

CUMMERSDALE PARISH COUNCIL

Website: cummersdaleparishcouncil.gov.uk

Date: 26 May 2026

Councillors: You are summoned to attend the Meeting of Cummersdale Parish Council on Monday 1 June 2026 in Cummersdale Village Hall at 7.00pm for the purpose of transacting the business itemised below.

Members of the Public: Members of the public are welcome to attend and may address the Council during the formal meeting under Public Participation. Under the Public Bodies (Admissions to Meetings) Act 1960, the public may be excluded whenever publicity would be prejudicial to the public interest by reason of the confidential nature of the business to be transacted.

AGENDA

1. **Apologies for absence** – to receive apologies
2. **Requests for Dispensations, Declarations of interest, Gifts and Hospitality** – to receive any requests for Dispensations or Declarations of Interest from Councillors relating to items on the agenda, in accordance with the Council's Code of Conduct, and to note any gifts and hospitality.
3. **Public participation with regard to items on the agenda** – to receive questions from members of the public relating to items on the agenda, in accordance with the Council's code of conduct and standing orders
4. **Report from the Cumberland Councillor** – for information only
5. **Minutes** – to confirm and sign the Minutes of the annual meeting of the parish council held on 5 May
6. **Progress Report** – the Clerk/Chairman to report on outstanding actions not requiring further decision
7. **Finance**
 - a. **Bank Reconciliation** – to receive and note the reconciliations and balances

Account	31 May = forecast
Unity Trust – Instant Access	£37,683.59
Unity Trust – Current Account	£1,621.45
Total	£39,305.04
 - b. **Bank Statements** – to acknowledge scrutiny and acceptance.
 - c. **Payments for Approval** – to consider and approve the payment schedule and to confirm payments already made since the last meeting, including those made under delegated authority and those made from previously approved budgets.
 - d. **Receipts** – to note receipts received since the last meeting.
8. **Cumbria in Bloom 2026**
 - a. To consider ongoing preparations for the It's Your Neighbourhood and County Flower Award entries, and to note any further actions required to support community involvement and delivery of the entry.

Councillors are reminded of their obligations under the Code of Conduct, including declaring any relevant interests.

b. Self-Watering Planters

To consider the quotation obtained by the Clerk for five self-watering planters (Amberol TRO-1P stone trough), measuring Length 1060 mm, Width 600 mm, Depth 440 mm, and to determine the preferred colour. Noting the current delivery timeframe of 3–5 weeks from receipt of official instructions.

Costings: Net unit price £283.00 per planter (£1,415.00) plus delivery (pallet) £87.40

9. Fence Adjacent to the Village Car Park – Update

To receive an update from Cllr Allison on the condition of the fence adjacent to the village car park, together with the Clerk's review of the Parish Council's title plans, and to determine any further actions required.

10. Allotments – Review of Vacant Plots and Current Enquiries

To review current allotment enquiries alongside the number of vacant plots, and to determine whether an advertisement for vacant plots is required at this stage.

11. Planning

a. Planning Applications – to consider all recent applications received from Cumberland Council detailed below and any other planning applications submitted between the circulation of this agenda and the meeting:

b. Notices of Decision – to note any notices of decision received.

12. Correspondence – to note correspondence received not otherwise on the agenda where decisions are not required (other than adding to the agenda for a future meeting)

13. Items for information or next Agenda only – all items for the next agenda to be submitted to the Clerk by Friday 26 June.

14. Date of next meeting – to confirm the date of the next meeting as Monday 6 July at 7.00pm in Cummersdale Village Hall.

J Cornah Wade

Joanne Cornah Wade, Clerk to the Council
Eriskay Cottage, Bromfield, Wigton CA7 3NB
clerk@cummersdaleparishcouncil.gov.uk

7a Bank Reconciliation

Financial year ending 31 March 2027 Council: Cummersdale Parish Council
Forecast Balances per bank statements at 31 May 2026

Account	Balance
Unity Current Main Account	£1,621.45
Unity Instant Access	£37,683.59
Total bank balances	£39,305.04

Total net balances at 31 May 2026: £39,305.04

A handwritten signature in blue ink that reads "J Wade". The signature is written in a cursive style and is positioned on a light yellow rectangular background.

