APPENDIX A

CHEPPING WYCOMBE PARISH COUNCIL

FINANCIAL REGULATIONS [ENGLAND]

EXISTING.

NEW SECTIONS

INDEX

18 - Charities Not included

1. **GENERAL**

Shall

~~1.~~1. These financial regulations govern the conduct of financial management by the council and may only be amended or varied by resolution of the council. Financial regulations ~~are one of the council's three governing policy documents providing procedural guidance for members and officers. Financial regulations~~ must be observed in conjunction with the council's standing orders ~~and any individual financial regulations relating to contracts~~.

change

1.2. The council is responsible in law for ensuring that its financial management is adequate and effective and that the council has a sound system of internal control which facilitates the effective exercise of the council's functions, including arrangements for the management of risk.

1.3. The council's accounting control systems must include measures:

- for the timely production of accounts;
- that provide for the safe and efficient safeguarding of public money;
- to prevent and detect inaccuracy and fraud; and
- identifying the duties of officers.

1.4. These financial regulations demonstrate how the council meets these responsibilities and requirements.

1.5. At least once a year, prior to approving the Annual Governance Statement, the council must review the effectiveness of its system of internal control which shall be in accordance with proper practices.

~~1.6.~~ Deliberate or wilful breach of these Regulations by an employee may give rise to disciplinary proceedings.

1.7. Members of Council are expected to follow the instructions within these Regulations and not to entice employees to breach them. Failure to follow instructions within these Regulations brings the office of councillor into disrepute.

1.5 ~~1.8.~~ The Responsible Financial Officer (RFO) holds a statutory office to be appointed by the council. The Clerk has been appointed as RFO for this council and these regulations will apply accordingly.

~~1.9.~~ The RFO;

- acts under the policy direction of the council;
- administers the council's financial affairs in accordance with all Acts, Regulations and proper practices;
- determines on behalf of the council its accounting records and accounting control systems;
- ensures the accounting control systems are observed;
- change → maintains the accounting records of the council up to date in accordance with proper practices;
- change assists the council to secure economy, efficiency and effectiveness in the use of its resources; and
- produces financial management information as required by the council.

1.10. The accounting records determined by the RFO shall be sufficient to show and explain the council's transactions and to enable the RFO to ensure that any income and expenditure account and statement of balances, or record of receipts and payments and additional information, as the case may be, or management information prepared for the council from time to time comply with the Accounts and Audit Regulations1.

1.11. The accounting records determined by the RFO shall in particular contain:

- entries from day to day of all sums of money received and expended by the council and the matters to which the income and expenditure or receipts and payments account relate;
- a record of the assets and liabilities of the council; and
- wherever relevant, a record of the council's income and expenditure in relation to claims made, or to be made, for any contribution, grant or subsidy.

1.12. The accounting control systems determined by the RFO shall include:

- procedures to ensure that the financial transactions of the council are recorded as soon as reasonably practicable and as accurately and reasonably as possible;
- procedures to enable the prevention and detection of inaccuracies and fraud and the ability to reconstruct any lost records;
- identification of the duties of officers dealing with financial transactions and division of responsibilities of those officers in relation to significant transactions;
- procedures to ensure that uncollectable amounts, including any bad debts are not submitted to the council for approval to be written off except with the approval of the RFO and that the approvals are shown in the accounting records; and
- measures to ensure that risk is properly managed.

1.6 1.13. The council is not empowered by these Regulations or otherwise to delegate certain specified decisions. In particular any decision regarding:

- setting the final budget or the precept (council tax requirement);
- approving accounting statements;
- approving an annual governance statement;
- borrowing;
- writing off bad debts;
- declaring eligibility for the General Power of Competence; and
- addressing recommendations in any report from the internal or external auditors,

shall be a matter for the full council only.

1.14. In addition the council must:

- determine and keep under *annual* review the bank mandate for all council bank accounts;
- changed. authorised approve any grant or a single commitment in excess of £5,000; and

1 Accounts and Audit (England) Regulations 2011/817

- in respect of the annual salary for any employee have regard to recommendations about annual salaries of employees made by the relevant committee in accordance with its terms of reference.

~~1.15.~~ In these financial regulations, references to the Accounts and Audit Regulations or 'the regulations' shall mean the regulations issued under the provisions of section 27 of the Audit Commission Act 1998, or any superseding legislation, and then in force unless otherwise specified.

Missing

In these financial regulations the term 'proper practice' or 'proper practices' shall refer to guidance issued in *Governance and Accountability for Local Councils - a Practitioners' Guide (England)* issued by the Joint Practitioners Advisory Group (JPAG).

2. ACCOUNTING AND AUDIT (INTERNAL AND EXTERNAL)

~~2.1.~~ All accounting procedures and financial records of the council shall be determined by the RFO in accordance with the Accounts and Audit Regulations, appropriate guidance and proper practices.

