arcade-related items created by local makers. This exhibition will highlight the talent and creativity within Redruth, attract visitors, and strengthen the town's reputation as Cornwall's creative hub. By engaging diverse skills and talents, we aim to inspire more people to join the Fluxus Cornwall project and support the local creative economy by showing the wide range of practical skills here.

The exhibition will take place at 89 Fore Street from 27th February to 6th March 2025, coinciding with Redruth's St Piran's Day celebrations. It will feature:

- Projects from our Invention Workshops.
- Contributions from local makers and organisations.
- Hands-on activities to engage visitors.

Funding will cover venue hire, materials for the exhibition, and promotional efforts to ensure broad community participation.

We have successfully attracted hundreds of visitors to The Art Room over the past year through various activities and workshops. Based on the success of our mini-exhibition in 2024 - which had minimal advertising and fewer contributions - we estimate that over 300 people, including residents and visitors, will engage with this exhibition. With improved promotion and broader participation (**that the council's funding will allow**), we hope to exceed this number and make an even greater impact on the community.

Please give a detailed breakdown of the costs of your project/activity

£250 – Hire of 89 Fore Street exhibition space for 8 days

£200 – Materials (e.g., plywood) for displays and activities. We will reuse these afterwards.

£50 – promotional materials, such as flyers and Facebook ads to attract more people.

Estimated start and end date for the project/activity:

From January we will start promoting the project so that people have time to finish items they are working on or create new items.

Exhibition space. 27th Feb – 6th March 2025. (Focusing on Redruth's St Piran's day celebrations).

We are using this event as a way to strengthen what we do, attract more people to our workshops and increase the bank of skills that everyone can access to help with future creative projects. The impact from the project will have a long-term positive impact.

Please tell us how you will fund your project/activity, giving details of any funding already secured or applications made:

We have gained grant funding from South West Water, Cornwall Community Foundation, Cornwall Marine Network, Soup Night and Redruth Charity Trust. Grants in 2023-2024 totalled ~£4,500. This funding has been spent on insurance, tools, equipment and materials.

We have applied for Lottery Community funding for ongoing support of our project and to open a permanent workshop space in Redruth town centre. We're waiting to hear back from them.

Please advise which other Town and Parish Councils/sources of funding you have also approached to provide funding this project, and the amounts requested and secured:

No other councils for this 2025 project.

We have gained some grant funding from South West Water, Cornwall Community Foundation, Cornwall Marine Network, Soup Night and Redruth Charity Trust. Grants in 2023-2024 totalled ~£4,500. This funding has been spent on insurance, tools, equipment and materials.

Grant requested from Redruth Town Council:

£500

How do you know there is a local need for your project/activity? Please give recent evidence. Max 300 words

Our weekly Invention Workshops have been running successfully in Redruth this year, drawing participants from across the parish and beyond. It's going really well and participants consistently express enthusiasm and a desire for more opportunities to showcase their creations and engage with the community.

Feedback from participants and partners indicates a strong interest in expanding our activities and providing platforms for local makers. Events like this exhibition will celebrate local talent, inspire future projects, and create lasting connections among residents.

Around 300 people came to our mini-exhibition for St Piran's day 2024. We asked for feedback and got a huge amount of comments and suggestions. People want opportunities to get together to make things and learn practical skills. Our weekly invention club was formed as a result of this.

Who and how many people in the Redruth Parish will benefit from your project/activity?

This project will directly benefit:

- Workshop Participants: Offering a platform to showcase their work.
- Local Makers and Organisations: Providing exposure and collaboration opportunities.
- The Redruth Community: Attracting visitors, fostering pride, and enhancing the town's cultural vibrancy.

We have successfully attracted hundreds of visitors to The Art Room over the past year through various activities and workshops. Based on the success of our mini-exhibition in 2024 - which had minimal advertising and fewer contributions - we estimate that over 300 people, including residents and visitors, will engage with this exhibition. With improved promotion and broader participation (**that the council's funding will enable**), we hope to exceed this number and make an even greater impact on the community.

How long have you been fundraising for this particular project?