Prepared by

Name: J Cornah Wade, Clerk & RFO

Date: 26.05.26

Approved by

Name and Role:

Date: 01.06.26

Approved by

Name and Role:

Date: 01.06.26

7c Invoices for payment

Listing of Unapproved Payments

Dated between 01/04/2026 and 31/03/2027

Cummersdale Parish Council current account

Voucher	Date	Description	Supplier / Customer	Account Name	Net (£)	Payment inc VAT (£)
391 BP	02.06.26	Internal Audit	D Johnson	Audit	105.00	105.00
394 BP	01.07.26	Parish maintenance	S Nicholson	Grass	462.50	462.50
TOTAL					567.50	567.50

7c Invoices paid

Voucher	Date	Description	Supplier	Net (£)	Gross (£)
385	08.05.26	Insurance	Zurich	320.26	320.26
386	08.05.26	Internal Transfer Deposit Account		-1,000.00	-1,000.00
387	08.05.26	Internal Transfer Current Account		1,000.00	1,000.00
388	03.05.26	Internal Transfer Deposit Account		-4,000.00	-4,000.00
389	03.05.26	Internal Transfer Current Account		4,000.00	4,000.00
Total	—	—	—	320.26	320.26

Standing Orders and Direct Debits

Voucher	Date	Description	Supplier	Net (£)	Gross (£)
392 SO	01.07.26	June Salary	Clerk	244.96	244.96
393 SO	01.07.26	June wfh	Clerk	14.00	14.00
384 DD	31.05.26	Bank Fee	Unity Trust	7.00	7.00
Total	—	—	—	265.96	265.96

7d Receipts

Voucher	Date	Reference	Description	Customer	Total (£)
390	19.05.26	Credit	Allotment rent	Plot 10	25.00
Total	—	—	—	—	25.00

J Wade

Prepared by

Name: J Cornah Wade, Clerk & RFO

Date: 21.05.26

Approved by

Name and Role:

Date: 01.06.26

Approved by

Name and Role:

Date: 01.06.26

CUMMERSDALE PARISH COUNCIL

Minutes of the Annual Parish Council Meeting held on Tuesday 5 May 2026 (following the Annual Parish Meeting) at 7.28pm in Cummersdale Village Hall

Councillors present

Mr Keith McIntosh (Chairman)
Mr Bryan Craig (Vice Chairman)
Mr Trevor Allison (Parish & Cumberland Councillor)
Mr David Harrison,
Mr Warren Kerr
Mr Keith Nesworthy

In attendance

Ms J Cornah Wade (Clerk)

Apologies

Councillor Mr Tom Brown
Councillor Mr David Lowe
Councillor Mrs Diane Chicken

1. Election of Chairman

a. To elect a Chairman of the Council for 2026/27

Councillor Craig proposed, and Councillor Allison seconded the proposal, that Councillor Keith McIntosh be elected as Chairman. The Council **RESOLVED** unanimously to elect Councillor McIntosh as Chairman

b. To receive the Chairman's Declaration of Acceptance of Office

Councillor McIntosh signed the Declaration of Acceptance of Office.

2. Apologies for absence – to receive apologies

Apologies were received from Councillors Brown, Chicken and Lowe.

3. Appointment of Vice Chairman

a. To appoint a Vice Chairman of the Council for 2026/27

Councillor Allison proposed, and Councillor Kerr seconded the proposal, that Councillor Bryan Craig be appointed as Vice Chairman. The Council **RESOLVED** unanimously to elect Councillor Craig as Vice Chairman

b. To receive the Vice Chairman's Declaration of Acceptance of Office

Councillor Craig signed the Declaration of Acceptance of Office.

4. Requests for Dispensations, Declarations of interest, gifts and hospitality – to receive any requests for Dispensations, Declarations of Interest from Councillors relating to items on the agenda, in accordance with the Council's code of conduct.

Nothing was declared.

5. Public participation with regard to items on the agenda – to receive questions from members of the public relating to items on the agenda, in accordance with the Council's code of conduct and standing orders

No members of the public were in attendance

6. Report from the Cumberland Councillor – for information only

The Cumberland Councillor had nothing to report.