2.6 ~~2.2.~~ On a regular basis, at least once in each quarter, and at each financial year end, a member other than the Chairman, or a cheque signatory, shall be appointed to verify bank reconciliations (for all accounts) produced by the RFO. The member shall sign the reconciliations and the original bank statements (or similar document) as evidence of verification. This activity shall on conclusion be reported, including any exceptions, to and noted by the Finance & General Purposes Committee.

~~2.3.~~ The RFO shall complete the annual statement of accounts, annual report, and any related documents of the council contained in the Annual Return (as specified in proper practices) as soon as practicable after the end of the financial year and having certified the accounts shall submit them and report thereon to the council within the timescales set by the Accounts and Audit Regulations.

~~2.4.~~ The council shall ensure that there is an adequate and effective system of internal audit of its accounting records, and of its system of internal control in accordance with proper practices. Any officer or member of the council shall make available such documents and records as appear to the council to be necessary for the purpose of the audit and shall, as directed by the council, supply the RFO, internal auditor, or external auditor with such information and explanation as the council considers necessary for that purpose.

~~2.5.~~ The internal auditor shall be appointed by and shall carry out the work in relation to internal controls required by the council in accordance with proper practices.

~~2.6.~~ The internal auditor shall:

- be competent and independent of the financial operations of the council;
- report to council in writing, or in person, on a regular basis with a minimum of one annual written report during each financial year;
- to demonstrate competence, objectivity and independence, be free from any actual or perceived conflicts of interest, including those arising from family relationships; and
- have no involvement in the financial decision making, management or control of the council.

~~2.7.~~ Internal or external auditors may not under any circumstances:

- perform any operational duties for the council;
- initiate or approve accounting transactions; or
- direct the activities of any council employee, except to the extent that such employees have been appropriately assigned to assist the internal auditor.

2.8. For the avoidance of doubt, in relation to internal audit the terms 'independent' and 'independence' shall have the same meaning as is described in proper practices.

2.9. The RFO shall make arrangements for the exercise of electors' rights in relation to the accounts including the opportunity to inspect the accounts, books, and vouchers and display or publish any notices and statements of account required by Audit Commission Act 1998, or any superseding legislation, and the Accounts and Audit Regulations.

2.10. The RFO shall, without undue delay, bring to the attention of all councillors any correspondence or report from internal or external auditors.

2.11. *The Finance & General Purposes Committee are required to appoint two of their members to become in-house auditors of the council. They are required to satisfy themselves, at any reasonable time, but at least twice in a financial year, that the financial affairs and systems of overview of the council are in order and comply with all relevant regulations and statues affecting the council. They will report directly to the committee.*

INSERT UNDER RISK MANAGEMENT

3. ANNUAL ESTIMATES (BUDGET) AND FORWARD PLANNING

3.1. Standing committees shall review its three year forecast of revenue and capital receipts and payments. Having regard to the forecast, it shall thereafter formulate and submit proposals for the following financial year to the council not later than the end of December each year including any proposals for revising the forecast.

3.2. The RFO must each year prepare detailed estimates of all receipts and payments including the use of reserves and all sources of funding for the following financial year in the form of a budget to be considered by the relevant committees and the council.

3.3. The council shall consider annual budget proposals in relation to the council's three year forecast of revenue and capital receipts and payments including recommendations for the use of reserves and sources of funding and update the forecast accordingly.

3.4. The council shall fix the precept and relevant basic amount of council tax to be levied for the ensuing financial year not later than by the end of January each year. The RFO shall issue the precept to the billing authority and shall supply each member with a copy of the approved annual budget.

3.5. The approved annual budget shall form the basis of financial control for the ensuing year.

4. BUDGETARY CONTROL AND AUTHORITY TO SPEND

4.1. Expenditure on revenue items may be authorised up to the amounts included for that class of expenditure in the approved budget. This authority is to be determined by:

- the council for all items over *£10,000*
- a duly delegated committee of the council for items over *£1,000 and up to £10,000;* or
- the Clerk, in conjunction with Chairman of Council or Chairman of the appropriate committee, for any items below *£1,000.*

Such authority is to be evidenced by a minute or by an authorisation slip duly signed by the Clerk, and where necessary also by the appropriate Chairman.

Contracts may not be disaggregated to avoid controls imposed by these regulations.

4.2. No expenditure may be authorised that will exceed the amount provided in the revenue budget for that class of expenditure other than by resolution of the council, or duly delegated committee. During the budget year and with the approval of council having considered fully the implications for public services, unspent and available amounts may be moved to other budget headings or to an earmarked reserve as appropriate ('virement').