We have been working on our aim to open an interactive workshop space in Redruth since 2022. We have broken this down into different stages, starting with a small series of workshops and mini-exhibition. This project is a way to get more people involved and to act as the next step in our plan.

We are waiting to hear back from the Lottery Community Fund about funding for a permanent workshop space in Redruth. Whatever the outcome is with that, this exhibition will allow us to expand the range of people and skills available and bring more people to Redruth. It will act as strong evidence of wider community engagement and support for other funding opportunities.

Have you applied for a grant from Redruth Town Council before? If so, when did you apply and how much were you awarded?

N/A

Please attach your last set of annual accounts to this application

0. Accounts attached.

Name of payee: Fluxus Cornwall CIC

(This should be a group or association and not an individual)

Account No

Sort Code

Please attached a copy of the following;

1. Constitution including date of incorporation
2. Public Liability Certificate
3. Safeguarding policy
4. Equality & Diversity policy
5. Health & Safety policy
6. Risk Assessments (if you are applying for funding for events or activities involving the public)

Please tell us anything else you wish to say in support of your application:

This project aligns with Redruth's vision of promoting community well-being and creativity. Everything we are doing is to encourage more people into the town centre and get more residents to be involved. Our project builds on the town's heritage as the birthplace of steam power, linking the past with innovative STEAM opportunities for the future. By supporting this exhibition, Redruth Town Council will help cement the town's position as a leader in creative and educational initiatives within Cornwall.

The council's continued support is important to us and we're grateful for your help and encouragement.

Declaration

We declare that to the best of our knowledge the information we have provided on this application form is correct and the grant will be used for the purposes stated

Signature: Tina Varcoe



Signature: P Deakin



REDRUTH TOWN COUNCIL GRANT APPLICATION FORM

Name of Organisation: **REDRUTH MEMORY CAFE**

Organisation type (Please tick one option)	Community Group	Registered Charity	Voluntary Organisation	Statutory Agency
Company/Charity number:	Not for Profit Concern			

Give the name and status of two representatives authorised to make the application:

Name: **ANSON WATSON**

Name: **SUE PHILLIPS**

Address
REDRUTH MEMORY CAFE

Address

[Redacted Address]

[Redacted Address]

Tel No: [Redacted]

Tel No: [Redacted]

Email address: [Redacted]

Email address: [Redacted]

Position Held: **TREASURER**

Position Held: **SECRETARY**

Please describe the purpose of your organisation and how it benefits communities in the Redruth parish:

Max 200 words

• As set out in our Constitution and enclosed information sheets.

DETAILS OF THE PROJECT/ACTIVITY

Give brief details of the project for which the Grant Application is being made (Please complete this section even if you have included full details of the scheme elsewhere) Max 300 words

- An additional Wheelchair as the one provided last year has been invaluable from yourselves
- MUCH NEEDED FIRST AID TRAINING FOR 4 VOLUNTEERS
- DISABLED COACHES - ENABLING TRIPS OUTSIDE OF THE COMMUNITY WHERE TIME TOGETHER WITH

FAMILIAR FRIENDS AND FACES CAN BE ENJOYED WITHOUT ANXIETY DUE TO EFFECTS OF DEMENTIA

Please give a detailed breakdown of the costs of your project/activity

WILLIAMS TRAVEL COACH HIRE July '25 - Oct '25

29 Seater Quoted ✓ £285 SUMMER OUVING Daily Enduroy

17 Seater Quoted ✓ £375 GARDENCENTRE/XMAS SHOPPING.

Additional Wheelchair ✓ £269.99

FIRST AID
4 Training days for Volunteers ✓ £400

Total £1,329.00

Estimated start and end date for the project/activity: Jan '25 to end of year

Please tell us how you will fund your project/activity, giving details of any funding already secured or applications made:

Requested funding agreed by Councillors from
2024/2025
their Community Chest allowance pending
awaiting payment in New Year amounts to
£1050.00.

ANNUAL RENT FUNDING FROM CRCC
£1500.00 CORWALL RURAL COMMUNITY CHARITY

Please advise which other Town and Parish Councils/sources of funding you have also approached to provide funding this project, and the amounts requested and secured:

Funding from the Community Chest has been
requested to cover Entertainment / afternoon
teas / Annual Xmas Lunch and to help with
the general running of the Cafe throughout
the year.