7. **Minutes** – to confirm and sign the Minutes of the meeting held on 2 March.
The Council **RESOLVED** that the Minutes be accepted as a true record and they were signed by the Chairman.
8. **Progress Report** – the Clerk/Chairman to report on outstanding actions not requiring further decision.
There were no progress updates to report

9. **Governance**

- a. **Policy Review** – to consider the following policies
The Council reviewed the following policies and **RESOLVED** to agree to adopt them:
- i. **Standing Orders**
 - ii. **Financial Regulations**
 - iii. **Complaints procedure**
 - iv. **Freedom of Information Policy (inc. Publication Scheme)**
 - v. **Data Protection Policy**
 - vi. **Data Protection Road Map**
 - vii. **Press and Media Protocol**

10. **Finance**

- a. **Bank Reconciliation** – to receive and note the reconciliations and balances
The Council **RESOLVED** to receive and note the monthly reconciliations and balances to 31 March and 30 April:

Account	31 March	30 April
Unity Trust – Instant Access	£28,256.09	£42,658.59
Unity Trust – Current Account	£1,485.58	£1,262.94
Total	£29,741.67	£43,921.53

- b. **Bank Statements** – to acknowledge scrutiny and acceptance of the previously circulated bank statements.
The Council received the bank statements for March and April
- c. **Payments for Approval** – to consider and approve the payment schedule and to confirm payments already made since the last meeting, including those made under delegated authority and those made from previously approved budgets.
The Council **RESOLVED** to approve the following payments totalling £4,768.21:

Voucher	Date	Description	Supplier / Customer	Account Name	Net (£)	Payment inc VAT (£)
367 BP	06.05.26	Postage & Mileage	Clerk	Clerk expenses	24.16	24.16
369 SO	01.06.26	May Salary	Clerk	Clerk salary	236.44	236.44
370 SO	01.06.26	May wfh	Clerk	Clerk expenses	14.00	14.00
372 BP	06.05.26	Annual Subscription	CALC	Subscriptions	364.61	364.61
376 BP	06.05.26	Tree maintenance 1&2	Evolve Tree Management	Open Spaces	2,550.00	3,060.00
377 BP	06.05.26	Payroll provision 26/27	DM Payroll	Payroll	120.00	144.00

Voucher	Date	Description	Supplier / Customer	Account Name	Net (£)	Payment inc VAT (£)
379 BP	30.04.26	Parish maintenance	S Nicholson	Grass	462.50	462.50
380 BP	01.06.26	Parish maintenance	S Nicholson	Grass	462.50	462.50

The Council **RESOLVED** to agree to confirm the following payments totalling £0.00 already made by the Clerk in consultation with the Chair of the Council in accordance with Financial Regulations 5.15 (ii) and by the Clerk 6.9 (i):

Voucher	Date	Description	Supplier	Net (£)	Gross (£)
381	18.04.26	Internal Transfer Deposit Account		-1,000.00	-1,000.00
382	18.04.26	Internal Transfer Current Account		1,000.00	1,000.00

The Council **RESOLVED** to agree to confirm the following direct debit payment totalling £14.00 already made:

Voucher	Date	Description	Supplier	Net (£)	Gross (£)
368	31.03.26	Bank Fee	Unity Trust	7.00	7.00
378	30.04.26	Bank Fee	Unity Trust	7.00	7.00

d. Receipts – to note receipts received since the last meeting.

The Council acknowledged and received the following receipt totalling £14,842.88

Voucher	Date	Reference	Description	Customer	Total (£)
371	31.03.26	Credit	Quarterly Interest	Unity Trust	150.44
373	01.04.26	Credit	Precept 2026/27	Cumberland Council	14,557.44
374	02.04.26	Credit	Allotment rent	Plot 8	45.00
375	02.04.26	Credit	Allotment rent	Plot 5	45.00
383	21.04.26	Credit	Allotment rent	Plot 1	45.00

e. Village Hall Trustees - to consider an application for funding to support the Village Hall's designation as a Warm Space

The Council, having heard the concerns raised by the Village Hall Trustees during the Annual Parish Meeting with Electors, **RESOLVED** to instruct the Clerk to make a representation to the Planning Department regarding the detractors and associated compliance issues affecting the Village Hall

f. Annual Subscriptions and Regular Payments – to consider and agree the list

The Council **RESOLVED** to agree to approve the list of regular payments see Appendix A.

g. Statement of Accounts – to consider and approve the Statement of Accounts for the year ending 31 March 2026

The Council **RESOLVED** to agree to the Statement of Accounts which had been circulated.

h. Asset Register Review and Approval – to consider and approve the updated Asset Register for 2025/26

The Council **RESOLVED** to confirm the updated Asset Register value of £25,710.00 for 2025/26. The full Asset Register will be published on the website.

