



Ref: Agenda/Council – 10/02/2026

05th February 2026

Dear Sir/Madam

All Members of the Town Council are hereby summoned to the Council Meeting of Biggleswade Town Council that will take place on **10th February 2026** at the **Offices of Biggleswade Town Council, The Old Court House, Saffron Road, Biggleswade** commencing at **7:00pm**, for the purpose of considering and recommending the business to be transacted as specified below.

Yours faithfully

Karim Hosseini
Interim Town Clerk

Distribution: All Town Councillors
Notice Boards
The Press

AGENDA

1. APOLOGIES FOR ABSENCE

Schedule 12 of the Local Government Act 1972 requires a record be kept of the Members present and that this record form part of the minutes of the meeting. **Members who cannot attend a meeting should tender apologies to the Town Clerk and the Committee Clerk.**

2. DECLARATIONS OF INTEREST

To receive Statutory Declarations of Interests from Members in relation to:

- a. Disclosable Pecuniary interests in any agenda item.

If a Member has declared a Disclosable Pecuniary interest, they must withdraw from the meeting during consideration of the item to which the interest relates. If the Member has been granted a dispensation by the Council, they must still declare the interest but may take part in the discussion and vote.

- b. Non-Pecuniary interests in any agenda item.

This is an interest which is not pecuniary (as defined) but is nonetheless so significant that a member of the public with knowledge of the relevant facts, would reasonably regard to be so significant that it would materially impact upon your judgement of the public interest. Upon identification Members can take part in any vote.

3. **TOWN MAYOR'S ANNOUNCEMENTS**

4. **PUBLIC OPEN SESSION**

To adjourn for a period of up to 15 minutes to allow members of the public to put questions or to address the Council, through the Chairman, pertaining to matters listed on the Agenda.

Please register in advance for this webinar:

https://us06web.zoom.us/webinar/register/WN_ko1GAHFQpSgQFYcCWpqnQ

Each Speaker will give their name to the Chairman, prior to speaking, which will be recorded in the minutes, unless that person requests otherwise. Each Speaker will be allowed **(one) three-minute slot**.

5. **INVITED SPEAKER**

- a. Anglian Water - a presentation will be displayed on screen on the evening.

6. **MEMBERS' QUESTIONS**

7. **MINUTES AND RECOMMENDATIONS OF MEETINGS**

- a. For Members to receive the minutes of the Town Council Meeting held on **Tuesday 13th January 2026** at the Offices of Biggleswade Town Council, The Old Court House, Saffron Road, Biggleswade.
- b. For Members to receive the minutes of the Town Council Meeting held on **Tuesday 20th January 2026** at the Offices of Biggleswade Town Council, The Old Court House, Saffron Road, Biggleswade.
- c. For Members to note the minutes of the Finance and General Purposes Meeting held on **Tuesday 06th January 2026** at the Offices of Biggleswade Town Council, The Old Court House, Saffron Road, Biggleswade.
- d. For Members to note the minutes of the Biggleswade Joint Committee Meeting held on **Thursday 15th January 2026** at the Offices of Biggleswade Town Council, The Old Court House, Saffron Road, Biggleswade.

8. **MATTERS ARISING**

- a. Minutes of the Council Meeting held on **Tuesday 13th January 2026**.
- b. Minutes of the Council Meeting held on **Tuesday 20th January 2026**.

9. **ITEMS FOR CONSIDERATION**

a. **2026/27 Meeting Schedule**

For Members to receive and consider a report from the Interim Town Clerk and the Committee Clerk.

b. **Insurance Report**

For Members to receive and consider a report from the Interim Town Clerk and the Head of Finance.

c. **Land East Design Code Forum**

Central Bedfordshire Council (CBC) is working with Valencia to progress the delivery of the Land East of Biggleswade development.

As part of the planning conditions, a Design Code Forum must be established to work collaboratively with the developers on preparing the Design Code. The Forum will consist of CBC officers, CBC Members, and representatives from external bodies, and is required to endorse the Design Code before its submission.

The Principal Planning Officer has invited Biggleswade Town Council to nominate up to 3 Members to participate.

Terms of Reference are currently being drafted, and meetings are expected to be held approximately once a month, likely in a virtual or hybrid format. The inaugural meeting, will determine whether meetings are held during the day or evening and will initiate the review of material presented in advance by Valencia and their design team.

d. **CBC Consultation: Nuisance Vehicles Public Space Protection Order Consultation 2026**

For Members to receive and consider information from Central Bedfordshire Council (CBC) regarding a consultation on a proposed Public Space Protection Order (PSPO) to address vehicle-related anti-social behaviour (ASB) across Central Bedfordshire.

CBC reports that vehicle-related ASB is persistent, escalating, and having a significant impact on residents' quality of life. Data from Bedfordshire Police indicates that Central Bedfordshire accounts for nearly half of all such incidents within the county, with notable hotspots in Houghton Regis and Dunstable.

Reported behaviours include car meets, cruising, street racing, and obstruction of the highway.

Although Bedfordshire Police currently exercise powers under the Road Traffic Act, these do not extend to static car meets unless witnessed directly by Officers.

The proposed PSPO would introduce additional enforcement powers, enabling officers to issue Fixed Penalty Notices (FPNs) at static meets, including incidents captured via CCTV.

The proposed Order would remain in place for three years, after which a formal review would be required. The consultation will close on **Friday, 13 March 2026**.

The following documents are included within the agenda papers:

- Appendix A – Public Space Protection Order (PSPO) – Vehicle Nuisance.

All supporting documentation is available to view on the CBC website via the hyperlink below:

[Nuisance vehicles public space protection order consultation 2026 | Central Bedfordshire Council](#)

e. **CBC Creation Notice: Biggleswade Bridleway No. 89 and Part of Bridleway No. 58**

For Members to receive and consider a Notice of Confirmation of a Public Path Order received from CBC. The deadline to respond this notice with any objections is the 27 February 2026.

f. **CBC Extinguishment Notice: Part of Biggleswade Footpath No. 39**

For Members to receive and consider a Notice of Extinguishment of a Public Path Order received from CBC. The deadline to respond this notice with any objections is the 27 February 2026.

10. **PLANNING APPLICATIONS**

You can view details of applications and related documentation such as application forms, site plans, drawings, decision notices and other supporting documents for planning applications on the Central Bedfordshire Council website. Click on the hyperlink (electronic copy) on the heading of each planning application listed below.

a. **CB/TRE/25/00598 - 1 Dells Lane, Biggleswade, SG18 8LP**

Works to trees protected by Tree Preservation Order MB/7/2001/G1: Fell to ground level Red Horse Chestnut Trees (*Aesculus x carnea*) (T1, T2, T3, T4 and T5). Once the trees have been removed and the ground has settled 5 new trees of native species will be planted.

The Planning Officer has granted the Town Council an extension until the 11th February.

b. **CB/25/04006/REG3 - Biggleswade Academy, Mead End, Biggleswade, SG18 8JU**

Replacement and installation of new boundary gates and fencing as part of a safeguarding project.

The Planning Officer has granted the Town Council an extension until the 11th February.

c. **CB/25/03115/VOC - 124 Drove Road, Biggleswade, SG18 0HN**

Variation of condition number 2 of planning permission CB/23/03337/FULL (Two storey side extension with first floor rear Juliet balcony and alterations to existing fenestration) to allow the use of monocouche render (natural white) in place of pebble dash on the existing property and extension.

d. **CB/25/03417/FULL - Land between 15 and 16 Anne Street, Biggleswade, SG18 0DD**

Erection of two semi-detached dwellings and demolition of garages.

e. **CB/26/00022/FULL - 4 Auckland Road, Biggleswade, SG18 0DR**

Erection of a two storey and single storey rear extension, and front porch, with rooflight.

f. **CB/25/03949/FULL - 20-22 High Street, Biggleswade, SG18 0JL**

Conversion of basement and ground floor from a vacant Bank to a Bingo Hall with the insertion of a new entrance and new doors.

g. **CB/25/03283/FULL - 18 Stratton Way, Biggleswade, SG18 0NS**

Erection of a single-storey side/rear extension and garage conversion (retrospective)

h. **CB/TRE/26/00031 - Shortmead House, Shortmead Lane, Biggleswade, SG18 0FG**

Works to a tree protected by a Tree Preservation Order: MB/73/00002/A2 (T1) Oak tree to reduce height and sides by 2.5m.

i. **CB/25/03978/FULL - 20-22 High Street, Biggleswade, SG18 0JL**

Conversion of the first-floor offices (Use Class Ec) to, 2 residential flats (Use Class 3a), with the creation of a cycle store to part of the ground floor.

11. PLANNING APPLICATION OUTCOMES

- a. A report of the Planning Application Outcomes (by exception applications only) as of **Tuesday 4th February 2025.**

12. ACCOUNTS

- a. **Financial Administration**

Position & Accounts for December 2025.

In addition, the usual financial documentation is available on the Council website as follows: Financial Transparency Documents | Biggleswade Town Council.

- i. Balance Sheet to 31/12/2025.
- ii. Detailed Income & Expenditure to 31/12/2025.
- iii. Payment Listing from 01/09/2025 to 31/12/2025.
- iv. Summary Income & Expenditure to 31/12/2025.

13. ITEMS FOR INFORMATION

- a. **Quarterly Bank Reconciliations**

For Members to note a report from the Head of Finance.

- b. **Health Hub Funding Update**

At the Biggleswade Joint Committee Meeting on the 15th January 2026, representatives of the BLMK ICB (Bedfordshire, Luton, Milton Keynes Integrated Care Board) informed Members that the previous "Health Hub" proposals were now deemed to be unaffordable due to the deteriorating condition of Biggleswade Community Hospital. The BLMK ICB is being restructured.

A feasibility study found that the cost of redeveloping Biggleswade Community Hospital alone would exceed £7.5 million, while a fully integrated, purpose-built health hub would cost in the region of £14 million, a level of capital investment neither Central Bedfordshire Council nor the NHS could secure under current financial constraints. Representatives informed Members that the ICB will continue to seek further opportunities to bring some of the previously proposed schemes forward in future.

14. PUBLIC OPEN SESSION

To adjourn for a period of up to 15 minutes to allow members of the public to put questions or to address the Council, through the Chairman, in respect of any other business of the Town Council.

Please register in advance for this webinar:

https://us06web.zoom.us/webinar/register/WN_ko1GAHFQpSgQFYcCWpqnQ

Each Speaker will give their name to the Chairman prior to speaking, which will be recorded in the minutes unless that person requests otherwise. Each Speaker will be allowed **(one) three-minute slot**.

15. EXEMPT ITEMS

The following resolution will be **moved** that is advisable in the public interest that the public and press are excluded whilst the following exempt item issue is discussed.

(HR Update).

Pursuant to section 1(2) of the public bodies (Admission to Meetings) Act 1960 Council **resolve** to exclude the public and press by reason of the confidential nature of the business about to be transacted.

We're upgrading water pipes in your area

To keep your water supply safe and reliable, we're planning work on Hitchin Street in Biggleswade to replace ageing water pipes that have reached the end of their useful life.

You may remember hearing from us about this project before, as we've been discussing improvements in the area for some time. We're now in the final stages of design, and we're currently planning to begin work later this Spring, with the overall project expected to be completed in early 2027.

What's happening in your area?

We're planning to install around 667 metres of new pipe along Hitchin Street to help make sure the local network remains safe, reliable and resilient for years to come. A map showing the areas where we expect to work is included on the other side of this letter.

How will the work affect you?

To keep our teams and the public safe, traffic management will be in place on Hitchin Street for the duration of the project. This is likely to include a combination of temporary traffic lights and road closures as the work moves along.

We'll always aim to minimise disruption, and access to homes and businesses will be maintained at all times. We'd like to thank the community in advance for their patience and understanding.

You will see and hear our teams working while the work is underway. We'll do our best to keep noise to a minimum and may need to work extended hours or weekends to complete the work as efficiently as possible.

Your water and sewerage services will continue as normal throughout the work. If we need to temporarily switch off your water to connect to the network, we'll contact you in advance to let you know.

 **Date**
27 January 2026

 **Reference number**
[REDACTED]

Don't miss out on our updates!

We'll be sending our updates via email and text message for this project. Make sure you don't miss them by adding your mobile number and email address to your account at myaccount.anglianwater.co.uk.



Turn over for more info.

We're here to listen

We want to work closely with residents and businesses as this project moves forward. Our team will be available to listen to your questions, thoughts and concerns, and we'll be providing opportunities to speak with us, including public meetings, ahead of construction starting.

Your feedback is important to us, and we're committed to working with the community to help minimise disruption wherever we can. We'll also share further information as plans are finalised and closer to the start of the work.

How can you find out more?

If you have any questions about our work, you can email me directly at [REDACTED] or call me on [REDACTED]

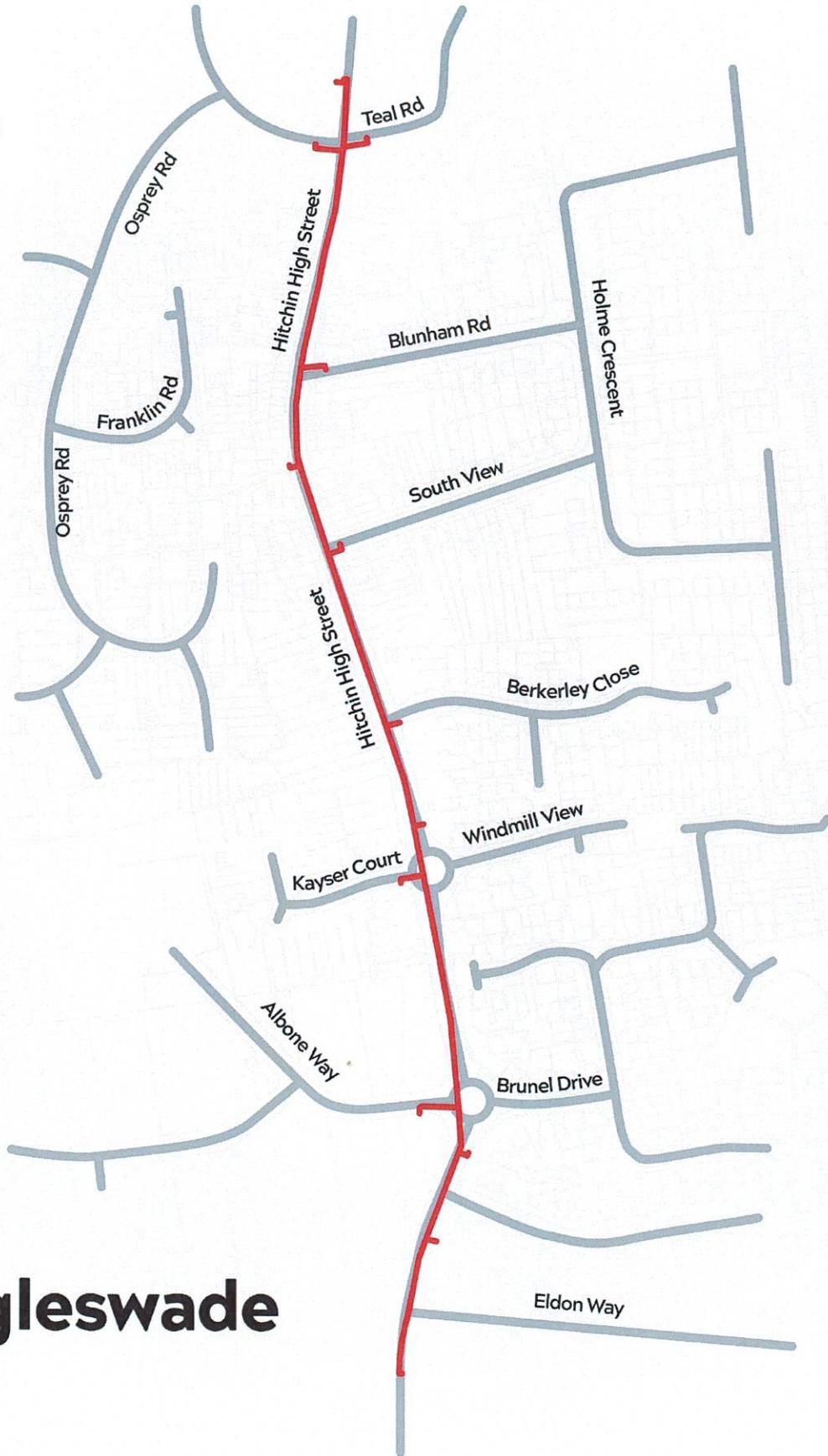
To get the latest on what's happening in your area just head to anglianwater.co.uk/check and pop in your postcode.