Grant requested from Redruth Town
Council:

£1,329.00

How do you know there is a local need for your project/activity? Please give recent evidence. Max 300 words

Please see enclosed the Redruth Memory Cafe
information sheets, which explains how
the Community can benefit.

Who and how many people in the Redruth Parish will benefit from your project/activity?

We have 35-40 members living with Dementia in their own homes, the Caffe twice a month gives them the opportunity to meet with familiar faces without ~~extra anxiety due to the effects of~~ their Dementia

How long have you been fundraising for this particular project?

Our fundraising is ongoing as sadly Dementia is increasing all the time. We have worked to make a difference in the Community for 13 years.

Have you applied for a grant from Redruth Town Council before? If so, when did you apply and how much were you awarded?

Yes, our application was dated 28/6/2024.

We were so grateful to receive £1023.00

Please attach your last set of annual accounts to this application

See attached

Name of payee: REDRUTH MEMORY CAFE

(This should be a group or association and not an individual)

Account No:

Sort Code:

Please attached a copy of the following;

- Constitution including date of incorporation ✓
- Public Liability Certificate ✓
- Safeguarding policy ✓
- Equality & Diversity policy ✓
- Health & Safety policy ✓
- Risk Assessments (if you are applying for funding for events or activities involving the public) ✓

All copies should be on your records

Please let us know if you need anything further.

Please tell us anything else you wish to say in support of your application:

I understand that there will be a Finance Meeting on the 20th January '25 and I can confirm that I will be attending.

Declaration

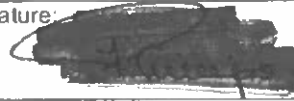
We declare that to the best of our knowledge the information we have provided on this application form is correct and the grant will be used for the purposes stated

Signature:



ALISON WATSON

Signature:



SUE PHILLIPS

REDRUTH TOWN COUNCIL GRANT APPLICATION FORM

Name of Organisation: Redruth Community Association

Organisation type (Please circle one option)	Community Group	Registered Charity	Voluntary Organisation	Statutory Agency
Company/Charity number:		287343		

Give the name and status of two representatives authorised to make the application:

Name: Imelda Martin	Name: Robert Mansfield
Address Imelda Martin [REDACTED] [REDACTED] [REDACTED] [REDACTED]	Address c/o Redruth Community Centre Foundry Row Redruth Cornwall TR15 1AW
Tel No: [REDACTED]	Tel No: [REDACTED]
Email address: mel@redruthcommunitycentre.co.uk	Email address: info@redruthcommunitycentre.co.uk
Position Held: Manager	Position Held: Assistant Manager

Please describe the purpose of your organisation and how it benefits communities in the Redruth parish:

Max 200 words

Redruth Community Association manages Redruth Community Centre on behalf of the community of Redruth Parish.

We hire out the community centre spaces for various activities for the benefit of the Parish. The centre has the main hall, the Murdoch Room and 3 meeting rooms currently available for hire.

The spaces are let to individuals, community groups, and small and large organisations including the NHS and Cornwall Council.

Activities taking place in the centre are varied. They include, but are not limited to, child parties, training activities, consultation, voting, exercise groups, activity groups, support groups, social groups & bingo.

DETAILS OF THE PROJECT/ACTIVITY

Give brief details of the project for which the Grant Application is being made (Please complete this section even if you have included full details of the scheme elsewhere) Max 300 words

Trade is still coming back to normal following the impact of Covid. We are hosting more training and meetings involving presentations so need to improve the equipment on offer to service these groups. One of our ancient projector screens has broken and our other one isn't ours- it belongs to Memory Café. We do ask groups to bring their own projectors, but occasionally they forget so Rob offers use of his personal projector, which is quite old and won't always connect to the laptops and won't connect via WIFI. It would be great to have a projector for use at the centre.

We are therefore asking for support to purchase 2 new projector screens, a projector and a second First Aid kit which will be kept in an accessible location for clients when needed.