The Clerk reported that the 2024/25 register had included insurance valuations in error, resulting in an overstatement of £1,103.00. The register has now been corrected to reflect cost/proxy-cost valuation in accordance with proper practices. The new shed purchased during 2025/26 at a cost of £2,341.67 has been added, and minor adjustments totalling £135.67 were made during the review.

The Council further **RESOLVED** that the Clerk contact former Clerk S Tarrant for advice regarding the land asset listed as “Cummersdale Common”, as its location and origin could not be confirmed during the review.

- i. **Insurance Cover Review** – to consider and agree the renewal for 2026/27_(cost for 2025/26 was £285.51)

The Council **RESOLVED** to approve the renewal of the Parish Council’s insurance cover for 2026/27 at a cost of £320.26, effective from 1 June 2026.

- j. **Internal Audit**

- i. **To receive and review the report from the Internal Auditor**

The Council **RESOLVED** to receive the Internal Auditor’s report for 2025/26 and noted the following recommendations:

- Preparation and annual approval of a Schedule of Standing Orders and Direct Debits
- Annual review and update of the Asset Register in accordance with proper practices
- Updating the Risk Assessment to show valuation basis, insurance cover and write-down values, and to review fidelity insurance
- Inclusion of a Code of Conduct reminder in the footer of all agendas
- Ensuring full compliance with the statutory Public Rights period requirements

The Council noted the actions already completed by the Clerk, as set out in the Internal Audit Action Plan

- ii. **To consider the appointment of the Internal Auditor for 2026/27**

Council **RESOLVED** to appoint Mr David Johnson as Internal Auditor for the 2026/27 financial year, at the same hourly rate of £35.00, with the final cost to be confirmed upon completion of the audit.

The Council noted the invoice for the 2025/26 internal audit, which totalled £105.00 for three hours’ work.

- k. **External Audit**

- i. **Certificate of Exemption** – to consider the exemption resolution for 2025/26, following the preliminary discussion held on 2 March 2026.

The Council **RESOLVED** to agree to complete a Certificate of Exemption from submission to the External Auditor and agreed the figures of £17,902 for the annual gross income and £13,413 for the annual gross expenditure as stated in the Statement of Accounts. Both figures were below the £25,000 threshold.

- ii. **Section 1: Annual Governance Statement** – to consider the questions and respond accordingly before authorising the Chairman and Responsible Financial Officer to sign on behalf of Cummersdale Parish Council

Following receipt of the form covering the review of effectiveness of the internal controls, all the governance assertions were read out to the meeting; the Council **RESOLVED** to agree all the Statements. The Chairman and Clerk signed the form.

- iii. **Section 2: Accounting Statements** – to consider and agree the accounting statement figures before authorising the Chairman to sign on behalf of Cummersdale Parish Council. The Clerk provided the meeting with the figures and the Council **RESOLVED** to agree the Accounting Statements. The Clerk / RFO had signed the form prior to the meeting, the Chairman signed the form following the agreement.
 - iv. **Electors' Rights** – to note the dates for the Exercise of Public Rights as Wednesday 3 June to Tuesday 14 July 2026.
The Council **RESOLVED** to note the dates which would be published on the noticeboards and website.
 - v. **Statement of Variance – to note the Statement of Variance**
The Council **RESOLVED** to agree the Statement of Variance.
- 11. Schedule of Ordinary Council Meeting Dates for the Year 2026/27** – to approve the schedule of meeting dates
The Council **RESOLVED** to approve the following dates for full council meetings for 2026/27, with the April meeting removed from the schedule:
2026: 1 June, 6 July, 7 September, 5 October, 2 November
2027: 4 January, 1 February, 1 March, 10 May
- 12. Cumbria in Bloom 2026**
To consider preparations for It's Your Neighbourhood and the County Flower Award entries.
The Council **RESOLVED** that Cllr McIntosh would advertise Cumbria in Bloom 2026 on Cummersdale Crack to encourage community involvement and support.
- 13. Fence Adjacent to the Village Car Park** – Update on Responsibility
The Council **RESOLVED** that Cllr Allison would assess the condition of the fence and that the Clerk would check the title plans held by the Parish Council to confirm landowner responsibility, as set out in Appendix B.
- 14. Tree Management – Progress Update and Next Steps**
To note:
Priorities 1 and 2 of the approved Tree Management Plan have now been completed by Evolve at a net cost of £2,550.
A quotation for Priority 3 has been received from Evolve for a net cost of £1,250.
The council **RESOLVED** that the Clerk be authorised to advertise for tenders for the remaining phases (Priorities 3 and 4) as set out in Appendix C, and to present the quotations to a future meeting. The Council noted that any works are unlikely to take place until autumn due to the bird nesting season.
- 15. Woodland Management – Proposal for Light Thinning Programme**
The Council **RESOLVED** that the Clerk express their thanks to Evolve Tree Management for their observations regarding potential light thinning within the Copse, but notes that the woodland area is managed in partnership with RAiSE (Community Forest). Future management of the Copse will therefore continue to be undertaken through that partnership, and no request for a schedule of works or quotation will be made at this time.
- 16. Self-Watering Planters**
The Council **RESOLVED** that the Clerk be authorised to research options for five three-ft self-watering planters and present suitable products and costings for consideration and approval at the next meeting.