Many thanks,

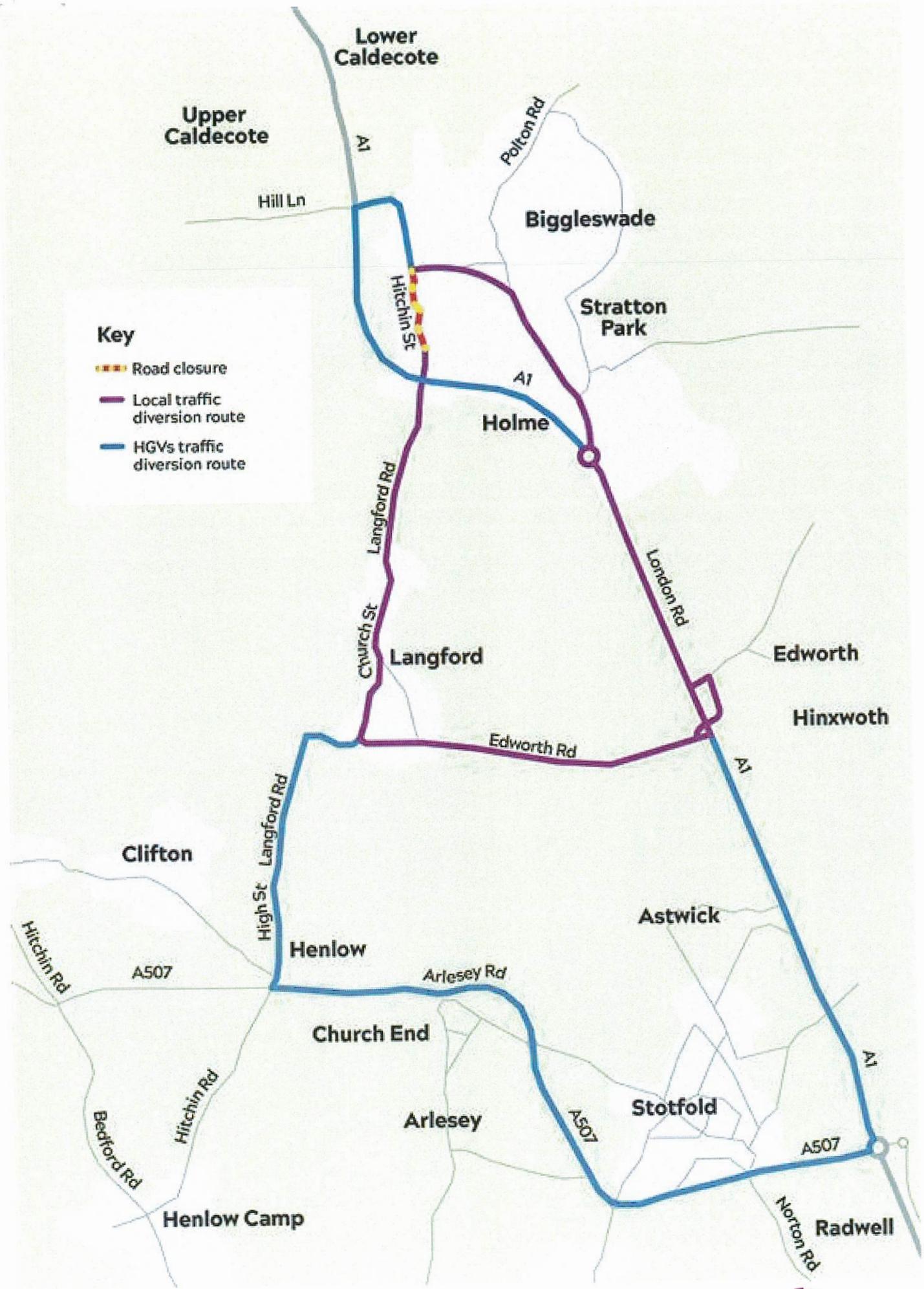
Matthew Newbold
Customer Experience Specialist

Key

 New pipeline



Biggleswade



Registered Office: Anglian Water Services Ltd.
 Lancaster House, Lancaster Way, Ermine Business Park,
 Huntingdon, Cambridgeshire, PE29 6XU.
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MINUTES OF THE BIGGLESWADE TOWN COUNCIL MEETING
HELD ON TUESDAY 13th JANUARY 2026
AT 7.00PM AT BIGGLESWADE TOWN COUNCIL OFFICES
THE OLD COURT HOUSE, 4 SAFFRON ROAD, BIGGLESWADE, SG18 8DL

PRESENT:

Cllr J Woodhead (Mayor)
 Cllr D Albone (Deputy Mayor)
 Cllr I Agnew
 Cllr G Barrett
 Cllr M Foster
 Cllr J Jones
 Cllr M Russell
 Cllr A Skilton
 Cllr D Strachan
 Cllr C Thomas

Mr K Hosseini – Head of Governance & Strategic Partnerships
 Mr E Bour – Head of Finance & Deputy RFO
 Miss A Green - Committee Clerk

Members of the Public – 2

Meeting Formalities:

Following a reminder to meeting attendees that this is a formal meeting, the Mayor advised that members of the public will be given an opportunity to speak during public open session but not at other times. The meeting is being filmed and by being present attendees are deemed to have agreed to be filmed and to the use of those images and sound recordings. The Mayor advised that attendees should not disclose any personal information of individuals as this would infringe the Data Protection Rights of that individual.

1. APOLOGIES FOR ABSENCE**a. Apologies were received from the following:**

Cllr. M North, Cllr. S Patel, Town Clerk & Chief Executive.

b. The following were unable to attend in person but were in attendance remotely:

Cllr. M Knight, Cllr. S Sajid.

2. DECLARATIONS OF INTEREST**a. Disclosable Pecuniary interests in any agenda item:**

No disclosable pecuniary interests were declared.

b. Non-Pecuniary interests in any agenda item:

No disclosable non-pecuniary interests were declared.

3. TOWN MAYOR'S ANNOUNCEMENTS

- a. The Mayor provided Members with an update on his recent civic engagements. Since the last Town Council meeting, the Mayor has undertaken the following activities:
 - Attended the sixth anniversary celebration of the "Men to Talk" mental health charity held at the Bigg Theatre.
 - Visited Edward Peake School and toured both newly completed and existing facilities.
- b. The Mayor noted that on Friday 15th January he and several Members would be attending the official opening of the new accessible lift and footbridge at Biggleswade Railway Station.

4. PUBLIC OPEN SESSION

a. Cllr. G Fage - CBC Ward Councillor for Biggleswade East

Cllr Fage thanked Members for their careful consideration of Item 9a (CBC Consultation - Proposed Changes to Ivel Valley School) noting that this item had been discussed by the Town Council at several Meetings prior.

5. INVITED SPEAKER

a. Nicola King, Youth Participation Coordinator, Amplius

Ms King accompanied by her colleague Harél Kilby delivered a presentation outlining Amplius' work with young people aged 8 to 24 across Central Bedfordshire.

Ms King described the range of programmes offered to young people across Central Bedfordshire, aimed at supporting young people such as mentoring programmes, detached youth work, holiday activity schemes, employment support initiatives, intergenerational volunteering, accredited learning opportunities, safeguarding practice and community-based sports programmes. She informed Members that the Healthy Neighbourhoods Team would be issuing details of its forthcoming half-term and summer programmes once finalised.

Members asked questions regarding volunteer recruitment, collaboration with local community groups, communication channels, engagement of young adults aged 18–24, and opportunities for partnership with the Town Council.

The Mayor thanked Ms King and Ms Kilby for their time and informative presentation.

6. MEMBERS' QUESTIONS

There were no Members' questions.

7. MINUTES AND RECOMMENDATIONS OF MEETINGS

- a. Pg. 12 Minutes of the Town Council Minutes 09th December: Item 9b Scheme of Delegations - Typographical error, in the third paragraph, the section reads "must be remain". This should be amended to "must remain".

Pg. 13, Minutes of the Town Council Minutes 09th December: Item 9e CBC Consultation: Proposed changes to Ivel Valley School - Typographical error, in the second paragraph, the phrase “Members thanked Ivel Valley to for facilitating...” should read “Members thanked Ivel Valley for facilitating

Also on page 13, in the penultimate paragraph, the reference to “Kitlands Road” is a typographical error. The correct name is “Kitelands”

Subject to these amendments the Minutes were **APPROVED** as an accurate record of the Town Council Meeting held on 09th December 2025.

8. MATTERS ARISING

a. **Minutes of the Town Council Meeting Tuesday 9th December 2025**

Item 8a - Matters Arising - Parking on Hitchin Street:

Members enquired whether Officers had made any progress in obtaining the definitive TRO documentation and a map showing signage positions along Hitchin Street from Central Bedfordshire Council.

Officers responded that they were still chasing CBC for this documentation and would share it with Members as soon as it was received.

9. ITEMS FOR CONSIDERATION

a. **CBC Consultation - Proposed Changes to Ivel Valley School**

Before Members discussed the consultation, the Mayor highlighted that Members noted that the consultation represented a major strategic decision for Biggleswade and the wider east Bedfordshire area.

The Mayor, again thanked Ivel Valley School for facilitating Member visits, which had enabled councillors to view the existing buildings and current site constraints.

A number of Members emphasised that pupil welfare, safeguarding and educational continuity were the most important factors when choosing an appropriate option, as such, any option that risks extended disruption to routines and learning environments would be contrary to pupils’ best interests and the school’s duty of care.

Members expressed clear opposition to options 1a, 1b and 2 as they rely on split-site arrangement. Members expressed it was their belief that the distribution of facilities across separated parcels of land would place unnecessary pressure on staff across, generate instability in timetabling, disturb the flow of children’s learning particularly those with SEN requirements and increased safeguarding risk around pupil movement.

Concerns were also raised about any proposal involving a two-storey building. Members noted that while it had been suggested that in this arrangement only Offices and Meeting rooms would be placed at upper level, this in practice cannot be guaranteed. The implementation of a two storey would either render a whole area unusable or a significant risk to those with any physical challenges.

It was noted that the necessity for lift access in routine operation would, by definition, create reliance on plant that cannot be used during a fire evacuation; the implication is a more complex and risk-laden egress strategy for pupils and staff who already require a high level of support. Members considered that for a special school of this profile, single-storey educational accommodation remains the appropriate standard, providing straightforward circulation, natural wayfinding and safe, rapid evacuation.

In reviewing options focused on the existing Hitchmead site, members considered that undertaking major works while the school remains operational would precipitate sustained disruption, noise, changes to circulation, temporary decants and intermittent closures, with disproportionately adverse effects on an autistic and highly sensory-sensitive population. One member remarked that such an environment would set pupils back in terms of well-being and educational progression. Members also referenced the presence of asbestos within elements of the existing estate, with attendant risks and logistical complications during phased demolition or refurbishment, and the consequent prolongation of works. It was further observed that redevelopment on the current footprint would likely diminish usable external green space, whereas outdoor sensory, play and therapeutic areas are fundamental to the school's curriculum and pupil regulation.

Members stressed that only a new, sufficiently sized site could be sensibly master-planned with built-in capacity for modular or phased expansion without destabilising the school's operation.

The financial dimension was considered in principle rather than in detail, given that the consultation remains at options appraisal stage. Members noted, however, that national benchmarking frequently demonstrates the costefficiency of newbuild special schools relative to extensive refurbishment of outdated estates, especially when lifecycle and revenue costs are factored. It was also observed that the long-term revenue costs of maintaining and operating a split estate would outstrip those of a consolidated, modern, efficient building on a single campus. Members further noted the potential to dispose of, or sensitively redevelop, the vacated Hitchmead site in due course to offset part of the capital requirement and remarked that prior Department for Education funding positions in the area suggest that blended funding routes may be achievable for a genuine growth solution.

Members concluded that option 4 would be the only viable option and it would best serve the school and the community for CBC to deliver a new, purpose built school on a new site would meet the educational, safeguarding, operational and strategic needs identified.

Members **AGREED** that Officers collate their points and issue a formal narrative letter setting out the Council's reasoning in full. The letter is to be addressed to the relevant Central Bedfordshire Council Director and Cabinet Member for review by the Mayor prior to submission. In addition to a narrative letter Officers were also asked to respond to the consultation via the response link on the CBC website.

Members were encouraged to submit individual responses to the consultation to amplify the Biggleswade's voice.

b. **Consultation: Police Funding in Bedfordshire**

Members considered the Bedfordshire Police funding consultation.

Concerns were expressed regarding the restrictive nature of the question being posed and the limited scope for meaningful feedback.

Members **AGREED** that Council would not submit a formal response, but Members would respond to the consultation individually.

c. **Shortmead Street, Biggleswade – Waiting Restrictions**

Members discussed Central Bedfordshire Council proposal regarding the proposed amendment to waiting restrictions on a small number of marked bays located along Shortmead Street.

Members expressed concern that the supporting rationale was both limited and ambiguous.

Members emphasised that the current limited-waiting bays contribute to turnover of spaces throughout the day, allowing short-stay visitors to local services to park close to their destinations.

Members expressed that the existing system of limited waiting had provided a workable balance between residential needs and those of visiting business on Shortmead Street.

Concern was raised that the proposal, although limited to a small number of bays, could lead to unintended consequences beyond the immediate street segment. Members expressed the view that, should unrestricted parking be permitted in these bays, it would create strong potential for long-stay.

Members **AGREED** to respond to CBC stating that BTC objects to the proposal as the justification for the change, does not demonstrate any community benefit and BTC feels that maintaining the existing limited-waiting bays offered a more balanced approach that preserved accessibility, turnover, and commercial vitality. If Central Bedfordshire Council considers changes necessary, these should be addressed through a full, holistic parking review for Shortmead Street rather than isolated amendments affecting a small cluster of bays.

d. **CBC Consultation: 2026-2027 Budget**

Members discussed the CBC 2026-2027.

Members noted the severe financial pressures facing Central Bedfordshire Council due to reductions in central government funding.

Members recognised that the proposed 5% increase in council tax was likely unavoidable to maintain essential service.

The consultation was **NOTED** without further action.

e. **Street Naming Application**

Members considered the street naming application received from CBC.

Members noted the application did not conform to standard naming conventions and required a suffix.

Members **AGREED** to respond to the consultation recommending the name Ryland Close.

10. **PLANNING APPLICATIONS**

a. **CB/25/03711/VOC - Unit B, Normandy Lane, Biggleswade, SG18 8QB**

The Town Council has **NO OBJECTION** to this application.

b. **CB/25/03283/FULL - 18 Stratton Way, Biggleswade, SG18 0NS**

The Town Council has **NO OBJECTION** to this application; however, Members asked that the Planning Officer note their support for the existing comments submitted on the planning portal in relation to this proposal.

c. **CB/25/03588/FULL - 2 The Avenue, Biggleswade, SG18 0PS**

The Town Council has **NO OBJECTION** to this application, subject to consultation with neighbours and consideration of their comments.

d. **CB/25/03418/FULL - Garage blocks at Glebe Road, Biggleswade, SG18 0PB**

This planning application was **WITHDRAWN** by the applicant prior to the meeting of the Town Council.

e. **CB/25/03346/FULL - Biggleswade Scout Group Hut, Rear of 132 London Road, Biggleswade, SG18 8EL**

The Town Council has **NO OBJECTION** to this application, subject to consultation with neighbours and consideration of their comments.

f. **CB/25/03847/FULL - 49 Stratton Way, Biggleswade, SG18 0NS**

The Town Council has **NO OBJECTION** to this application, subject to consultation with neighbours and consideration of their comments.

g. **CB/25/03591/FULL - 16 Walker Mead, Biggleswade, SG18 8GW**

The Town Council has **NO OBJECTION** to this application, subject to consultation with neighbours and consideration of their comments.

h. **CB/25/03619/FULL - 32 Shortmead Street, Biggleswade, SG18 0AP**

The Town Council **SUPPORTS** this application, Members requested that the planning Officer note the ecological Officers comments on this application and give consideration to the wildlife that may be affected.

i. **CB/TRE/25/00598 - 1 Dells Lane, Biggleswade, SG18 8LP**

Members **NOTED** this application.

j. **Planning appeal: CB/25/00738/FULL - Unit B, Normandy Lane, Biggleswade, SG18 8QB**

Members **NOTED** the planning appeal.

11. **PLANNING APPLICATION OUTCOMES**

There were no new planning outcomes for Members to consider.

12. **ACCOUNTS**

Financial Administration

a. **Position and Accounts for November 2025**

Members considered the report from the Head of Finance.

The projected outturn after eight months suggests there will be a deficit of £12,687 at the end of the financial year 2025-26.

The projected deficit at year-end will be offset by the Council's general reserves, if it is not covered by underspend within the existing agreed budget.

Members **NOTED** the report.

13. **ITEMS FOR INFORMATION**

a. None.

14. **PUBLIC OPEN SESSION**

a. **Cllr. G Fage - CBC Ward Councillor for Biggleswade East**

Councillor Fage reiterated thanks on behalf of Ivel Valley School and provided a brief update on forthcoming Joint Committee business, including attendance by the Integrated Care Board and matters relating to developer engagement to the east of Biggleswade.

15. **EXEMPT**

a. **Exempt Minutes of the Town Council Meeting Tuesday 9th December 2025**

The exempt minutes were **APPROVED** as an accurate record of the Town Council Meeting held on 09th December 2025.