Please give a detailed breakdown of the costs of your project/activity

The Projector Screens:

From Just Projectors.

Screen 1 is 200cm x 200cm Sapphire Tripod. Cost includes VAT, delivery is free. **£150.46**

Screen 2 is 150cm x 150cm Sapphire Tripod. Cost includes VAT, delivery is free **£106.19**

<https://www.projectors.co.uk/projector-screens/portable/tripod/sapphire-tripod-projector-screen-200-x-200cm-1-1-sts200/>

The Projector

KODAK Luma 75 Smart Mini Projector. Cost includes VAT, delivery is free **£189.99**

<https://www.currys.co.uk/products/kodak-luma-75-smart-mini-projector-10248127.html>

The First Aid Kit

St Johns Ambulance Small Workplace Kit. Cost includes VAT, but delivery is tbc **£28.20**

<https://www.sja.org.uk/first-aid-supplies/first-aid-kits/workplace-first-aid-kits/small-first-aid-kits/st-john-ambulance-small-workplace-first-aid-kit-bs-8599-1-2019/>

Estimated start and end date for the project/activity: February 2025.

Please tell us how you will fund your project/activity, giving details of any funding already secured or applications made:

If funding is not secured, then we will just purchase 1 new projector screen using RCA funds. We will continue without a projector and use just the existing first aid kit, which we will refresh, again using RCA funds. This kit is not always accessible to clients.

Please advise which other Town and Parish Councils/sources of funding you have also approached to provide funding this project, and the amounts requested and secured:

None.

Grant requested from Redruth Town Council:

£474.98

How do you know there is a local need for your project/activity? Please give recent evidence. Max 300 words

We know there is a current need as both the hall & the Murdoch room regularly host groups that require projectors and screens, sometimes at the same time. Meeting rooms 1 and 2 have white boards on the wall that can be used for projection, but also sometimes require projectors.

As previously stated, one of our screens has broken and the other does not belong to us.

Who and how many people in the Redruth Parish will benefit from your project/activity?

The equipment is available to everyone who needs it at the centre.

How long have you been fundraising for this particular project? N/a

Have you applied for a grant from Redruth Town Council before? If so, when did you apply and how much were you awarded?

Yes.

Details to follow

Please attach your last set of annual accounts to this application

To follow. The accounts are available on the Charity Commission website.

Name of payee: Redruth Community Association (HSBC Business)

(This should be a group or association and not an individual)

Account No:

Sort Code:

To follow

Please attached a copy of the following.

- Constitution including date of incorporation
- Public Liability Certificate
- Safeguarding policy
- Equality & Diversity policy
- Health & Safety policy
- Risk Assessments (if you are applying for funding for events or activities involving the public)

To follow

Please tell us anything else you wish to say in support of your application:

We are striving to offer a great service to our customers at the centre. This equipment will help us improve the service we offer.

Without a second projector screen we may have to decline bookings if the existing borrowed screen is already in use.

Declaration

We declare that to the best of our knowledge the information we have provided on this application form is correct and the grant will be used for the purposes stated

Signature:



Signature:

GRANT APPLICATION FORM

Name of Organisation: Cornwall Air Ambulance Trust

Organisation type (Please circle one option)	Community Group	Registered Charity	Voluntary Organisation	Statutory Agency
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Give the name and status of two representatives authorised to make the application:

Name: Debbie Henshaw	Name: Tim Bunting
Address: Cornwall Air Ambulance Trust Headquarters Trevithick Downs Newquay Cornwall TR8 4DY	Address: Cornwall Air Ambulance Trust Headquarters Trevithick Downs Newquay Cornwall TR8 4DY
Tel No: 01637 838967	Tel No: 01637 889926 (reception)
Email address: debbie@cornwallairambulancetrust.org	Email address: tim@cornwallairambulancetrust.org (Please don't contact Tim as Debbie is the lead on this.)
Position Held: Head of Strategic Giving	Position Held: CEO

Please describe the purpose of your organisation and how it benefits communities in the Redruth parish:

Cornwall Air Ambulance provides emergency medical air response across Cornwall and the Isles of Scilly, including Redruth. Our mission is to provide critical care and swift medical intervention to the most seriously ill and injured people across Cornwall and the Isles of Scilly. Our aim is to ensure that every individual in urgent need of care receives timely and advanced medical assistance.