17. Planning

- a. Planning applications** – to consider all recent applications received from Cumberland Council (CC) detailed below and any other planning applications submitted and published on the CC planning portal (Cumberland.gov.uk) between the circulation of the agenda and the meeting. There were no planning applications.
- b. Notices of Decision – to note any notices of decision received.**
There were no notices of decision

18. Correspondence – to note correspondence received not otherwise on the agenda where decisions are not required (other than adding to the agenda for a future meeting)
Nothing additional had been received.

19. Items for information or next Agenda only – all items for the next agenda to be submitted to the Clerk by Friday 22 May

20. Date of next meeting

The Council **RESOLVED** to agree that the next meeting of the Parish Council would take place in Cummersdale Village Hall on Monday 1 June at 7.00pm.

The meeting closed at 8.42pm

Signed:

Date: 1 June 2026

Appendix A

Schedule of Regular Payments and Annual Subscriptions 2026/27

(For approval under Financial Regulations 5.6 & 5.7)

This schedule lists payments that are recurring, predictable, contractual, statutory, or essential to the council's operations, and which the Council authorises for payment during the financial year without requiring a separate resolution each month, subject to budget provision and proper invoice scrutiny.

1. Annual Subscriptions

Supplier	Purpose	Amount (2026/27)	Notes
CALC	Annual membership subscription	£364.61	Annual subscription
ICO	Data Protection Fee	£47.00	Statutory requirement
EasyPC Accounts	Accounting software annual licence	£84.00	Annual subscription

2. Annual Mandatory Payments

Supplier	Purpose	Amount (2025/26)	Notes
Zurich	Insurance premium	£285.51	Annual renewal
D Johnson	Internal Audit	£105.00	Annual requirement
Moore	External Audit	£252.00	Only payable if not exempt
DM Payroll Services	Payroll processing	£120.00	Annual service

3. Regular Payments (Monthly / Contractual)

Supplier	Purpose	Frequency	Amount
J Cornah Wade	Clerk salary	Monthly	As per contract
J Cornah Wade	Work-from-home allowance	Monthly	£14.00
Unity Trust Bank	Monthly bank fee	Monthly	£7.00
Stefan Nicholson	Grounds maintenance contract	Monthly/seasonal	£462.50 per cut
Cummersdale Village Hall	Room hire & wifi	Regular	£53.48 per booking
HMRC	PAYE	Monthly/quarterly	Variable

4. Other Recurring Operational Costs

These are not fixed subscriptions but occur predictably each year.

Supplier	Purpose	Notes
Viking	Office supplies	As required
Eyelid Productions	Website hosting & support	Depending on contract terms
Unity Trust Bank	Cash handling fees	Occasional

Standing Orders (SO) — 1 total

Clerk salary & WFH allowance.

Direct Debits (DD) — 1 total

Unity Trust Bank charges (monthly fee or cash handling).

Amounts may vary due to usage, billing cycles or statutory deductions. All SO and DD payments are reported monthly to council for approval.

Appendix B - Summary of Findings on Fence Responsibility

- The land used for the car park and allotments was transferred to Cummersdale Parish Council on 18 July 2017.
- The TP1 title plan shows inward-facing “T” symbols on the relevant boundaries, indicating landowner responsibility.
- This transfer supersedes earlier assumptions based on the historic lease.
- Cumberland Council have confirmed that the boundary and fence therefore fall under the Parish Council’s responsibility.