The Mayor closed the meeting at 20:35 pm



MINUTES OF THE BIGGLESWADE TOWN COUNCIL MEETING
HELD ON TUESDAY 20TH JANUARY 2026
AT 7.00PM AT BIGGLESWADE TOWN COUNCIL OFFICES
THE OLD COURT HOUSE, 4 SAFFRON ROAD, BIGGLESWADE, SG18 8DL

PRESENT:

Cllr. J Woodhead (Mayor)
 Cllr. D Albone (Deputy Mayor)
 Cllr. I Agnew
 Cllr. G Barrett
 Cllr. M Foster
 Cllr. M Russell
 Cllr. A Skilton
 Cllr. D Strachan
 Cllr. C Thomas

Mr K Hosseini – Head of Governance & Strategic Partnerships
 Mr E Bour – Head of Finance & Deputy RFO
 Mr I Campbell - Community Development Manager
 Miss A Green - Committee Clerk

Members of the Public – 0

Meeting Formalities:

Following a reminder to meeting attendees that this is a formal meeting, the Mayor advised that members of the public will be given an opportunity to speak during public open session but not at other times. The meeting is being filmed and by being present attendees are deemed to have agreed to be filmed and to the use of those images and sound recordings. The Mayor advised that attendees should not disclose any personal information of individuals as this would infringe the Data Protection Rights of that individual.

1. APOLOGIES FOR ABSENCE**a. Apologies were received from the following:**

Cllr. J Jones, Cllr. M North, Cllr. S Patel, Town Clerk.

The Mayor noted that this meeting was the Town Clerk's final full Council meeting after five years of service, and he formally recorded the Council's appreciation for his work and extended best wishes for the future.

b. The following were unable to attend in person but were in attendance remotely:

Cllr. M Knight, Cllr. S Sajid.

2. DECLARATIONS OF INTEREST**a. Disclosable Pecuniary interests in any agenda item:**

All Members declared a pecuniary interest in item 9a, as the item relates to the precept, which affects all Members in their capacity as residents of Biggleswade.

b. **Non-Pecuniary interests in any agenda item:**

No disclosable non-pecuniary interests were declared.

3. **TOWN MAYOR'S ANNOUNCEMENTS**

a. The Mayor provided Members with an update on his recent civic engagements. Since the last Town Council meeting, the Mayor has undertaken the following activities:

- Attended and helped unveil the official opening of the new access bridge and lift at Biggleswade Railway Station, delivered as part of the national "Access for All" programme.
- Attended the unveiling of a memorial bench at Fairfield Recreation Ground, installed in partnership with "Legend on a Bench", a national charity promoting suicide prevention.
- unveiled one of the newly installed Biggleswade History Society green plaques, located at Trinity Methodist Church, recognising the church's long historic contribution to the town.

4. **PUBLIC OPEN SESSION**

No members of the public were present, either online or in person.

5. **INVITED SPEAKER**

a. There were no invited speakers.

6. **MEMBERS' QUESTIONS**

a. There were no Members' questions.

7. **MINUTES AND RECOMMENDATIONS OF MEETINGS**

a. There were no minutes included in this agenda.

8. **MATTERS ARISING**

There were no matters arising as no there were no minutes included in this agenda.

9. **ITEMS FOR CONSIDERATION**

a. **2026/2027 Budget and Precept**

The Mayor introduced the budget and precept papers, noting the comprehensive pack of supporting documents provided by Officers.

The Head of Finance confirmed that officers had fully followed the agreed budget-planning process. He thanked Members for their guidance throughout a series of lengthy meetings and confirmed that the budget recommendations remained unchanged from those presented at the F&GP meeting in January.

Members thanked the Head of Finance and his team for their significant effort in developing the budget, noting their exceptional attention to detail.

Members **RESOLVED** the following:

- a) That their preferred level of budget for the 2026/2027 financial year is total income £2,212,214 and total expenditure is £2,212,214 as presented in Appendix B.
- b) That their preferred level of precept for the 2026/2027 financial year is £1,930,629 (5.01% increase) and the Band D Charge for 2026-27 is £239.71(3.39% increase) as presented in Appendix B.
- c) That Members support the Officer's recommendation of the minimum level of General Reserve for the 2026/2027 financial year, notably a sum not lower than £553,054. The Officer's recommendation being consistent with good accounting practice and statute. The amount is equivalent to 3 months gross expenditure.
- d) That the Town Council approves an increase of £25,000 to the capital reserve to facilitate the implementation of the surveyor's recommendations for the three sports buildings (The Club House Fairfield Road, Cricket Pavilion Fairfield Road and Bowls Club Building Drove Road).

10. PLANNING APPLICATIONS

12. ACCOUNTS

- a. The Financial Position report for December 2025 was not included on this agenda, as it will be considered by Members at the February Town Council Meeting.

13. ITEMS FOR INFORMATION

- a. There were no items for information.

14. PUBLIC OPEN SESSION

As no Members of the public were present, either online or in person, and there were no further items to discuss, whether public or exempt, the Chairman closed the meeting.

The Mayor closed the meeting at 7:10 pm



**MINUTES OF THE FINANCE & GENERAL PURPOSES COMMITTEE MEETING ON
TUESDAY 06th JANUARY 2026 AT THE OFFICES OF BIGGLESWADE TOWN
COUNCIL, THE OLD COURT HOUSE, 4 SAFFRON ROAD, BIGGLESWADE
COMMENCING AT 7.00PM**

PRESENT:

Cllr D Strachan (Chairman)
Cllr I Agnew (Deputy Chairman)
Cllr M Foster
Cllr M Knight
Cllr M North
Cllr M Russell
Cllr. D Albone (Ex-officio Member)
Cllr. J Woodhead (Ex-officio Member)

Mr K Hosseini - Head of Governance
Mr E Bour – Head of Finance & Deputy RFO
Miss A Green – Committee Clerk

Members of the Public – 6

Meeting Formalities:

Following a reminder to meeting attendees, both panel and public, that this is a formal meeting, the Chairman advised that members of the public will be given an opportunity to speak during public open session but not at other times. The meeting is being filmed and by being present attendees are deemed to have agreed be filmed and to the use of those images and sound recordings. The Chairman advised that attendees should not disclose any personal information of individuals as this would infringe the Data Protection Rights of the individual. The Chairman asked everyone to mute their microphones when not speaking.

1. APOLOGIES FOR ABSENCE

a. **Apologies were received from the following:**

Cllr. C Thomas, Town Clerk.

2. DECLARATIONS OF INTEREST

a. **Disclosable Pecuniary interests in any agenda item:**

All Members declared a pecuniary interest in item 9a.

b. **Non-Pecuniary interests in any agenda item:**

No disclosable non-pecuniary interests were declared.

3. CHAIRMAN'S ANNOUNCEMENTS

The Chairman had no announcements.

4. PUBLIC OPEN SESSION

a. No members of the public were present, either online or in person.

5. **INVITED SPEAKER**

No guest speaker was invited.

6. **MEMBERS' QUESTIONS**

a. None.

7. **MINUTES AND RECOMMENDATIONS OF MEETINGS**

No amendments were made to the minutes.

The minutes were **APPROVED** as an accurate record of the Finance & General Purposes Committee held on Tuesday 2nd December 2025.

8. **MATTERS ARISING**

There were no matter arising from the minutes.

9. **ITEMS FOR CONSIDERATION**

a. **2026/2027 Budget and Precept**

The Chairman invited Members to comment on the report presented by the Head of Finance.

Members expressed concern that several appendices were placed on SharePoint, noting that all budget papers should be included within the meeting pack to ensure full transparency and ease of reference.

Members **RESOLVED** that, for the forthcoming precept meeting on 20th January, all relevant budgetary papers would be included within the main agenda pack and not just on SharePoint.

Members raised concern regarding Appendix B, observing that it included an indicative precept figure which appeared premature. Members quired whether this figure had been specifically requested by Members, was required for regulatory reasons, or was simply an internal assumption.

In response, the Head of Finance, advised that the inclusion of such information is a requirement under financial regulations, enabling the Council to maintain oversight of three-year projections.

Members requested that a clear footnote be added to Appendix B to explain this requirement and to emphasise that certain cost increases fall outside the Council's control.

Following discussion, Members **AGREED** the following:

- The draft total income is £2,212,214 and the draft total expenditure is £2,212,214, as presented in Appendix B.
- The draft precept for 2026–27 is £1,930,629 (a 5.01% increase), with a draft Band D charge of £239.71 (a 3.39% increase), as set out in Appendix B.
- Officer recommendation that the minimum level of General Reserve for 2026/2027, being a sum not lower than £553,054. This recommendation accords with good accounting practice and statutory requirements, representing the equivalent of three months' gross expenditure.
- The Town Council increase the capital reserve by 25,000, enabling the implementation of the surveyor's recommendations for the three sports buildings: the Club House on Fairfield Road, the Cricket Pavilion on Fairfield Road and the Bowls Club Building on Drove Road.

The Committee concluded by expressing thanks to the Finance Team and the Head of Finance for their hard work in preparing the budget materials.

10. **ITEMS FOR INFORMATION**

- a. Members noted the information.

11. **PUBLIC OPEN SESSION**

- a. No members of the public were present, either online or in person.

Due to the nature of the business to be discussed Members **RESOLVED** to move into the exempt session.

12. **EXEMPT**

- a. **Exempt minutes of the Finance & General Purposes Committee Meeting Tuesday 2nd December 2025**

No amendments were made to the minutes.

The exempt minutes were **APPROVED** as an accurate record of the Finance & General Purposes Committee held on Tuesday 2nd December 2025.

The Chairman closed the meeting at **7:16pm**

PART A – ADMINISTRATION

1. APOLOGIES FOR ABSENCE

- a. Apologies were received from the following:

Cllr. I Agnew, Cllr. G Barrett, Town Clerk: Peter Tarrant, Head of Finance: Ernest Bour

- b. The following were unable to attend in person but were in attendance remotely:

Carole Birtwhistle, Cllr. R Goodchild.

2. DECLARATIONS OF INTEREST

- a. **Disclosable Pecuniary Interests in any agenda item**

No disclosable pecuniary interests were declared.

- b. **Non-pecuniary interests in any agenda item**

No disclosable non-pecuniary interests were declared.

3. CHAIRMAN'S ANNOUNCEMENTS

- a. The Chairman thanked Officers for their hard work in preparing the papers for the meeting.

4. PUBLIC OPEN SESSION

Mr Mike Wells addressed the Committee regarding Item 9A.

Mr Wells delivered a detailed statement concerning the historic and ongoing issues with safe and sustainable crossing provision across the A1 between Biggleswade and Northill. He referenced the 2024 planning application relating to the Woodlands Industrial Estate, where the developer had proposed a £3 million contribution toward a bridge or underpass, but where significant concerns had been raised by Active Travel England (ATE).

Mr Wells highlighted that ATE's formal consultation response — which he noted had not been clearly visible on the planning portal — raised extensive concerns regarding pedestrian and cycling connectivity, the lack of safe and direct routes, the absence of local amenities within walking distance, and the incompatibility of the proposed bridge with national design standards, specifically those contained in LTN 1/20 and Inclusive Mobility.

He outlined in detail the problems associated with overly long ramps, unsuitable gradients, insufficient width for inclusive use, and the unsuitability of ramps or bridges for mobility-impaired users unless lifts were installed — lifts which would require costly, long-term maintenance.

The Chairman thanked Mr Wells for his contribution.

5. **MINUTES OF PREVIOUS MEETINGS**

- a. Members reviewed the Minutes of the Biggleswade Joint Committee Meeting held on Tuesday 18th November 2025.

A typographical error was identified in the spelling of the name “Ian Berry”. The correct spelling is “Iain Berry

A spelling query was raised regarding the word “focuses” in Item 7. The sentence was reworded to “to ensure the committee discussions focus on strategic matters rather than operational matters”

Subject to amendments, Members **APPROVED** the minutes of the Biggleswade Joint Committee Meeting of 18TH November 2025.

6. **MATTERS ARISING**

- a. Minutes of the Biggleswade Joint Committee Meeting of 18th November 2025.

Page 9 – Item 7a: CBC Call for Sites

Members queried when the committee would discuss the call for sites. It was confirmed that this item should be on the agenda for discussion at the next Joint Committee Meeting

Page 10 – Item 9a: Contact with CBC Highways

Members were informed that contact had been made with CBC Highways regarding priority roads including Hitchin Street, Potton Road, and London Road. The Chairman noted that Highways Officers advised they do not currently have budget or capacity to cost repairs, but ward member sessions are expected, and the matter will be raised again. Members asked that the issue be reconsidered during next year's budget planning.

Page 11 – Ivel Valley Consultation

It was clarified that the final decision on the Town Council's response to the Ivel Valley consultation was made at the most recent Town Council meeting. A formal letter and the required response form will be submitted.

Page 12 – Item 9d: Community Governance Review

The Chairman informed Members that a formal response has been submitted, with Ward Councillors copied in.

7. **OUTSTANDING ACTIONS**

- c. The outstanding actions were **NOTED**.

8. INVITED SPEAKER

a. Bedfordshire, Luton, Milton Keynes Integrated Care Board

The Chairman welcomed three representatives from the Integrated Care Board: Kaysie Conroy (Head of Central Bedfordshire Place Team) Nicki Barnes (Head of System & CCG Estates), and Steve Gutteridge (Senior Primary Care Manager).

Ms Conroy, Head of the Central Bedfordshire Place Team, began by providing a broad explanation of the purpose and statutory responsibilities of the ICB. She explained that Integrated Care Boards are charged with planning, commissioning and overseeing all NHS health services within their geographical area. For BLMK, this footprint currently covers Bedfordshire, Luton and Milton Keynes, though she noted that significant structural reforms are underway nationally.

Ms Barnes, Associate Director of Estates, and Mr Gutteridge, Senior Primary Care Manager, confirmed that the incoming structural changes will not reduce the operational importance of the place-based teams who directly oversee local health needs. They emphasised that Biggleswade remains a priority area due to rapid population growth and pressure on primary and community services.

The ICB representatives informed Members that the previous “Health Hub” proposals were now deemed to be unaffordable due to the deteriorating condition of Biggleswade Community Hospital. A feasibility study found that the cost of redeveloping Biggleswade Community Hospital alone would exceed £7.5 million, while a fully integrated, purpose-built health hub would cost in the region of £14 million, a level of capital investment neither the Council nor the NHS could secure under current financial constraints.

They explained that national policy now places strong emphasis on Neighbourhood Health Centres and the repurposing of existing estate rather than major capital builds, and that further guidance and potential national funding streams were expected imminently.

Members questioned the ICB at length regarding provision for urgent care, the potential relocation of services to Sandy, long-term primary care capacity, the impact of population growth, Section 106 funding, capital allocations across Bedfordshire, and the viability of restoring or replacing existing health estate.

Concerns were repeatedly raised about the inadequacy of current provision in Biggleswade and the strong desire among residents for improved access to services within the town.

The ICB representatives agreed to provide further written responses to questions not reached during the session, including matters relating to dental service, pharmaceutical provision, and broader strategic planning.

They also agreed to return to the Committee once their current options appraisal had concluded.

The Chairman thanked the ICB for attending.

10. ITEMS FOR CONSIDERATION

a. A1 Underpass

Cllr Russell introduced her detailed written report on the longstanding issue of crossing provision across the A1.

She summarised technical considerations, national design requirements, Active Travel England's objections to previous bridge proposals, the strategic importance of active travel connectivity, and recent precedents for the rapid installation of cut-and-cover underpasses elsewhere in the country.

Members acknowledged that with substantial traffic growth expected from upcoming Universal Studios project, the proposed Tempsford development, and additional regional projects, the A1 is expected to come under greater pressure.

Members emphasised that safe walking and cycling connections between Biggleswade and the surrounding villages are essential and that the current situation — where some residents still attempt to cross the live carriageway at Footpath 7 — is unsafe and unsustainable.

Discussion took place on cost, accessibility, future traffic levels and long-term maintenance implications

It was **RESOLVED**:

1. That Central Bedfordshire Council (CBC) be asked to formally adopt the A1 underpass as Council policy.
2. That Officers write to Central Beds to urge National Highways and/or Active Travel England to conduct a feasibility study for an underpass.
3. That Officers and the A1 Working Group continue pressing central government for A1 improvements, including the underpass.
4. That the local MP be copied into all correspondence.

b. Land East

The Chairman introduced the draft Terms of Reference for the Land East of Biggleswade Working Group, noting that they had been prepared following the Committee's previous meeting with the developers and were intended to formalise how elected Members would engage with the project going forward.

Members proposed and agreed amendments to the.

The Committee then **APPOINTED** its members to the Working Group. In accordance with the Terms of Reference, the Chairman and Vice-Chairman of the Joint Committee would serve automatically. Cllr Tranter was appointed as the Central Bedfordshire Council representative, and Cllr Albone was appointed as the representative of Biggleswade Town Council.

c. Market Square Vision

This item was deferred for discussion under exempt session.

11. FUTURE AGENDA ITEMS FOR THE BIGGLESWADE JOINT COMMITTEE

- An update from CBC Health representatives, including the Executive member covering Health (Cllr Mark Smith) and an appropriate Officer.
- An item on banking provision, including the outcome of the Town Council's meetings with Post Office representatives and exploration of eligibility for a banking hub.
- The CBC Local Plan "Call for Sites" once published for consultation.