DETAILS OF THE PROJECT/ACTIVITY

Give brief details of the project for which the Grant Application is being made (Please complete this section even if you have included full details of the scheme elsewhere)

With the increasing demand on our service, we launched our [#HELi2 Appeal](#) to help purchase a second lifesaving helicopter to support our critically ill and injured patients from across Cornwall and the Isles of Scilly, including those in the Redruth area.

Your new AW169 helicopter is expected to arrive in early 2025. It will enable us to deliver more missions, provide advanced care and, in turn, help us save even more lives. This will be the first time that Cornwall Air Ambulance has owned two aircraft and will put us at the forefront of air ambulance critical care provision in the country.

Cornwall's geographical shape with its rural and coastal landscape can be challenging. Your new helicopter, along with the back-up of our rapid response vehicles, will allow us to deliver the highest level of pre-hospital care to patients regardless of the distance or weather. We have also extended our operational capabilities from 12 to 19 hours, which requires more clinicians and overlapping shifts to facilitate handover between the crew.

It's important to us that we provide the very best possible service to the people of Cornwall and the Isles of Scilly, and we are constantly looking at ways to advance our care. We want to guarantee that the highest-specification helicopter is always available. A second helicopter will provide resilience to our service, providing aircraft availability every day of the year. When one AW169 undergoes maintenance or develops a fault, we can instantly bolster our clinical provision by launching the second aircraft to avoid going offline.

Please give a detailed breakdown of the costs of your project/activity

1 x AW169 Helicopter @ £9.7 million

Estimated start and end date for the project/activity: Start: 20/11/2023 End: 31/12/2024

Please tell us how you will fund your project/activity, giving details of any funding already secured or applications made:

Own resources – secured £6,850,000.00

Own fundraising - secured £1,260,000.00

Own fundraising - in progress £1,590,000.00 (including donations, raffle, lottery, events and retail)

Please advise which other Town and Parish Councils you have approached for funding this project, and the amounts requested:

We're applying to all 215 town and parish councils within Cornwall as well as for 87 Community Chest funds, which are all at different stages in the application process.

Grant requested from Redruth Town Council:	£500.00
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How do you know there is a local need for your project/activity? Please give recent evidence.

An ageing population means conditions that become increasingly prevalent with age now account for 33% of missions. We responded to 92 calls to assist children in 2023. Additionally, participation in high-risk outdoor activities in hard-to-reach locations form another significant part of our work.

In 2023, we responded to 1,159 county-wide missions:

- 19 inter-hospital transfers
- 297 medical incidents, e.g. strokes
- 305 medical incidents, e.g. cardiac arrests
- 538 trauma incidents, incl. road traffic accidents and serious falls.

No one knows when they may need emergency medical support, and our crew is here to help the constituents of Redruth in those crucial moments.

Who and how many people in the Redruth Parish will benefit from your project/activity?

In the last 12 months, our crew have attended 40 missions in the Redruth area: 15 trauma incidents and 25 medical emergencies, to patients some of whom were children and their families who may be known in the Redruth community.

"You never know when you might need us, but we know that we will always need you." Thomas Hennessy Jones, Critical Care Paramedic.

How long have you been fundraising for this particular project?

Since 20/11/2023

Have you applied for a grant from Redruth Town Council before? If so, when did you apply and how much were you awarded?

An application for £500.00 was made on 03/03/2020 for helicopter air operations resources but wasn't accepted.

Please attach your last set of annual accounts to this application. If you are unable to provide this information, please tell us why

Attached

Name of payee: Cornwall Air Ambulance Trust
(This should be a group or association and not an individual)

Account No: [REDACTED] Sort Code: [REDACTED]

Please write here anything else you wish to say about your application:

N/A

Declaration

We declare that to the best of our knowledge the information we have provided on this application form is correct and the grant will be used for the purposes stated

Signature: [REDACTED]	Date: 30/10/2024
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