Appendix C

Priority 3 Works (Standard Tolerable)

Priority 3 comprises **routine tree maintenance** to be scheduled within normal maintenance cycles. These works address tolerable-risk issues that do not require urgent intervention but should be completed to maintain safety, visibility and tree health.

Scope of works:

- Pruning back from telephone wires (**Trees: T3, T4**)
- Removing hanging or cracked branches (**Trees: T6, T7, T8, T23**)
- Crown lifting over roads (**Trees: T10, T12, T22**)
- Pruning back from road edges (**Trees: T20, T21**)
- Deadwood removal and tidying storm damage (**Trees: T5, T17**)

Priority 4 Works – Broadly Acceptable Risk Low-risk trees requiring only minor pruning or advisory maintenance.

Appendix D - Contractor’s Observations and Suggested Approach

Observations

- Woodland consists of young, establishing trees.
- Without early intervention, competition will lead to suppressed and lower-quality specimens.
- Light thinning would:
 - re-space trees and favour the best-quality individuals
 - ensure retained trees have adequate space to develop
 - introduce a simple coppice cycle within hazel (20–30% rotationally)
 - improve structural diversity and deadwood habitat

Suggested approach

- Approximately 2–3 days of work over the next three years to achieve initial improvement.
- After this, only occasional intervention every 5–10 years would be required.
- Contractor can prepare a schedule of works and costs if the Council wishes to progress.

Your pre-notification statement



For Businesses. For Communities. For Good.

Unity Trust Bank plc
PO Box 7193
Planetary Road
Willenhall
WV1 9DG

Ms Joanne Wade
Eriskay Cottage
Bromfield
Wigton
Cumberland
United Kingdom
CA7 3NB

Date: 30/04/2026

Page number 1 of 3

Account Name: Cummersdale Parish Council

Statement number: 067

Sort Code: 608301

Account Number: 20450041

Dear Ms Joanne Wade,

This letter outlines charges relating to the transactions and debit interest on your account between 01/04/2026 and 30/04/2026.

You can find full details of our fees and charges within the Standard Service Tariff on our website <https://www.unity.co.uk/terms-and-conditions/>

The charges for this billing period are:

Total charges	£7.00
Total debit interest	£0.00
To be debited from your account on	31/05/2026

**For Businesses.
For Communities.
For Good.**

Unity Trust Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
Unity Trust Bank is entered in the Financial Services Register under number 204570.
Registered Office: Four Brindleyplace, Birmingham, B1 2JB.
Registered in England and Wales no. 1713124.
Calls may be monitored and recorded for training, quality and security purposes.
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Pre-notification of account charges		
Type	Count	Charge
Automated Payments	1	£0.00
Faster Payments	—	£0.00
Manual	—	£0.00
Account Fee	—	£7.00

Additional information			
The combined account charge includes the following transaction types:			
Automated Payments	Bacs Credit (in)	Direct Debit (out)	Faster Payment Credit (in)
Faster Payments	Standing Orders (out)	Bill Payments (out)	
Manual	Cheques	Credits	
Account Fee	This is the standard charge for maintaining your account regardless of any transactions.		
Total charge	These charges do not include cash or cheques paid in through the Post Office, Bank Counter or via our Freepost service.		

Interest and Charges

Our General Terms & Conditions state when we may apply charges or interest.

Further information about debit interest and other fees or charges can be found in our Standard Service Tariff.

Credit interest – AER stands for Annual Equivalent Rate and describes what the interest rate would be if interest was paid and compounded annually.

Debit interest – ABR stands for Above Base Rate and describes the rate charged annually above the Bank of England Base Rate.

Overdrafts

Arranged overdrafts – We agree in advance to provide you with an overdraft that allows you to borrow money on your account up to an agreed overdraft limit. If approved by Unity you will be given an arranged overdraft limit along with an agreed interest rate. These are typically agreed for a period of 12 months and are linked to the Bank of England Base Rate.

Unarranged overdrafts – An overdrawn balance on your account which we have not agreed in advance. We will charge our unarranged overdraft rate on any unarranged balances.

If you have an arranged overdraft limit and exceed this limit, we will charge interest at the rate we have agreed with you on the balance of your arranged overdraft limit and will charge an unarranged overdraft rate on any balance over your arranged overdraft limit.

In either of these circumstances, debit interest will be applied on each working day that your account is overdrawn.