12. ITEMS FOR INFORMATION

a. Current and Upcoming Consultations

Members **NOTED** this item.

13. EXEMPT

a. Exempt Minutes of the Joint Committee Meeting Tuesday 18th November 2025

Members made no amendments to the exempt minutes.

Members **APPROVED** the exempt minutes of the Biggleswade Joint Committee Meeting of **18TH November 2025**.

b. Town Vision

Members **NOTED** the update from Officers.

14. DATE OF NEXT MEETING

The next meeting will be held on the **16th April 2026** and would take place at the Offices of Biggleswade Town Council at 7pm.

Meeting Closed at **8:52 pm**.

BIGGLESWADE TOWN COUNCIL
Town Council Meeting 10th February 2026
Item 9a: Meetings Schedule Update Report

Implications of Recommendations

Corporate strategy: ENGAGEMENT: Improve our engagement with all stakeholders, including hard-to-reach groups.

Finance: Not Applicable.

Equality: Not Applicable

Environment: Not Applicable

Community Safety: Not Applicable

Background

Officers obtained a Town Council resolution on 11th March 2024 to implement the current meetings schedule, displayed on the Town Council notice boards. The current meetings schedule is at appendix A.

Summary

Officers have produced a new Town Council meetings schedule for this meeting, at appendix B. The proposed meeting schedule incorporates the financial meetings and budget building calendar. The proposed schedule has been agreed with the Mayor and Deputy Mayor.

- The TCM meeting originally agreed for 17 February has, with the agreement of both the Chairman and Deputy Chairman, been rescheduled to 24 February.
- For the 2026–27 municipal year calendar, Officers are proposing four F&GP, four TCM, four PLOS, four Personnel Committee meetings, and four Joint Committee meetings. Officers are also proposing fourteen full Town Council meetings and eight Council Reserve meeting dates.
- The proposed schedule has been shared with CBC Officers for transparency. BTC Officers have also sought CBC confirmation on the proposed dates of the Biggleswade Joint Committee meeting (BJC, four per annum). The Joint Committee Chairman have indicated a preference for January (completed), April, July, and October to maintain the quarterly rhythm. Specific dates are being agreed and once confirmed the BJC meetings will be locked into the meetings schedule.
- The Annual Statutory Meeting for 27/28 has been left blank provisionally until Officers have more information on the date of the elections.

Recommendation

That Members consider and resolve to enable Officers to action the proposed meetings schedule for 2026-2027 and to place it on the Town Council noticeboards and website ahead of the start of the next municipal year, and once CBC Officers have confirmed the BJC meeting dates.

Asia Green
Committee Clerk

Karim Hosseini
Interim Town Clerk

Appendices:

Appendix A: Current Meetings Schedule.

Appendix B: Proposed 2025-26 Meetings Schedule.



Appendix A: Meeting Dates For 2025-26



MEMBERS OF THE PUBLIC AND PRESS ARE WELCOME TO ATTEND

DATES	TIME	MEETING
29 th April	7.30 pm	Annual Assembly
2025		
13 th May	7.00 pm	Annual Statutory Council
20 th May	7.00pm	Personnel
27 th May	7.00 pm	Council Reserve
3 rd June		
10 th June	7.00 pm	Council
17 th June	7.00 pm	Public Lands & Open Spaces
24 th June	7.00 pm	Council Reserve
1 st July	7.00 pm	Finance & General Purposes
8 th July	7.00 pm	Council
15 th July	7.00 pm	Town Centre Management
22 nd July	7.00 pm	Council Reserve
24 th July	7.00 pm	Joint Committee
29 th July		
5 th August		
12 th August	7.00 pm	Council
19 th August	7.00 pm	Personnel
26 th August	7.00 pm	Council Reserve
2 nd September		
9 th September	7.00 pm	Council
16 th September	7.00 pm	Finance & General Purposes
23 rd September	7.00 pm	Council Reserve
30 th September		
7 th October		
14 th October	7.00 pm	Council
21 st October	7.00 pm	Public Lands & Open Spaces (Budget)
23rd October	7.00 pm	Joint Committee – RESCHEDULED
28 th October	7.00 pm	Town Centre Management (Budget)

4 th November	7.00 pm	Personnel (Budget)
11 th November	7.00 pm	Council
18 th November	7:00pm	Joint Committee
25 th November	7.00 pm	Council – Broader Budget Setting
2 nd December	7.00 pm	Finance & General Purposes (Budget)
9 th December	7.00 pm	Council
16 th December		
23 rd December		
30 th December		
2026		
6 th January	7.00 pm	Finance & General Purposes (Budget)
13 th January	7.00 pm	Council
15 th January	7.00 pm	Joint Committee
20 th January	7.00 pm	Council - Precept
27 th January	7.00 pm	Public Lands & Open Spaces
3 rd February	7.00 pm	Personnel
10 th February	7.00 pm	Council
17 th February	7.00 pm	Town Centre Management
24 th February	7.00 pm	Council Reserve
3 rd March		
10 th March	7.00 pm	Council
17 th March	7.00 pm	Finance & General Purposes
24 th March	7.00 pm	Council Reserve
31 st March	7.00 pm	Public Lands & Open Spaces
7 th April		
14 th April	7.00 pm	Council
16 th April	7.00 pm	Joint Committee
21 st April	7.00 pm	Town Centre Management
28 th April	7.30 pm	Annual Assembly
New Municipal Year – 2026/27		
5 th May		
12 th May	7.00 pm	Annual Statutory
19 th May		



Appendix B: Meeting Dates For 2026-27

MEMBERS OF THE PUBLIC AND PRESS ARE WELCOME TO ATTEND

DATES	TIME	MEETING
27 th January	7.00 pm	Public Lands & Open Spaces
03 rd February	7.00 pm	Personnel
10 th February	7.00 pm	Council
17 th February	7.00 pm	
24 th February	7.00 pm	Town Centre Management
03 rd March		
10 th March	7.00 pm	Council
17 th March	7.00 pm	Finance & General Purposes
24 th March	7.00 pm	Council Reserve
31 st March	7.00 pm	Public Lands & Open Spaces
07 th April		
14 th April	7.00 pm	Council
16 th April	7.00 pm	Joint Committee
21 st April	7.00 pm	Town Centre Management
28 th April	7.30 pm	Annual Assembly
New Municipal Year – 2026/27		
5 th May		
12 th May	7.00 pm	Annual Statutory
19 th May	7.00pm	Personnel
26 th May	7.00 pm	Council Reserve
2 nd June		
9 th June	7.00 pm	Council
16 th June	7.00 pm	Public Lands & Open Spaces
23 rd June	7.00 pm	Council Reserve
30 th June	7.00 pm	Finance & General Purposes
7 th July	7.00 pm	Council
14 th July	7.00 pm	Town Centre Management

21 st July	7.00 pm	Council Reserve
30 th July	7.00 pm	Joint Committee
4 th August		
11 th August		
18 th August	7.00 pm	Council
25 th August	7.00 pm	Personnel
1 st September	7.00 pm	Council Reserve
8 th September		
15 th September	7.00 pm	Council
22 nd September	7.00 pm	Finance & General Purposes
29 th September	7.00 pm	Council Reserve
6 th October		
13 th October		
20 th October	7.00 pm	Council
22 nd October		Joint Committee
27 th October	7.00 pm	Public Lands & Open Spaces (Budget)
5 th November	7.00 pm	
10 th November	7.00 pm	Town Centre Management (Budget)
17 th November	7.00 pm	Personnel (Budget)
24 th November	7.00 pm	Council
8 th December	7.00 pm	Council – Broader Budget Setting
15 th December	7.00 pm	Finance & General Purposes (Budget)
22 nd December	7.00 pm	Council
29 th December		
2027		
5 th January	7.00 pm	Finance & General Purposes (Budget)
12 th January	7.00 pm	Council
14 th January	7.00 pm	Joint Committee
19 th January	7.00 pm	Council - Precept
26 th January	7.00 pm	Public Lands & Open Spaces
2 nd February	7.00 pm	Personnel
9 th February	7.00 pm	Council

16 th February	7.00 pm	Town Centre Management
23 rd February	7.00 pm	Council Reserve
2 nd March		
9 th March	7.00 pm	Council
16 th March	7.00 pm	Finance & General Purposes
23 rd March	7.00 pm	Council Reserve
30 th March	7.00 pm	Public Lands & Open Spaces
6 th April	7.00 pm	Council
15 th April	7.00 pm	Joint Committee
20 th April	7.00 pm	Town Centre Management
27 th April	7.30 pm	Annual Assembly
New Municipal Year – 2027/28		
4 th May		
11 th May		
18 th May		

BIGGLESWADE TOWN COUNCIL
Town Council Meeting 10th February 2026
Item 9b: Town Council Insurance Renewal 26/27

Implications of Recommendations:

Corporate Strategy: FINANCE: Engage the services of professional support service providers to ensure best practice.

Finance: General budget 25/26 financial year. Report agreed with the Interim Town Clerk & Deputy RFO.

Equality: Not applicable.

Environment: Not applicable.

Community Safety: Not applicable.

Background

Officers met with the representative from Clear Insurance Brokers in late October 25 to discuss the current policy and review the policy requirements for renewal in the 2026-2027 financial year.

Clear Insurance (BHIB) is nationally recognised, accredited by SLCC and the official partner of NALC. BHIB is the leading provider of insurance to local authorities across England and Wales and a valued partner of the Town Council.

The present fidelity cover of £2 million was agreed as sufficient by the internal and external auditors.

Officers stressed the need for the broker to provide three renewal quotes in line with the Town Council's Financial Regulations (section 5.8). The broker confirmed that the wider market could not provide a competitive quote and meet the Council's requirements. The broker assessed the insurance market as being suited to a single-year policy. A second broker was engaged, leading to a more expensive quote.

The Town Council's current insurance policy expires at midnight on the 31st of March 2026, plus 30 days of grace.

Summary

The quote for 1 year cover at appendix A, includes;

- General (covering the new toilet allotment site)
- Fleet.

Plus, the options of onboarding

- New terrorism cover
- New Cyber cover.

In the 25/26 financial year, the amount paid to date is £28,618.

The proposed 26/27 insurance cost is £32,267.

The budget for insurance for 26/27 is £35,000.

Officers are requesting a suspension of the financial regulations to meet the cost of the new insurance policy.

Officers also request that Members consider the new terrorism cover, and the cyber cover quotes. The cyber quote deemed necessary.

Recommendation

That Members note this report, efforts Officers have made to obtain alternative quotes and:

The Town Council suspend Section 19.2 of the Financial Regulations:

19. Suspension and revision of Financial Regulations

19.2. The Council may, by resolution of the Council duly notified prior to the relevant meeting of Council, suspend any part of these Financial Regulations provided that reasons for the suspension are recorded and that an assessment of the risks arising has been drawn up and presented in advance to all Members of Council.

That Members resolve to renew the insurance policy (general and fleet) as per the quote provided in Appendix A.

That Members consider including terrorism and cyber cover.

Karim Hosseini
Interim Town Clerk

Ernest Bour
Head of Finance & Deputy RFO

Appendices:

Appendix A: Clear insurance quote 26/27, general and fleet.

Appendix B: Terrorism and Cyber quote 26/27.

2026 Renewal Summary

Biggleswade Town Council

Produced: 29 January 2026

Details of your Quote:

Summary Details	
Name of Council:	Biggleswade Town Council
Address of Council:	The Old Court House, 4 Saffron Road, Biggleswade, Bedfordshire, SG18 8DL.
Date Document Produced:	29 January 2026

Period of Insurance	
Renewal Date :	1 st April 2026

Biggleswade Town Council – 2026 Premium Details	
Local Council Combined Underwritten by Ecclesiastical Insurance	
Renewal Terms:	
Annual Premium:	£ 18,930.50
Insurance Premium Tax (IPT):	£ 2,271.66
Policy Administration Fee:	£ 50.00
Total Council Combined Premium Due:	£ 21,252.16
Motor Fleet Underwritten by MS Amlin Insurance SE (please refer to policy documentation for full details)	
Indication Renewal Terms:	
Annual Premium:	£ 8,167.54
Insurance Premium Tax (IPT):	£ 980.10
Policy Administration Fee:	£ 65.00
Total Motor Fleet Premium Due:	£ 9,212.65
TOTAL	£ 30,464.81

Quotes	Premium (including IPT)
Cyber - £ 1m limit	£ 2,030.80
Cyber - £ 2m limit	£ 2,758.80
Cyber - £ 3m limit	£ 3,481.20
Terrorism	£ 356.28

Breakdown of your Terms:

This is a summary of each section of your policy/policies. Please refer to the quotation schedule, statement of fact, summary of cover and policy wording and additional documents forwarded with the Council Quote document.

These documents provide all the additional details you need to be aware of in regard to cover, extensions, endorsements, conditions and exclusions. Please read all documents carefully and let us know if you have any questions or require clarification of any points or terms that you do not fully understand'.

Biggleswade Town Council - Local Council Combined – Summary of cover		
Section of Policy	Cover Operative	Limit of Indemnity
Property Damage	Insured	As detailed in your Clear Councils renewal schedule
Business Interruption	Insured	As detailed in your Clear Councils renewal schedule
Goods In Transit	Insured	£ 2,500 (any one vehicle)
Money (on premises business hrs / in transit)	Insured	£ 5,000
Personal Accident (incl Clerk absence)	Insured	£ 100,000
Employers Liability	Insured	£ 10,000,000
Public and Products Liability	Insured	£ 10,000,000
Hirers Liability (PL sub limit)	Insured	£ 2,000,000
Fidelity Guarantee	Insured	£ 2,000,000
Libel and Slander	Insured	£ 250,000
Trustees / Management Liability	Insured	£ 500,000
Legal Expenses	Insured	£ 250,000
Regalia	Insured	£ 6,090

LOCAL COUNCIL COMBINED

POLICY CONDITIONS / ENDORSEMENTS

Please note the conditions that apply to your policy (See the Policy Schedule document for the full text) :

- SCHSBC190225 - Increased limit – Fidelity £2.00m LOI/£1,000 xs
- CC183 – Fixed Rate Agreement
- CCLI01 - Skateboard/BMX Parks
- CCPD01 - Amendment to Contents definition
- CCPD02 - Tenant’s improvements definition
- CCPD06c - Amendment of Theft Excess - £ 2,500
- CCPD06c - Amendment of Malicious Persons Excess - £ 2,500

EXCESSES APPLICABLE

- Fire £ 250
- Subsidence £ 1,000
- Malicious Persons £ 2,500
- Theft £ 2,500
- All Other Losses £ 250

WHY CHOOSE CLEAR COUNCILS ?

Clear Councils Insurance is a specialist Insurance Broker for Town and Parish Councils and the official Insurance partner to the National Association of Local Councils (NALC). We are one of the UK's leading Chartered Independent Insurance Brokers with over 50 years of trading history.

Our team provides impartial experienced based service from dealing with Councils insurances for many years. Rather than being bound to one insurer for non-Scheme insurances such as Motor Fleet, Engineering Inspection, Cyber, Crime, Contractors All Risks and Events insurances we are able to offer alternatives for you from the open market.

We provide our Councils with:

- Exclusive **Risk Management** training assistance and site visits carried out by our Councils Specialist Risk Manager, included within our pricing.
- **A dedicated Councils service team** all based in our Leicester office along with an in-house claims team to assist you with any claim queries.
- **Access to the Parish Online facility**, we have a long-standing relationship with Parish Online which can provide you with the latest digital mapping technology and digital asset register.
- Access to **Clear Council focused toolkits**, articles, guides and checklists to assist you with risk management in your Council. All detailed on our website.

Placing your Local Councils Combined policy cover with Clear Councils provides you access to the following additional services via our new scheme insurer Ecclesiastical Insurance :-

Legal Expenses Helpline - 0345 268 9124

Call this helpline anytime, day or night, for advice on legal or tax matters in the United Kingdom, or to make a claim. Given in confidence, the advice is free, you just pay for the cost of the call.

Risk Advice Line – 0345 600 7531

This helpline is available Monday to Friday 9am to 5pm.

Risk specialists are on hand to advise you on a range of topics, including Property protection, security, business continuity planning Health and safety, food safety, environmental management Construction safety, fire safety, occupational health, water safety or asbestos.

In the event of a problem, you can obtain help from any of the following helpline services. These are available 24 hours a day 365 days a year for all our policyholders.

Please make sure that you are able to give your policy number shown on your policy schedule.

Public Relations (PR) Crisis & Media assistance helpline service - 0645 600 1861 quoting your policy number.

- A dedicated PR crisis helpline.
- Specific PR legal advice to complement cover under the Legal expenses section if operative under your policy.

Business Assistance - 0345 268 9124

In the event of an unforeseen emergency affecting your premises which causes damage or potential danger, DAS will contact a suitable repairer or contractor and arrange assistance on your behalf. You are responsible for paying contractors' fees, but if the damage is covered under your policy, you will be able to submit a claim in the normal way.

Commercial Legal Advice – 0345 268 9124

Wherever possible the Legal Advice helpline aims to provide immediate advice from a qualified legal advisor. However, if this is not possible DAS will arrange a call back at a time to suit you.

Advice on the laws of England and Wales can be provided 24 hours a day, 365 days a year. Beyond this jurisdiction or for very specialist legal matters, DAS will refer you to one of their specialist advisors.

Specialist advice is provided 9am-5pm, Monday to Friday, excluding public and bank holidays. If calls are received outside these times, DAS will call you back.

Tax advice (Commercial) – 0345 268 9124

Advice can be provided on any tax matters affecting the business, under UK law.

Counselling – 0345 266 9667

DAS will provide you and your employees (including any member of their immediate family who permanently live with them) with a confidential counselling service over the phone, if they are aged 18 or over (or aged between 16 and 18 and in full-time employment). This includes, where appropriate, onward referral to relevant voluntary and/or professional services. Any costs arising from the use of these referral services will not be paid by DAS. The counselling service helpline is open 24 hours a day, seven days a week.

Employee (Health and Wellbeing) Benefits – Clear Group have a specialist team based in our Leicester office to support you with all your Employee Benefit needs, including:-

- Private Medical Insurance
- Health Cash Plans
- Group Dental Insurance
- Employee Assistance Programmes
- Health Screening

Your Clear Councils Service team

We pride ourselves on our service levels and believe this differentiates us from our competition. All our team are based in our Leicester head office which enables us to co-ordinate all of your insurance programme centrally.

Your dedicated service team is as follows :-

Title	Name	Telephone	Email
Account Executive	David List	07498 334994	David.list@thecleargroup.com
Account Broking	Emma Garner	0116 2819 188	Emma.Garner@thecleargroup.com
Risk Management	Brian Brookes	07837 061576	Brian.Brookes@thecleargroup.com
Clear Claims		0116 2819 208	leicesterclaims@thecleargroup.com

You will have access to all of the dedicated Local Council services provided by Clear Councils, as detailed in the following link. <https://www.clearcouncils.co.uk/>

Why choose CFC cyber?

Find out why CFC's market-leading cyber insurance products are trusted by over 100,000 businesses around the globe to help protect them against cyber risk.

Broad cyber coverage

Covering a range of attacks and incidents, including:

- ✓ **Unlimited reinstatements with nil deductible**, where you'll pay either none, or only single deductible, no matter how many cyber incidents we respond to.
- ✓ **Proactive cyber attack prevention** contractually embedded into the insurance product as a world first.
- ✓ **Business interruption** includes full limits for systems failure events, lost or missed bids, data recreation cover and emergency continuity costs.
- ✓ **Interim payments** for business interruption losses prior to the final adjustment.
- ✓ **Extensive crime coverage**, including invoice manipulation, theft of client funds and physical goods.
- ✓ **Affirmative coverage** for AI, contingent bodily injury, extortion response costs and more.

Largest in-house incident response and claims team

- ✓ **+200 incident response experts** situated around the globe to offer 24x7x365 support.
- ✓ **Specifically trained** to triage, remediate and recover businesses from cyber attacks.
- ✓ **Regionally specialized claims team** —who have a deep understanding of your local jurisdiction.

Cyber attack prevention services—as standard

Working to protect you from cyber attacks—helping to prevent a claim, before it happens.

- ✓ Starts the day you bind, working throughout the policy period.
- ✓ Included as standard, at no extra cost.
- ✓ Using a range of advanced cyber security tools and technology to identify threats and alert you to those that matter.

99.1% cyber claims acceptance rate*

- ✓ Giving you the confidence and peace of mind that your largest business risk will be covered.
- ✓ Providing you with a comprehensive product that covers what it says it will.

25 years' cyber experience

- ✓ As one of the **longest running cyber providers**, you can trust we work to put your business first.
- ✓ The largest in-house cyber team in the market, who offer a **streamlined and efficient process** from underwriting and cyber security to incident response and claims.

*Based on the last 12 months of cyber claims.

Note: Incident response services are provided by an affiliate of CFC Underwriting Ltd, trading under the name CFC Response.

Cyber attack prevention and remediation

A CFC cyber policy offers protective services working to help prevent attacks from happening in the first place. If an incident does occur, our expert technical team will help get you back online, fast.

Proactive cyber attack prevention

Working to protect you from cyber incidents.

We supplement your existing cyber security programme by assessing your businesses' attack surface to understand what we're protecting. Then work around the clock, seeking to identify threats and risks that could impact your businesses—only alerting you to those threats that matter.

Using a range of advanced cyber security tools:

-  **Threat intelligence**
We partner with government and private threat intelligence organizations to receive and **analyze information about cyber threats** targeting your business.
-  **Threat hunting**
Our cyber threat analysts **actively search the dark web** and hacker forums for compromised customer credentials and any other malicious activity.
-  **Vulnerability scanning**
We actively **scan insureds for known vulnerabilities** and cyber risks that have a high correlation to claims.
-  **Real-time claims data**
We use our own proprietary claims data to help **identify attack trends** and potential threats.

Expert incident response and cyber claims

Helping to get you back online, fast.

If we alert you to malicious activity in your system, or you notify us of something, our in-house team are trained to:

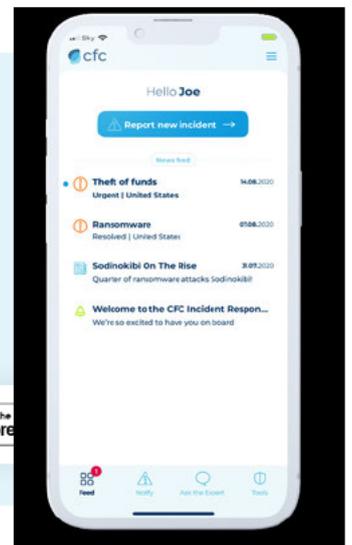
-  **Triage**
Once notified, **we'll be in touch within 15 mins*** to assess the situation and identify the necessary resources to address the incident.
-  **Contain**
Our team of cyber security engineers, forensic specialists and incident responders will **contain and remediate the incident**. If needed, we'll partner with third-party specialists.
-  **Recover**
Once contained, our incident response and claims team work closely together to rebuild systems, reconstitute data and **get your business back up and running**.

Response app

Our award-winning mobile app offers free exclusive cyber security tools and access to technical support 24/7. Helping you get the most out of our preventative and responsive cyber services.

- ✓ Most secure line of communication with our expert cyber security team.
- ✓ Fastest way to alert us of an incident.
- ✓ Receive personalized critical cyber threat alerts.

Download today to get the most out of your cyber policy.



*For notifications that come through our app, Response or via phone.

Note: Incident response services are provided by an affiliate of CFC Underwriting Ltd, trading under the name CFC Response.

INDICATION OF TERMS

REFERENCE NUMBER:	6609567
COMPANY NAME:	Biggleswade Town Council
TOTAL PAYABLE:	GBP1,965.80
Premium breakdown:	
Cyber & Privacy:	GBP930.00
Cyber Crime:	GBP660.00
Insurance Premium Tax:	GBP190.80
Policy Administration Fee:	GBP185.00
BUSINESS OPERATIONS:	Local Government
LEGAL ACTION:	Worldwide
TERRITORIAL SCOPE:	Worldwide
AGGREGATE DEDUCTIBLE:	GBP0.00 in the aggregate
REPUTATIONAL HARM PERIOD:	12 months
INDEMNITY PERIOD:	12 months
TIME FRANCHISE:	8 hours
WORDING:	Cyber Proactive Response v4.0
ENDORSEMENTS:	Complaints Notice (NON USA)
SUBJECTIVITIES:	This quote is subject to the following being provided by the stated deadline: <ul style="list-style-type: none"> 1. Satisfactory confirmation that you have downloaded & registered our incident response mobile app, details of which can be found with your policy documents. (30 days post binding) 2. Signed version of the application form submitted, dated within 30 days of the required inception date. (14 days post binding) 3. Confirmation that your backups are stored in an offline or segregated environment that is inaccessible from your network, or in a cloud based storage facility which has multi-factor authentication enforced for access (prior to binding)
POLICY PERIOD:	12 months
DATE OF ISSUE:	26 Jan 2026
OPTIONAL EXTENDED REPORTING PERIOD:	12 months for 100% of applicable annualised premium
SECURITY:	Certain underwriters at Lloyd's and other insurers
UNDERWRITER:	Sophie Porter



THIS INDICATION OF TERMS IS ONLY VALID FOR 30 DAYS FROM THE DATE OF ISSUE

PLEASE REFER TO THE FOLLOWING PAGES FOR A FULL BREAKDOWN OF LIMITS,
RETENTIONS AND APPLICABLE CLAUSES

SCHEDULE

INSURING CLAUSE 1: CYBER INCIDENT RESPONSE

SECTION A: INCIDENT RESPONSE COSTS

Limit of liability: GBP1,000,000 each and every claim

SECTION B: LEGAL AND REGULATORY COSTS

Limit of liability: GBP1,000,000 each and every claim

SECTION C: IT SECURITY AND FORENSIC COSTS

Limit of liability: GBP1,000,000 each and every claim

SECTION D: CRISIS COMMUNICATION COSTS

Limit of liability: GBP1,000,000 each and every claim

SECTION E: PRIVACY BREACH MANAGEMENT COSTS

Limit of liability: GBP1,000,000 each and every claim

SECTION F: THIRD PARTY PRIVACY BREACH MANAGEMENT COSTS

Limit of liability: GBP1,000,000 each and every claim

SECTION G: POST BREACH REMEDIATION COSTS

Limit of liability: GBP50,000 each and every claim, subject to a maximum of 10% of all sums **we** have paid as a direct result of the **cyber event**

INSURING CLAUSE 2: CYBER CRIME

SECTION A: FUNDS TRANSFER FRAUD

Limit of liability: GBP250,000 each and every claim

SECTION B: INVOICE MANIPULATION

Limit of liability: GBP250,000 each and every claim

SECTION C: NEW VENDOR FRAUD

Limit of liability: GBP250,000 each and every claim

SECTION D: PHYSICAL GOODS FRAUD

Limit of liability: GBP250,000 each and every claim



SECTION E: THEFT OF PERSONAL FUNDS

Limit of liability: GBP250,000 each and every claim

SECTION F: CORPORATE IDENTITY THEFT

Limit of liability: GBP250,000 each and every claim

SECTION G: THEFT OF FUNDS HELD IN ESCROW

Limit of liability: GBP250,000 each and every claim

SECTION H: THEFT OF CLIENT FUNDS

Limit of liability: GBP50,000 each and every claim

SECTION I: CUSTOMER PAYMENT FRAUD

Limit of liability: GBP50,000 each and every claim

SECTION J: TELEPHONE HACKING

Limit of liability: GBP250,000 each and every claim

SECTION K: UNAUTHORISED USE OF COMPUTER RESOURCES

Limit of liability: GBP250,000 each and every claim

INSURING CLAUSE 3: CYBER EXTORTION

Limit of liability: GBP1,000,000 each and every claim

INSURING CLAUSE 4: SYSTEM DAMAGE AND BUSINESS INTERRUPTION

SECTION A: SYSTEM DAMAGE AND RECTIFICATION COSTS

Limit of liability: GBP1,000,000 each and every claim

SECTION B: HARDWARE REPLACEMENT COSTS

Limit of liability: GBP1,000,000 each and every claim

SECTION C: INCOME LOSS AND INCREASED COST OF WORKING

Limit of liability: GBP1,000,000 each and every claim

SECTION D: EMERGENCY AND ADDITIONAL OPERATIONAL CONTINUITY COSTS

Limit of liability: GBP100,000 each and every claim



SECTION E: VOLUNTARY AND REGULATORY SHUTDOWN

Limit of liability: GBP1,000,000 each and every claim

SECTION F: DEPENDENT BUSINESS INTERRUPTION

Limit of liability: GBP1,000,000 each and every claim

SECTION G: CONSEQUENTIAL REPUTATIONAL HARM

Limit of liability: GBP1,000,000 each and every claim

SECTION H: LOST OR MISSED BIDS

Limit of liability: GBP1,000,000 each and every claim

SECTION I: CLAIM PREPARATION COSTS

Limit of liability: GBP25,000 each and every claim

INSURING CLAUSE 5: NETWORK SECURITY & PRIVACY LIABILITY

SECTION A: NETWORK SECURITY LIABILITY

Limit of liability: GBP1,000,000 each and every claim, including **costs and expenses**

SECTION B: PRIVACY LIABILITY

Limit of liability: GBP1,000,000 each and every claim, including **costs and expenses**

SECTION C: MANAGEMENT LIABILITY

Limit of liability: GBP1,000,000 each and every claim, including **costs and expenses**

SECTION D: REGULATORY FINES, PENALTIES AND INVESTIGATION COSTS

Limit of liability: GBP1,000,000 each and every claim, including **costs and expenses**

SECTION E: PCI FINES, PENALTIES AND ASSESSMENTS

Limit of liability: GBP1,000,000 each and every claim, including **costs and expenses**

SECTION F: CONTINGENT BODILY INJURY

Limit of liability: GBP250,000 each and every claim, including **costs and expenses**

INSURING CLAUSE 6: CRIMINAL REWARD COVER

Limit of liability: GBP100,000 each and every claim



INSURING CLAUSE 7: MEDIA LIABILITY

SECTION A: DEFAMATION

Limit of liability: GBP1,000,000 each and every claim, including **costs and expenses**

SECTION B: INTELLECTUAL PROPERTY RIGHTS INFRINGEMENT

Limit of liability: GBP1,000,000 each and every claim, including **costs and expenses**

INSURING CLAUSE 8: TECHNOLOGY ERRORS AND OMISSIONS

NO COVER GIVEN

INSURING CLAUSE 9: COURT ATTENDANCE COSTS

Limit of liability: GBP100,000 each and every claim

OUR REGULATORY STATUS

CFC Underwriting Limited is authorised and regulated by the United Kingdom Financial Conduct Authority (FCA). CFC Underwriting Limited's Firm Reference Number at the FCA is 312848. These details may be checked by visiting the Financial Conduct Authority website at <https://register.fca.org.uk/>. Alternatively the Financial Conduct Authority may be contacted on +44 (0)20 7066 1000.

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations to you in respect of insurance policies that we have underwritten on behalf of insurers. This depends on the type of business and the circumstances of the claim. In respect of general insurance business the FSCS will cover 90% of the claim, without any upper limit and for compulsory classes of insurance, the FSCS will cover 100% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

HOW TO COMPLAIN

We intend to provide an excellent service to you. However, we recognize that there may be occasions when you feel that this has not been achieved. If you are unhappy with any aspect of the service that you receive from us, please contact CFC stating the nature of your complaint, the certificate and/or claim number.

You can contact us directly at complaints@cfc.com or please write to:

Chief Executive Officer
CFC Underwriting Limited
11th Floor, 8 Bishopsgate
London EC2N 4BQ
United Kingdom

If after taking this action you are still unhappy with the response it may be possible in certain circumstances for you to refer the matter to Lloyd's of London. The contact details are as follows:

Complaints Department
Fidentia House
Walter Burke Way
Chatham
Kent ME4 4RN
Telephone: +44 (0)20 7327 5693
E-mail: complaints@lloyds.com

Your complaint will be acknowledged promptly in writing.

A decision on your complaint will be provided to you, in writing, within 8 weeks of the complaint being made.

If you remain dissatisfied after receiving the response, you may have the right to refer your complaint to the Financial Ombudsman Service (FOS). The contact details are as follows:



Financial Ombudsman Service
Exchange Tower
London
E14 9SR
United Kingdom

Telephone from outside the UK: +44 20 7964 0500
Telephone from inside the UK: 0800 023 4 567
Fax: +44 20 7964 1001

The existence of this complaints procedure does not affect any right of legal action you may have against CFC Underwriting Limited or Lloyd's as detailed in the Service of Suit condition on the last page of your policy.

DATA PROTECTION NOTICE

We collect and use relevant information about you to provide you with your insurance cover or the insurance cover that benefits you and to meet our legal obligations. Where you provide us or your agent or broker with details about other people, you must provide this notice to them.

The information we collect and use includes details such as your name, address and contact details and any other information that we collect about you in connection with the insurance cover from which you benefit. This information may include more sensitive details such as information about your health and any criminal convictions you may have.

In certain circumstances, we may need your consent to process certain categories of information about you (including sensitive details such as information about your health and any criminal convictions you may have). Where we need your consent, we will ask you for it separately. You do not have to give your consent and you may withdraw your consent at any time. However, if you do not give your consent, or you withdraw your consent, this may affect our ability to provide the insurance cover from which you benefit and may prevent us from providing cover for you or handling your claims.

The way insurance works means that your information may be shared with, and used by, a number of third parties in the insurance sector for example, insurers, agents or brokers, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. We will only disclose your personal information in connection with the insurance cover that we provide and to the extent required or permitted by law.

We will process individual insured's details, as well as any other personal information you provide to us in respect of your insurance cover, in accordance with our privacy notice and applicable data protection laws.

To enable us to use individual insured's details in accordance with applicable data protection laws, we need you to provide those individuals with certain information about how we will use their details in connection with your insurance cover.