For details of our interest rates and charges, please visit <https://www.unity.co.uk/terms-and-conditions/>

Fraud Concerns

If you have any concerns regarding fraud on your account, then please call the freephone number **0808 196 8420**.

What happens when something goes wrong?

If you have a problem with your Unity account or our service, please get in touch with us on **0345 140 1000**. We aim to resolve any issues as soon as possible.

Thanks

Your Unity Team

Accessibility

Unity offers a number of supporting services such as statements in braille or large print. Please contact us for more information.

Additional information

Our interest rates can be found on our website – [unity.co.uk/interest-rates](https://www.unity.co.uk/interest-rates)

Our fees and charges can be found on our website – <https://www.unity.co.uk/terms-and-conditions/>

This information is also available by calling **0345 140 1000**.

To help us improve our service and maintain security, we may monitor and/or record your telephone calls with us.

**For Businesses.
For Communities.
For Good.**

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INVESTORS IN PEOPLE
We invest in people Gold



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Cummersdale Parish Council
Eriskay Cottage
Bromfield
Wigton
Cumbria
CA7 3NB

**Zurich Town, Parish and
Community Council Team**
PO Box 726
Chichester
PO19 9PS

Invoice

Invoice Date: 6th April 2026

Invoice No: 554848945

Client ref: 3700413

Policy	Policy Term	(£) Premium
YLL-2720447483	01/06/2026-31/05/2027	285.95
Inspection Contract (If Applicable)		0.00
Sub total		285.95
Inspection Contract VAT @ prevailing rate		0.00
Insurance Premium Tax (IPT) @ prevailing rate		34.31
TOTAL		£320.26

Payment is due before your cover starts, or immediately if your cover is already in place.

Please make cheques payable to **Zurich Municipal** and send to **Zurich Town, Parish and Community Council Team, PO Box 726, Chichester, PO19 9PS**

If paying by BACS, please note our new bank details and amend your records accordingly.

Acc Name: Zurich Town & Parish, Insurer Trust Account Acc Number: 23110249
Sort Code: 20 – 65 - 82 Bank: Barclays Bank PLC

Please quote your Client Reference on all BACS transactions

Invoice Queries

Phone: 0800 917 9531

Email: renewals.team@uk.zurich.com

Our VAT registration number is: 107 8316 77

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

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

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

Cummersdale Parish Council
Eriskay Cottage
Bromfield
Wigton
Cumbria
CA7 3NB

**Zurich Town, Parish and
Community Council Team**
PO Box 726
Chichester
PO19 9PS

Remittance Advice

Invoice Date: 6th April 2026

Invoice No: 554848945

Client ref: 3700413

Policy	Policy Term	(£) Premium
YLL-2720447483	01/06/2026-31/05/2027	285.95
Inspection Contract (If Applicable)		0.00
Sub total		285.95
Inspection Contract VAT @ prevailing rate		0.00
Insurance Premium Tax (IPT) @ prevailing rate		34.31
TOTAL		£320.26

Payment is due before your cover starts, or immediately if your cover is already in place.

Please make cheques payable to **Zurich Municipal** and send to **Zurich Town, Parish and Community Council Team, PO Box 726, Chichester, PO19 9PS**

If paying by BACS, please note our bank details and amend your records accordingly.

Acc Name: Zurich Town & Parish, Insurer Trust Account Acc Number: 23110249
Sort Code: 20 – 65 - 82 Bank: Barclays Bank PLC
Please quote your Client Reference on all BACS transactions

Invoice Queries

Phone: 0800 917 9531

Email: renewals.team@uk.zurich.com

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David Johnson
Stonelea
Cumwhinton
CARLISLE CA4 8DJ

391

15 April 2026

Ms J Cornah Wade
Clerk
Cummersdale Parish Council
Eriksay Cottage
Bromfield
Wigton
CA7 3NB

Dear Jo

Internal Audit of Cummersdale Parish Council

I am pleased to set out below my invoice for the Internal Audit of Cummersdale Parish Council for the year ended 31 March 2026 which includes completion of the Annual Governance and Accountability Return and Annual Internal audit.

3 hours at £35.00 per hour	£105.00
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I will account for this amount in my Income Tax Return 2026/27

Please do not hesitate to contact me if you require any additional information.

Yours sincerely

David Johnson

Telephone 01228 562383
Mobile 077797 38711
e-mail d.e.johnson@btinternet.com