You agree to provide to each individual insured this notice, on or before the date that the individual becomes an individual insured under your insurance cover or, if earlier, the date that you first provide information about the individual to us.

We are committed to using only the personal information we need to provide you with your insurance cover. To help us achieve this, you should only provide to us information about individual insureds that we ask for from time to time.



You have rights in relation to the information we hold about you, including the right to access your information. If you wish to exercise your rights, discuss how we use your information or request a copy of our full privacy notice, please contact us directly at dataprotection@cfc.com.

For more information about how we use your personal information please see our full privacy notice, which is available online on our website at:

<http://www.cfc.com/privacy>



OTHER COSTS, FEES AND CHARGES

A Policy Administration Fee may be charged by CFC Underwriting Limited for administration costs incurred by it for its role in the distribution of this policy. Any applicable Policy Administration Fee:

- a. is separate from and in addition to the premium stated in the Schedule;
- b. is not subject to any tax that would otherwise be applied to the premium; and
- c. constitutes a separate agreement between the Insured stated in the Schedule and CFC Underwriting Limited which will come into effect upon inception of the policy.

If a Policy Administration Fee is applicable then it will be deemed fully earned upon inception of this policy and it will not be refundable in the event this policy is cancelled in accordance with the terms and conditions of this policy



PUBLIC NOTICE

Highways Act 1980
Central Bedfordshire Council
Notice of Making of Public Path Order

CENTRAL BEDFORDSHIRE COUNCIL (BIGGLESWADE: BRIDLEWAY NO. 89 AND PART OF BRIDLEWAY NO. 58) PUBLIC PATH CREATION ORDER 2026

The above Order made on 16 January 2026 under Section 26 of the Highways Act 1980 will create public bridleways between points A-B-C-D, E-F and H-I-G as shown on the Order map.

The length of Bridleway No. 89, Biggleswade to be created extends from its junction with Bridleway No. 58, Biggleswade at Ordnance Survey Grid Reference (OS GR) TL 2119 4262 (Order map one – point A) in a generally south-easterly direction for approximately 564 metres to its junction with Footpath No. 39, Biggleswade at OS GR TL 2155 4221 (Order map one – point B) then continues in a generally north-easterly direction for approximately 348 metres crossing a vehicular culvert to OS GR TL 2178 4238 (Order map one – point C) then continues in a generally north-north-easterly direction for approximately 496 metres to terminate at its junction with Bridleway No. 57, Biggleswade at OS GR TL 2194 4284 (Order map two – point D).

The new length of bridleway has a width of 4 metres.

The second length of Bridleway No. 89, Biggleswade to be created extends from its junction with Market Garden Road at OS GR TL 2110 4298 (Order map four – point H) in an easterly direction for approximately 2 metres to its junction with Footpath No. 39, Biggleswade at OS GR TL 2111 4298 (Order map four – point I) then continues in a generally south-easterly direction for approximately 345 metres to terminate at its junction with Bridleway No. 58, Biggleswade at OS GR TL 2132 4272 (Order map four – point G).

The new length of bridleway has a width of 4 metres.

The length of Bridleway No. 58, Biggleswade to be created extends from an unaffected part of Bridleway No. 58, Biggleswade at Ordnance Survey Grid Reference (OS GR) TL 2171 4313 (Order map three – point E) in a northerly direction for approximately 7 metres crossing a vehicular culvert to terminate at its junction with Bridleway No. 57, Biggleswade at OS GR 2171 4314 (Order map three – point F).

The new length of bridleway has a width of 4 metres.

A copy of the Order and the Order map have been placed and may be seen free of charge at the offices of Central Bedfordshire Council Highways, Priory House, Monks Walk, Chicksands, Shefford. Any inspection will be by appointment only, please contact definitivemap@centralbedfordshire.gov.uk or 0300 300 6530 to arrange an appointment. A copy of the Order, the Order map and an explanatory statement are available to view and download for free at https://www.centralbedfordshire.gov.uk/info/82/countryside/424/definitive_map/2. Paper copies of the Order and map may be bought at a charge of £4.00.

Any representations about or objections to the Order may be sent in writing to the Highway Assets Intelligence Team Leader, Central Bedfordshire Council Highways, Priory House, Monks Walk, Chicksands, Shefford, SG17 5QT or definitivemap@centralbedfordshire.gov.uk not later than 27 February 2026. Please state the grounds on which they are made. Representations and objections must include either a postal or e-mail address.

Any representations or objections made will be in the public domain and will be available for viewing/copying by members of the public.

If no such representations or objections are duly made, or if any so made are withdrawn, the Central Bedfordshire Council may confirm the Order as an unopposed Order. If the Order is sent to the Secretary of State for the Environment, Food and Rural Affairs for confirmation any representations and objections which have not been withdrawn will be sent with the Order and will be made publicly available by either the Council or the Planning Inspectorate.

Dated 23 January 2026

Priory House, Monks Walk
Chicksands, Shefford
Beds SG17 5QT

Gary Powell
Service Director, Highways

INTRODUCTION

The Definitive Map and Statement records the existence and route of any rights of way that exist over a parcel of land. The Map and Statement provides conclusive evidence of the existence of public rights of way and are very important for the landowner and users as a record of where the public has a right to walk, ride horses and drive vehicles.

HIGHWAYS ACT 1980 ORDERS

The power for the Council to make an order for the creation of a public footpath or bridleway is contained in Section 26 of the Highways Act 1980. Before making an order the Council must be satisfied that it is expedient to do so having regard to the extent that the path or way would add to the convenience or enjoyment of a substantial section of the public or to the convenience of persons resident in the area. The Council must also have regard to the effect the creation of the path or way would have on the rights of persons interested in the land.

CREATION ORDER

This creation order has been made by Central Bedfordshire Council because it will provide members of the public with greater off-road routes on foot, bicycle or horseback around the Symmetry Park development providing links to the wider rights of way network linking access to both the urban and rural networks.

OBJECTING TO THE ORDER

Objections or representations relating to the order must be made in writing by the date stated in the Public Notice to: **Asset Intelligence Team Leader, Highways, Central Bedfordshire Council, Priory House, Chicksands, Shefford, SG17 5QT** or definitivemap@centralbedfordshire.gov.uk

This Council is willing to discuss the concerns of anyone considering objecting or making representations relating to the order. Please telephone number 0300 300 5122 or e-mail clare.wild@centralbedfordshire.gov.uk

WHAT WILL HAPPEN NEXT

If there are no objections to the order, or if all objections are withdrawn, this Council will confirm the order at which point the Order will come into operation.

If objections are made and these are not withdrawn, this Council will forward the order to the Secretary of State for the Environment, Food and Rural Affairs, who will appoint an independent Inspector to consider the evidence and hear the objections, normally by means of an exchange of written representations or by holding a local hearing or public inquiry. Objectors to the order will be given the chance to put their case at an inquiry or hearing and will be able to cross-examine any witnesses produced by this Council. The inspector may then decide to confirm the order, with or without modifications, or may decide that they should not be confirmed.

THIS ORDER HAS NO EFFECT UNTIL AND UNLESS CONFIRMED.

HIGHWAYS ACT 1980

CENTRAL BEDFORDSHIRE COUNCIL

CENTRAL BEDFORDSHIRE COUNCIL (BIGGLESWADE: BRIDLEWAY NO. 89 AND PART OF BRIDLEWAY NO. 58) PUBLIC PATH CREATION ORDER 2026

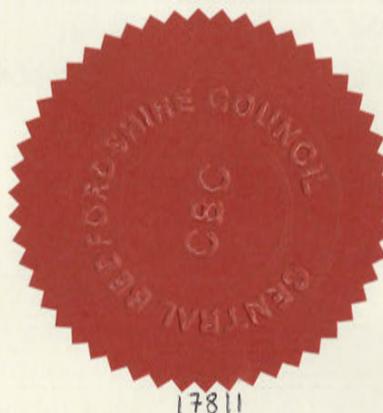
This Order is made by Central Bedfordshire Council ("the authority") under Section 26 of the Highways Act 1980 ("the 1980 Act") because it appears to the authority that, having regard to the matters set out in Section 26(1), there is a need for public bridleways over the land to which this Order relates, and that it is expedient that the bridleways should be created.

Biggleswade Town Council have been consulted as required by Section 26(3) of the 1980 Act.

BY THIS ORDER:

1. There shall be at the expiration of 7 days from the date of confirmation of this Order public bridleways over the land in the parish described in (Part 1 of) the Schedule to this Order and shown by a bold broken line between points A-B-C-D, E-F and H-I-G on the maps attached to this Order.

In witness whereof
THE COMMON SEAL OF
CENTRAL BEDFORDSHIRE COUNCIL
was hereunto affixed this
16th day of January 2026
in the presence of:



Signed

[Handwritten signature]
.....

Authorised Signatory *RUTH HILLS*

SCHEDULE

PART 1

Description of land

Bridleway No. 89, Biggleswade

The length of Bridleway No. 89, Biggleswade to be created extends from its junction with Bridleway No. 58, Biggleswade at Ordnance Survey Grid Reference (OS GR) TL 2119 4262 (Order map one – point A) in a generally south-easterly direction for approximately 564 metres to its junction with Footpath No. 39, Biggleswade at OS GR TL 2155 4221 (Order map one – point B) then continues in a generally north-easterly direction for approximately 348 metres crossing a vehicular culvert to OS GR TL 2178 4238 (Order map one – point C) then continues in a generally north-north-easterly direction for approximately 496 metres to terminate at its junction with Bridleway No. 57, Biggleswade at OS GR TL 2194 4284 (Order map two – point D).

The new length of bridleway has a width of 4 metres.

The second length of Bridleway No. 89, Biggleswade to be created extends from its junction with Market Garden Road at OS GR TL 2110 4298 (Order map four – point H) in an easterly direction for approximately 2 metres to its junction with Footpath No. 39, Biggleswade at OS GR TL 2111 4298 (Order map four – point I) then continues in a generally south-easterly direction for approximately 345 metres to terminate at its junction with Bridleway No. 58, Biggleswade at OS GR TL 2132 4272 (Order map four – point G).

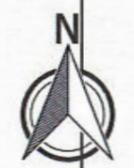
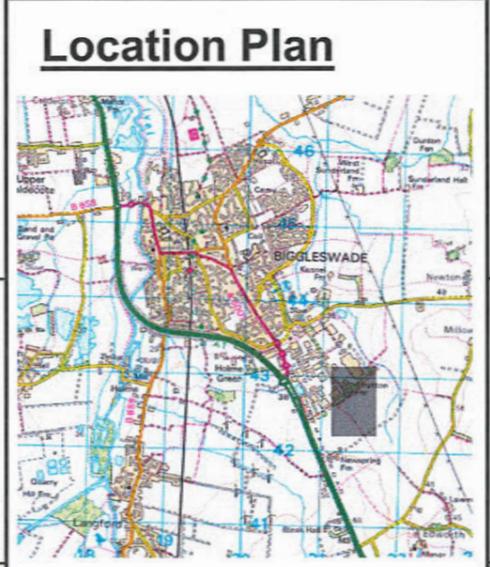
The new length of bridleway has a width of 4 metres.

Part of Bridleway No. 58, Biggleswade

The length of Bridleway No. 58, Biggleswade to be created extends from an unaffected part of Bridleway No. 58, Biggleswade at Ordnance Survey Grid Reference (OS GR) TL 2171 4313 (Order map three – point E) in a northerly direction for approximately 7 metres crossing a vehicular culvert to terminate at its junction with Bridleway No. 57, Biggleswade at OS GR 2171 4314 (Order map three – point F).

The new length of bridleway has a width of 4 metres.

Map One



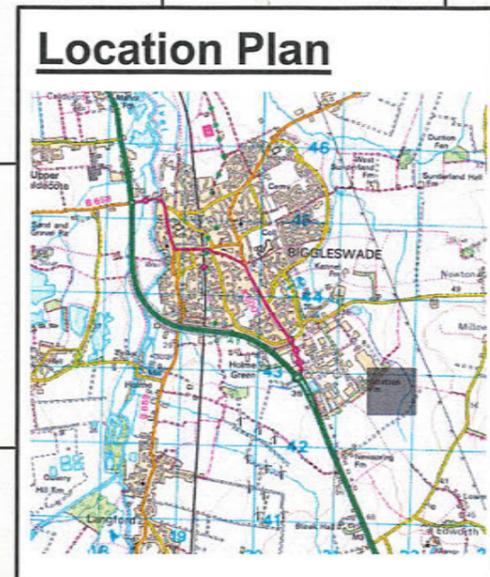
Highways Act 1980
The Stopping up of part of Biggleswade Footpath No. 39 and the Creation of Biggleswade Bridleway No. 89 and a part of Biggleswade Bridleway No. 58
Stopping Up
 Footpath to be Stopped up A-B ——— Unaffected Footpath / Bridleway — / —
Creation
 Bridleway to be Created A-B-C-D, E-F, H-I-G - - - - -

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 Scale 1:2500
 Date: 12 January 2026
 By Clare Wild



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Map Two



Highways Act 1980

The Stopping up of part of Biggleswade Footpath No. 39 and the Creation of Biggleswade Bridleway No. 89 and a part of Biggleswade Bridleway No. 58

Creation

Bridleway to be Created A-B-C-D, E-F, H-I-G - - - -

Unaffected Footpath / Bridleway — / —

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By Clare Wild

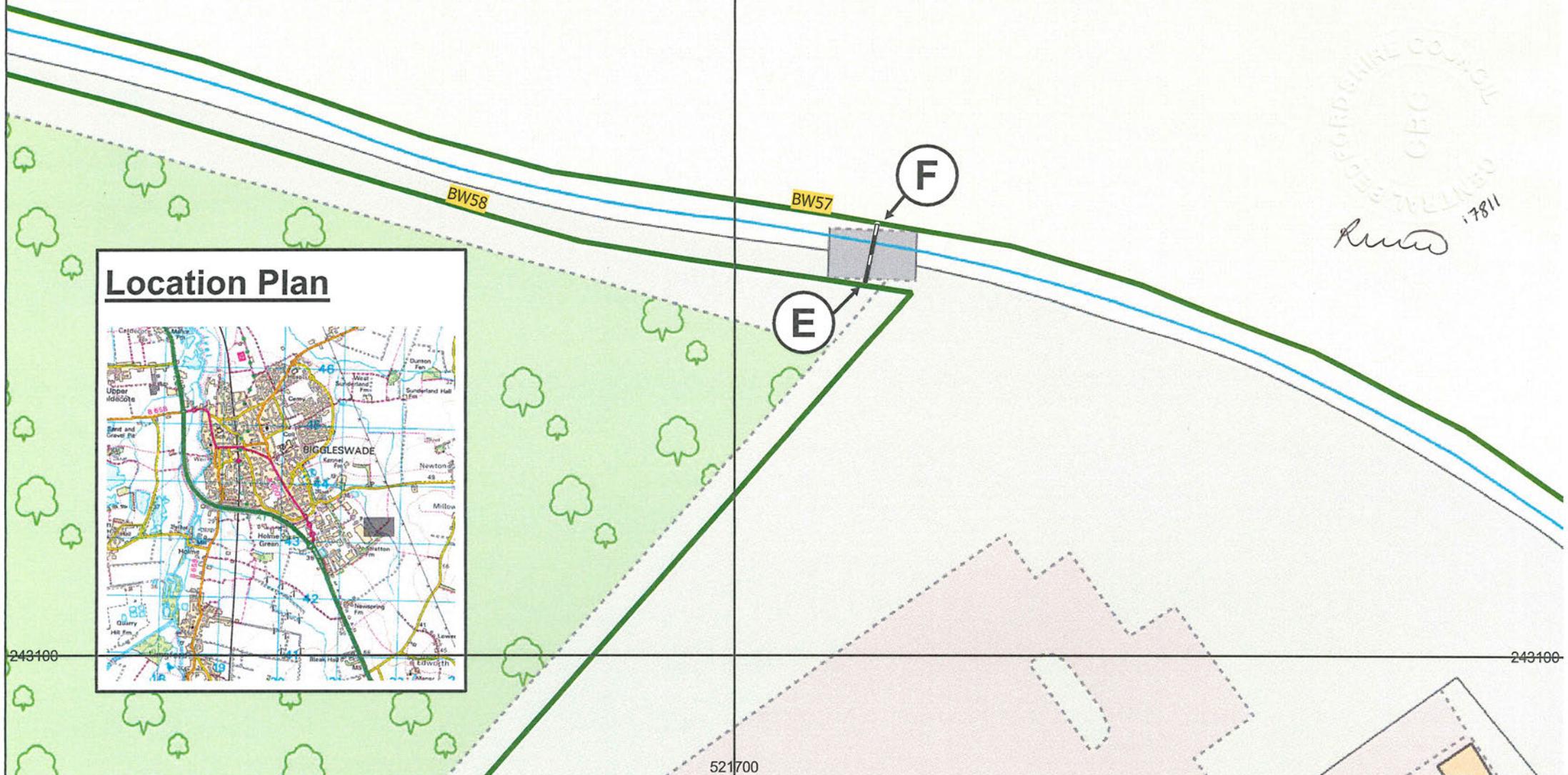


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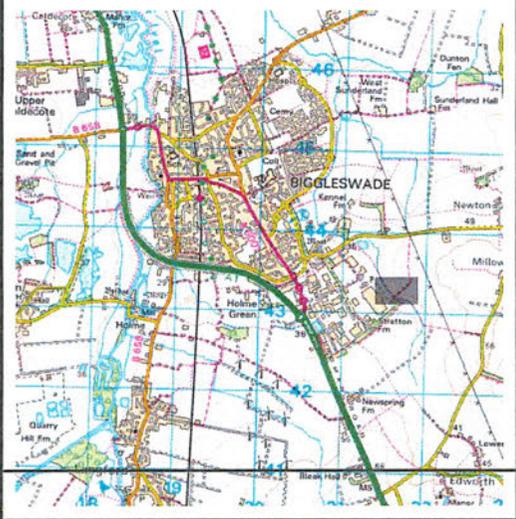
Map Three

SEASIDE CENTRAL COUNCIL
 17811
Amo

521700



Location Plan



243100

243100

521700

Highways Act 1980

The Stopping up of part of Biggleswade Footpath No. 39 and the Creation of Biggleswade Bridleway No. 89 and a part of Biggleswade Bridleway No. 58

Creation

- Bridleway to be Created A-B-C-D, E-F, H-I-G - - - -
- Unaffected Footpath / Bridleway ——— / ———

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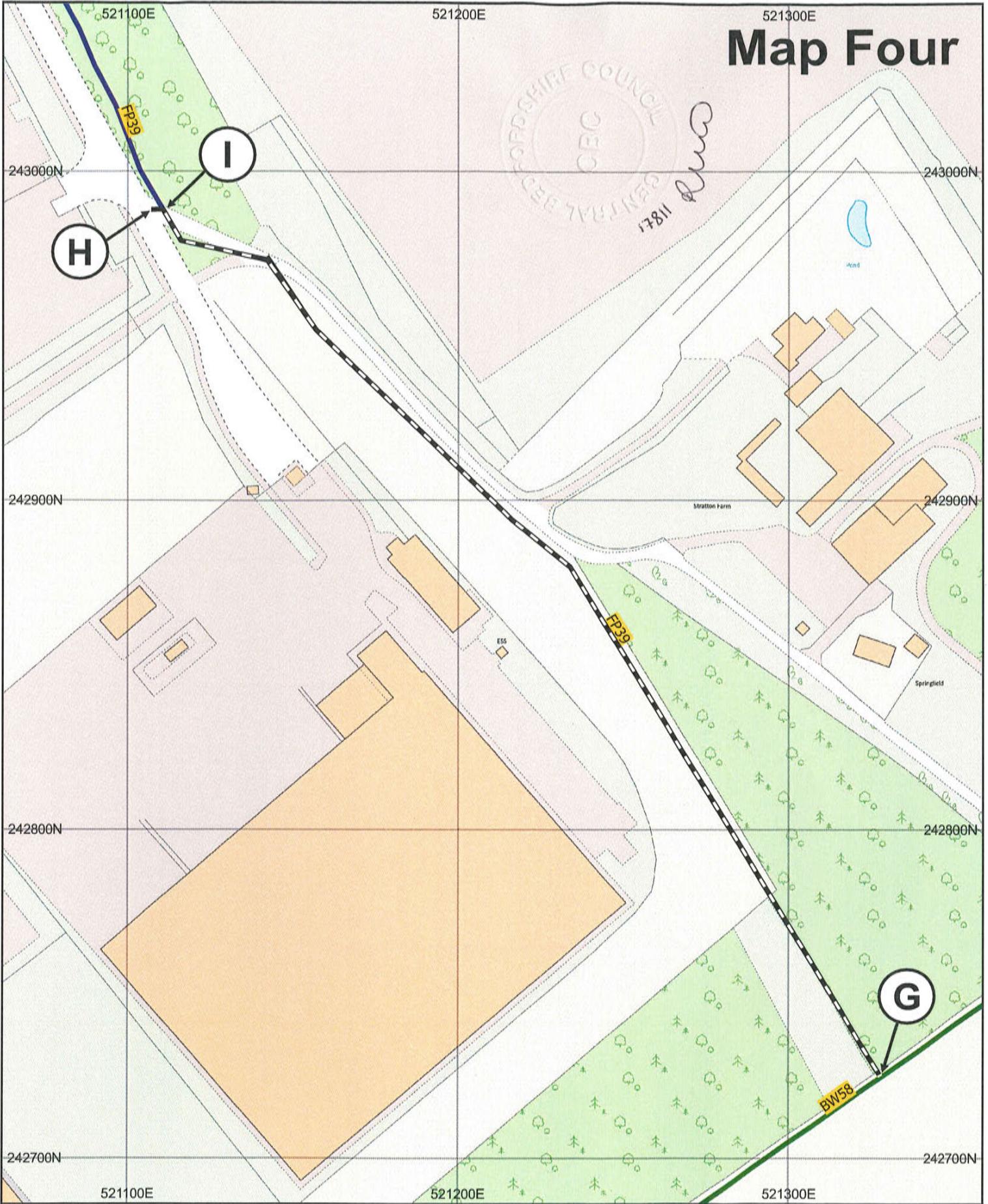
Scale 1:500

Date: 12 January 2026

By Clare Wild



Map Four



Highways Act 1980

The Stopping up of part of Biggleswade Footpath No. 39 and the Creation of Biggleswade Bridleway No. 89 and a part of Biggleswade Bridleway No. 58

Stopping Up

Footpath to be Stopped up I-G ———

Creation

Bridleway to be Created A-B-C-D, E-F, H-I-G - - - -

Unaffected Footpath / Bridleway ——— / ———

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Scale 1:1500

Date: 12 January 2026





PUBLIC NOTICE

Highways Act 1980
Central Bedfordshire Council
Notice of Making of Public Path Order

CENTRAL BEDFORDSHIRE COUNCIL (BIGGLESWADE: PART OF FOOTPATH NO. 39) PUBLIC PATH EXTINGUISHMENT ORDER 2026

The above Order made on 16 January 2026 under Section 118 of the Highways Act 1980 will extinguish the public footpath between points A-B and I-G as shown on the Order map.

The first length of Footpath No. 39, Biggleswade to be stopped up extends from its junction with Bridleway No. 58, Biggleswade at Ordnance Survey Grid Reference (OS GR) TL 2119 4262 (Order map one – point A) in a generally south-easterly direction for approximately 564 metres to terminate at its junction with an unaffected part of Footpath No. 39, Biggleswade at OS GR TL 2155 4221 (Order map one – point B).

The footpath is stopped up over its full width.

The second length of Footpath No. 39, Biggleswade to be stopped up extends from its junction with an unaffected part of Footpath No. 39, Biggleswade at OS GR TL 2111 4298 (Order map four – point I) in a generally south-easterly direction for approximately 345 metres to terminate at its junction with Bridleway No. 58, Biggleswade at OS GR TL 2132 4272 (Order map four – point G).

The footpath is stopped up over its full width.

A copy of the Order and the Order map have been placed and may be seen free of charge at the offices of Central Bedfordshire Council Highways, Priory House, Monks Walk, Chicksands, Shefford. Any inspection will be by appointment only, please contact definitivemap@centralbedfordshire.gov.uk or 0300 300 6530 to arrange an appointment. A copy of the Order, the Order map and an explanatory statement are available to view and download for free at https://www.centralbedfordshire.gov.uk/info/82/countryside/424/definitive_map/2. Paper copies of the Order and map may be bought at a charge of £4.00.

Any representations about or objections to the Order may be sent in writing to the Highway Assets Intelligence Team Leader, Central Bedfordshire Council Highways, Priory House, Monks Walk, Chicksands, Shefford, SG17 5QT or definitivemap@centralbedfordshire.gov.uk not later than 27 February 2026. Please state the grounds on which they are made. Representations and objections must include either a postal or e-mail address. Any representations or objections made will be in the public domain and will be available for viewing/copying by members of the public.

If no such representations or objections are duly made, or if any so made are withdrawn, the Central Bedfordshire Council may confirm the Order as an unopposed Order. If the Order is sent to the Secretary of State for the Environment, Food and Rural Affairs for confirmation any representations and objections which have not been withdrawn will be sent with the Order and will be made publicly available by either the Council or the Planning Inspectorate.

Dated 23 January 2026

Priory House, Monks Walk
Chicksands, Shefford
Beds SG17 5QT

Gary Powell
Service Director, Highways

PUBLIC PATH ORDER SUPPORTING STATEMENT

INTRODUCTION

The Definitive Map and Statement records the existence and route of any rights of way that exist over a parcel of land. The Map and Statement provides conclusive evidence of the existence of public rights of way and are very important for the landowner and users as a record of where the public has a right to walk, ride horses and drive vehicles.

HIGHWAYS ACT 1980 ORDERS

The power for the Council to make an order for the extinguishment (“stopping up”) of a footpath or bridleway is contained in Section 118 of the Highways Act 1980. Before making an order the Council must be satisfied that it is expedient to do so on the grounds that the path or way is not needed by for public use and have regard to the likely extent that the path or way would be used by the public if open and available for public use. The Council can take into consideration the concurrent creation of an alternative path or way.

EXTINGUISHMENT ORDER

This extinguishment order has been made by Central Bedfordshire Council because the path is not needed for public use as there is a bridleway route for use instead.

OBJECTING TO THE ORDER

Objections or representations relating to the order must be made in writing by the date stated in the Public Notice to: **Asset Intelligence Team Leader, Highways, Central Bedfordshire Council, Priory House, Chicksands, Shefford, SG17 5QT** or definitivemap@centralbedfordshire.gov.uk

This Council is willing to discuss the concerns of anyone considering objecting or making representations relating to the order. Please telephone number 0300 300 5122 or e-mail clare.wild@centralbedfordshire.gov.uk

WHAT WILL HAPPEN NEXT

If there are no objections to the order, or if all objections are withdrawn, this Council will confirm the order at which point the Order will come into operation.

If objections are made and these are not withdrawn, this Council will forward the order to the Secretary of State for the Environment, Food and Rural Affairs, who will appoint an independent Inspector to consider the evidence and hear the objections, normally by means of an exchange of written representations or by holding a local hearing or public inquiry. Objectors to the order will be given the chance to put their case at an inquiry or hearing and will be able to cross-examine any witnesses produced by this Council. The inspector may then decide to confirm the order, with or without modifications, or may decide that they should not be confirmed.

THIS ORDER HAS NO EFFECT UNTIL AND UNLESS CONFIRMED.

PUBLIC PATH EXTINGUISHMENT ORDER
HIGHWAYS ACT 1980
CENTRAL BEDFORDSHIRE COUNCIL

CENTRAL BEDFORDSHIRE COUNCIL (BIGGLESWADE: PART OF FOOTPATH NO. 39)
PUBLIC PATH EXTINGUISHMENT ORDER 2026

This Order is made by Central Bedfordshire Council ("the authority") under Section 118 of the Highways Act 1980 ("the 1980 Act") because it appears to the authority that the footpath described (in paragraph 1) below is not needed for public use.

Biggleswade Town Council has been consulted as required by section 120(2) of the 1980 Act.

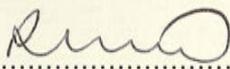
BY THIS ORDER

1. The public right of way over the land situated in the parish of Biggleswade and shown by a continuous bold line between points A-B and I-G on the maps attached to this Order and described in the Schedule to this Order shall be extinguished after 7 days from the date of confirmation of this Order.

In witness whereof
THE COMMON SEAL OF
CENTRAL BEDFORDSHIRE COUNCIL
was hereunto affixed this
16th day of January 2026
in the presence of:



Signed


.....

Authorised Signatory *RUTH HILLS*

SCHEDULE

PUBLIC FOOTPATH TO BE EXTINGUISHED IN THE PARISH OF BIGGLESWADE

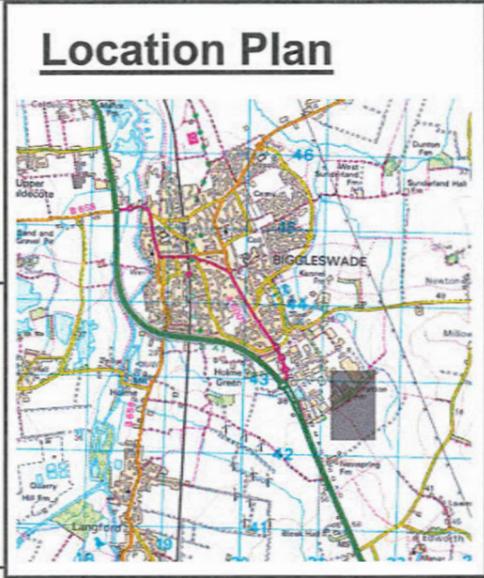
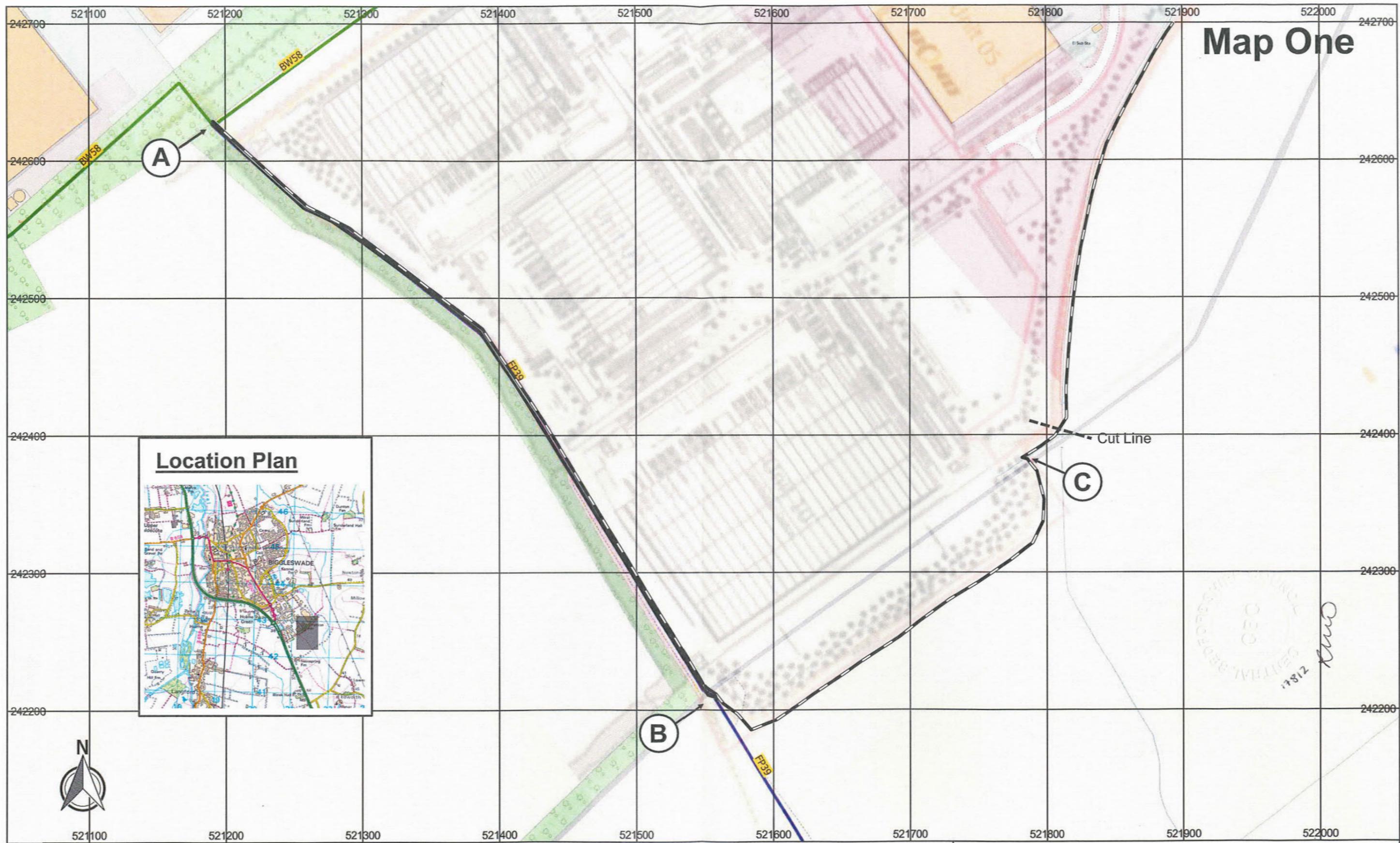
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The footpath is stopped up over its full width.

Map One



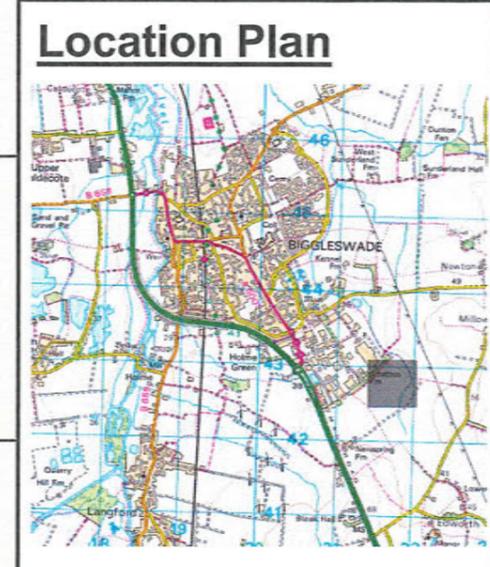
CENTRAL BEDFORDSHIRE COUNCIL
17812
Clare Wild

Highways Act 1980
The Stopping up of part of Biggleswade Footpath No. 39 and the Creation of Biggleswade Bridleway No. 89 and a part of Biggleswade Bridleway No. 58
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 Footpath to be Stopped up A-B ——— Unaffected Footpath / Bridleway — / —
Creation
 Bridleway to be Created A-B-C-D, E-F, H-I-G - - - -

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 Date: 12 January 2026
 By Clare Wild

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Map Two



Highways Act 1980
The Stopping up of part of Biggleswade Footpath No. 39 and the Creation of Biggleswade Bridleway No. 89 and a part of Biggleswade Bridleway No. 58

Creation
 Bridleway to be Created A-B-C-D, E-F, H-I-G - - - -
 Unaffected Footpath / Bridleway ——— / ———

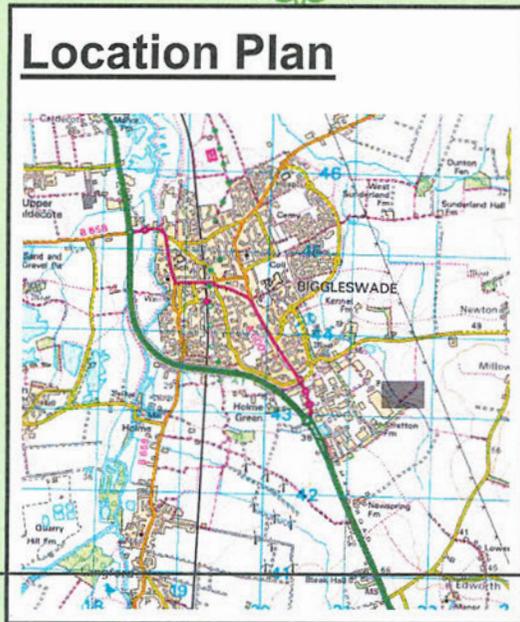
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 By Clare Wild



Map Three

CENTRAL BEDFORDSHIRE COUNCIL
 CLIC BELNES
 17812
[Signature]



Highways Act 1980

The Stopping up of part of Biggleswade Footpath No. 39 and the Creation of Biggleswade Bridleway No. 89 and a part of Biggleswade Bridleway No. 58

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Bridleway to be Created A-B-C-D, E-F, H-I-G - - - - -
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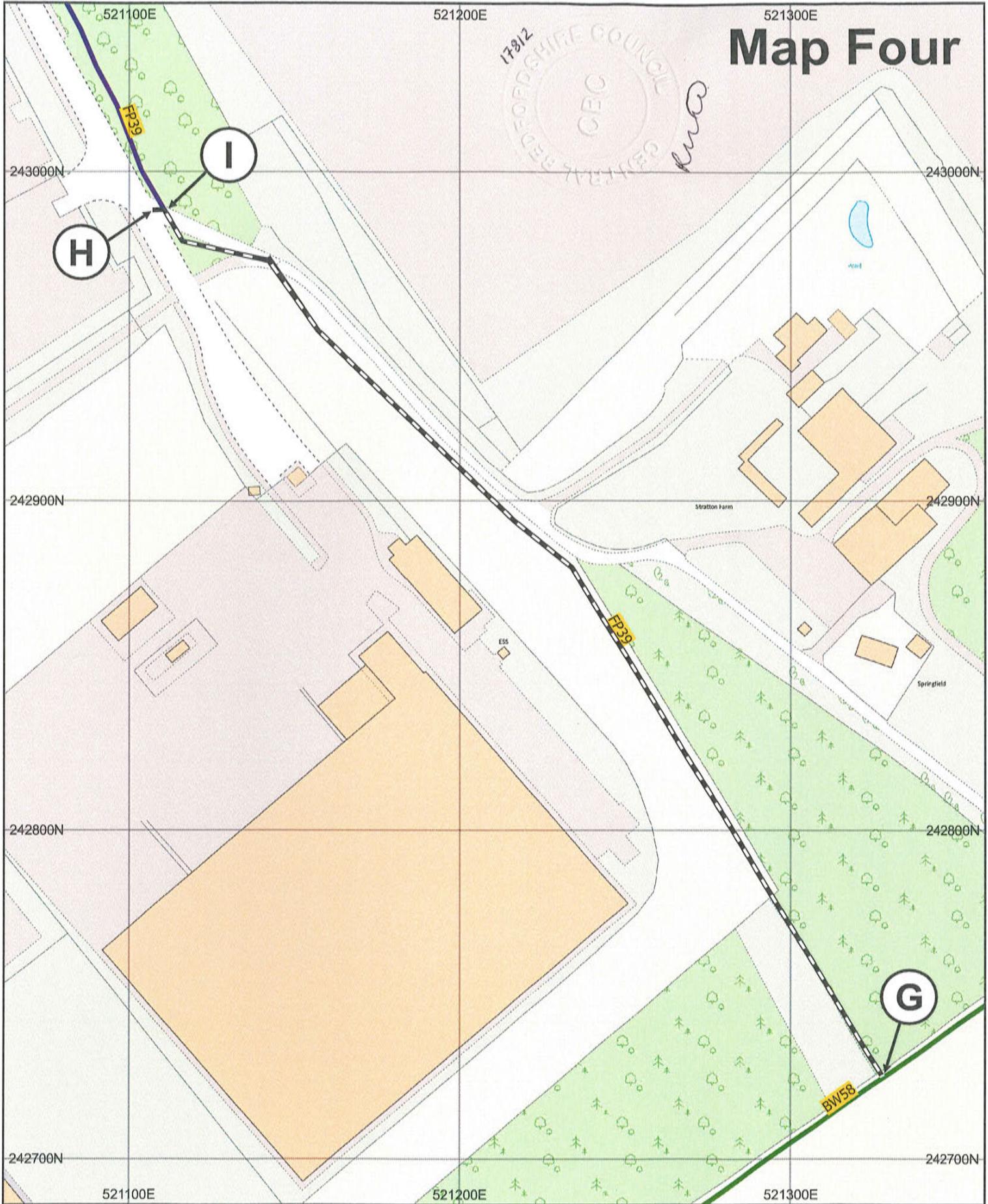
Scale 1:500

Date: 12 January 2026

By Clare Wild



Map Four



Highways Act 1980

The Stopping up of part of Biggleswade Footpath No. 39 and the Creation of Biggleswade Bridleway No. 89 and a part of Biggleswade Bridleway No. 58

Stopping Up

Footpath to be Stopped up I-G ———

Creation

Bridleway to be Created A-B-C-D, E-F, H-I-G - - - -

Unaffected Footpath / Bridleway — / —

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Scale 1:1500

Date: 12 January 2026



Item 11a: Planning Application Outcomes

Outcome of CBC Planning Applications						
Date	Application No.	Location	Description	BTC Objection	Outcome from CB	Notes
09/09/2025	CB/25/02202/FULL	105 London Road, Biggleswade, SG18 8EE	Erection of a two-storey rear extension, with Juliet balcony, and garage being retained as log store	The Town Council STRONGLY OBJECTS to this application on the grounds that the proposed extension is overbearing to neighbouring properties and restricts their access to natural light. Additionally, the scale of the extension exceeds that of existing extensions in the surrounding area.	Full Application - Granted	Target Date for Decision: 04 / 09 / 2025 Earliest Decision Date (Consultation Period Expires): 16 / 12 / 2025
14/10/2025	CB/25/00421/REG3	Land to the North and South of Dunton Lane, Biggleswade	Erection of a battery energy storage system (BESS) with associated access, landscaping and ancillary works.	The Town Council has STRONGLY OBJECTS to this application based on reports by Landscape Officers on the lack of vegetation and landscaping and the Archaeology Officers who have indicated to the documented multi-period archaeological landscape.	Regulation 3 - Granted	

NB: Rows highlighted in orange have been decided since the last Council meeting.

BIGGLESWADE TOWN COUNCIL
Town Council Meeting 10th February 2026
Item 12a: Financial Management Report for December 2025

Implications of Recommendations

Corporate Strategy: Good Governance - ensure that the Town Council continues to operate within legislation, regulation, ethical guidelines and best practice.

Finance: Improve Financial reporting with commentary for additional context.

Equality: Not applicable.

Environment: Not applicable.

Community Safety: Not applicable.

Background

The usual four reports are on the Council's website. The full pathway for the December 2025 reports is:

<https://biggleswadetowncouncil.gov.uk/about-the-council/finance-transparency-documents/>

The projected outturn after nine months indicates a year-end deficit of £9,084 for 2025-26.

Any remaining deficit will be covered by the Council's general reserves if not offset through underspend within the approved budget.

The Financial Management Report for December 2025 is available as Appendix A.

Recommendation:

Members consider and approve the December 2025 Financial Management report.

Ernest Bour
Head of Finance and Deputy RFO

Appendices:

Appendix A: Financial Management report for December 2025.

Biggleswade Town Council		Management Accounts Finance Report 31/12/2025					APPENDIX A	
		Actual	Actual	Budget	Variance	Projected	Committed	COMMENTARY
		FY24/25	FY 25/26	FY 25/26	FY 25/26	Outturn	Expenditure	
						FY 25/26		
ALLOTMENTS	Income	10740	10197	12400	(2203)	10250		Few allotment plots have recently been relinquished, leaving approximately 6 plots currently without tenants. To minimise the number of vacant plots, officers are offering full plots to existing tenants who currently hold half plots. At present, there is no waiting list for allotment plots.
	Expenditure	2387	4050	7200	2882	6200	268	
	Movement to/(from) Gen Reserve	8353	6147	5200	(5085)	4050		
BURIAL GROUNDS	Income	80045	39104	75018	(35914)	49614		The projected income has been reduced because the actual income has reduced considerably compared to the same time last year. Period nine expenditure is higher than usual due to the processing of annual business rates invoices for the two cemeteries, which will be settled via monthly direct debit. In addition, the annual cemetery software cost was paid in the first quarter. The projected cost has also increased to incorporate the electrical installation condition review for the chapel.
	Expenditure	8433	9285	9900	(615)	10352	0	
	Movement to/(from) Gen Reserve	71612	29819	65118	(35299)	39262		
CAR PARKS	Income	40698	39647	50500	(10853)	50153		Actual income from the car park for the current financial year has decreased compared with the same period last year, primarily due to software issues affecting the new car parking machines during the first quarter. Council officers have worked closely with the machine provider to implement a permanent solution to these technical problems. The company has acknowledged the disruption and agreed to compensate the Council for the associated loss of income. This compensation will help mitigate the impact on the overall budget and contribute to maintaining a more stable financial position going forward. The actual expenditure was high in period nine because the Council processed the annual business rates invoices for all the car parks. The invoices will be paid monthly by direct debit. There are enough funds within the existing budget to cover the annual business rates.
	Expenditure	78937	76691	87701	5496	90177	5514	
	Movement to/(from) Gen Reserve	(38,239)	(37044)	(37201)	(16349)	(40024)		
MARKET	Income	20985	17329	23500	(6171)	22500		Sales from Tuesday still remains low and Officers have increased efforts to increase awareness of the charter market.
	Expenditure	4545	2602	4850	2248	3796	0	
	Movement to/(from) Gen Reserve	16440	14727	18650	(8419)	18704		
TOWN CENTRE GENERAL	Income	79879	8267	3500	4767	8323		Excess actual income over budgeted income is to grant for various projects. Excess actual expenditure over budget relates to UKSPF grant expenses. CCTV cabling contract increased by 100% by the supplier.
	Expenditure	83436	116913	65050	(64860)	82681	12997	
	Movement to/(from) Gen Reserve	(3557)	(108646)	(61550)	69627	(74358)		
CAPITAL EXPENDITURE	Income	84416	0	0	0	0		The Council has received the total precept for this financial year.
	Expenditure	212282	42497	94000	45653	71000	5850	
Movement to/(from) Gen Reserve	(127866)	(42497)	(94000)	(45653)	(71000)			
PUBLIC CONVENIENCES	Expenditure	17697	11019	16380	5361	16523	0	
CORPORATE MANAGEMENT	Income	1662390	1868962	1862460	6502	1878460		This income represents funds for Mayors Charity. The projected expenditure has been increased to cover related expenditure for recent visit by delegates from Germany and France.
	Expenditure	3700	405	4000	(3595)	4000	0	
	Movement to/(from) Gen Reserve	1658690	1857538	1842080	4736	1857937		
DEMOCRATIC REP'N & MGM'T	Expenditure	9010	5940	12900	6960	11500	0	
CIVIC ACTIVITIES & EXPENSES	Income	1713	1660	0	448	1660		The introduction of badminton, table tennis, and the repurposing of the Barnett Room to include soft play areas are expected to achieve or slightly exceed the budgeted income, driven by anticipated high participation and popularity of these activities.
	Expenditure	3622	2181	3250	1017	5910	52	
	Movement to/(from) Gen Reserve	(1,909)	(6461)	(16150)	(7529)	(15750)		
ORCHARD COMMUNITY CENTRE	Income	55055	50503	62000	(11497)	62185		The projected income has been reduced because the local football team decided not to proceed with renting the Lakes pitch on a long-term basis after internal reorganisation. Negotiations are taking place with another tenant to rent the pitches.
	Expenditure	23903	19161	40580	19432	40917	1987	
	Movement to/(from) Gen Reserve	31152	31342	21420	(30929)	21268		
RECREATION GROUNDS	Income	13190	14831	21500	(6669)	14751		The projected income has been reduced because the local football team decided not to proceed with renting the Lakes pitch on a long-term basis after internal reorganisation. Negotiations are taking place with another tenant to rent the pitches.
	Expenditure	74705	57287	83730	24402	88372	2041	
	Movement to/(from) Gen Reserve	(61,514)	(42456)	(62230)	(31071)	(73621)		
CENTRAL SERVICES (includes Magistrates Court and Grants)	Income	810	1675	340	442	1675		Actual expenditure in period nine was higher than budgeted because the Council processed the annual business rates invoice for the new depot. Although the invoice will be paid monthly by direct debit, the full amount appeared in this period. The cost is covered within the existing budget. The Council has received a credit note from the electricity for wrong bill.
	Expenditure	1300576	1071014	1474669	385342	1462602	18313	
	Movement to/(from) Gen Reserve	(1,299,766)	(1069339)	(1474329)	(384900)	(1460927)		
PUBLIC REALM (includes Depot and Repairs & Maintenance)	Income	7350	18309	18600	(291)	18309		Actual expenditure in period nine was higher than budgeted because the Council processed the annual business rates invoice for the new depot. Although the invoice will be paid monthly by direct debit, the full amount appeared in this period. The cost is covered within the existing budget. The Council has received a credit note from the electricity for wrong bill.
	Expenditure	188264	204982	225608	17938	232934	2688	
	Movement to/(from) Gen Reserve	(180,914)	(186673)	(207008)	(18229)	(214625)		
GRAND TOTALS								
Income		2057271	2070484	2129818	(61439)	2117880		
Expenditure		2011497	1624027	2129818	505791	2126964	49710	
Movement to/(from) Gen Reserve		45774	446457	0	(9084)	(9084)		88

BIGGLESWADE TOWN COUNCIL
Town Council Meeting 10th February 2026
Item 13a: Quarterly Bank Reconciliations

Implications of Recommendations

Corporate Strategy: GOOD GOVERNANCE: Ensure that the Town Council continues to operate within legislation, regulation, ethical guidelines and best practice.

Finance: Compliance with Financial Regulations.

Equality: Not applicable.

Environment: Not applicable.

Community Safety: Not applicable.

Background

According to the Council's Financial Regulations on a regular basis, at least once in each quarter and each financial year end, Officers shall report the conclusion of the banking reconciliation activity including exemptions to the full Council (Finance Committee). In addition to this, bank statements can be viewed by Members at the Council office at any time.

The bank statements and reconciliations for the quarter ending 31st December 2025 were shared with Councilor Barrett on 13th January 2026 and were signed in accordance with the Financial Regulations. All documents have also been signed by the Responsible Finance Officer.

Recommendation:

That Members note this report.

Ernest Bour
Head of Finance and Deputy RFO

Appendices:

Appendix A: Unity Trust main current account – Rialtas reconciliation and Unity Trust bank statements (Available via SharePoint).

Appendix B: Unity Trust salary current account – Rialtas reconciliation and Unity Trust bank statements (Available via SharePoint).

Appendix C: Unity Trust Instant Access Account – Rialtas reconciliation and Unity Trust Bank Statement (Available via SharePoint).

Appendix D: CCLA account number one and two – Rialtas Accounts statement and CCLA bank statements (Available via SharePoint).