~~4~~3. Unspent provisions in the revenue or capital budgets for completed projects shall not be carried forward to a subsequent year, *unless placed in an earmarked reserve by resolution of the council.*

4.4. *The salary budgets are to be reviewed at least annually in October for the following financial year and such review shall be evidenced by a hard copy schedule signed by the Clerk and the Chairman of Council or relevant committee. The RFO will inform committees of any changes impacting on their budget requirement for the coming year in good time.*

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4.5. In cases of extreme risk to the delivery of council services, the clerk may authorise revenue expenditure on behalf of the council which in the clerk's judgement it is necessary to carry out. Such expenditure includes repair, replacement or other work, whether or not there is any budgetary provision for the expenditure, *subject to a limit of £1,000.* The Clerk shall report such action to the chairman as soon as possible and to the council as soon as practicable thereafter.

4.6. No expenditure shall be authorised in relation to any capital project and no contract entered into or tender accepted involving capital expenditure unless the council is satisfied that the necessary funds are available and the requisite borrowing approval has been obtained.

4.7. All capital works shall be administered in accordance with the council's standing orders and financial regulations relating to contracts.

4.8. The RFO shall regularly provide the council with a statement of receipts and payments to date under each head of the budgets, comparing actual expenditure to the appropriate date against that planned as shown in the budget. These statements are to be prepared at least at the end of each financial quarter and shall show explanations of material variances. For this purpose "material" shall be in excess of *£1,000* or 15% of the budget.

4.9. Changes in earmarked reserves shall be approved by council as part of the budgetary control process.

6.0 5. **BANKING ARRANGEMENTS AND AUTHORISATION OF PAYMENTS**

~~5.1.~~ The council's banking arrangements, including the bank mandate, shall be made by the RFO and approved by the council; banking arrangements may not be delegated to a committee. They shall be regularly reviewed for safety and efficiency. The council shall seek credit references in respect of members or employees who act as signatories.

~~5.2.~~ The RFO shall prepare a schedule of payments requiring authorisation, forming part of the Agenda for the Meeting and, together with the relevant invoices, present the schedule to council [or finance committee]. The council / committee shall review the schedule for compliance and, having satisfied itself shall authorise payment by a resolution of the council [or finance committee]. The approved schedule shall be ruled off and initialled by the Chairman of the Meeting. A detailed list of all payments shall be disclosed within or as an attachment to the minutes of the meeting at which payment was authorised. Personal payments (including salaries, wages, expenses and any payment made in relation to the termination of a contract of employment) may be summarised to remove public access to any personal information.

~~5.3.~~ All invoices for payment shall be examined, verified and certified by the RFO to confirm that the work, goods or services to which each invoice relates has been received, carried out, examined and represents expenditure previously approved by the council.

~~5.4.~~ The RFO shall examine invoices for arithmetical accuracy and analyse them to the appropriate expenditure heading. The RFO shall take all steps to pay all invoices submitted, and which are in order, at the next available council meeting.

~~5.5.~~ The RFO shall have delegated authority to authorise the payment of items only in the following circumstances:

a) If a payment is necessary to avoid a charge to interest under the Late Payment of Commercial Debts (Interest) Act 1998, and the due date for payment is before the next scheduled Meeting of council, where the Clerk and RFO certify that there is no dispute or other reason to delay payment, provided that a list of such payments shall be submitted to the next appropriate meeting of committee or council;

b) An expenditure item authorised under 5.6 below (continuing contracts and obligations) provided that a list of such payments shall be submitted to the next appropriate meeting of council [or finance committee]; or

c) fund transfers within the councils banking arrangements up to the sum of *£20,000*, provided that a list of such payments shall be submitted to the next appropriate meeting of council.

~~5.6.~~ For each financial year the RFO shall draw up a list of due payments which arise on a regular basis as the result of a continuing contract, statutory duty, or obligation (such as but not exclusively, Salaries, PAYE and NI, Superannuation Fund and regular maintenance contracts and the like for which the Financial & General Purposes committee, may authorise payment for the year provided that the requirements of regulation 4.1 (Budgetary Controls) are adhered to, provided also that a list of such payments shall be submitted to the next appropriate meeting of council .

~~5.7.~~ A record of regular payments made under 5.6 above shall be drawn up and be signed by two members on each and every occasion when payment is authorised - thus controlling the risk of duplicated payments being authorised and / or made.

5.8. In respect of grants a duly authorised committee shall approve expenditure within any limits set by council and in accordance with any policy statement approved by council. Any Revenue or Capital Grant in excess of £5,000 shall before payment, be subject to ratification by resolution of the council.

5.9. Members are subject to the Code of Conduct that has been adopted by the council and shall comply with the Code and Standing Orders when a decision to authorise or instruct payment is made in respect of a matter in which they have a disclosable pecuniary or other interest, unless a dispensation has been granted.

5.10. *The Finance & General Purposes committee* will aim to rotate the duties of members in these Regulations so that onerous duties are shared out as evenly as possible over time.

5.11. Any changes in the recorded details of suppliers, such as bank account records, shall be approved in writing by a Member.

6. INSTRUCTIONS FOR THE MAKING OF PAYMENTS

6.1. The council will make safe and efficient arrangements for the making of its payments.

6.2. Following authorisation under Financial Regulation 5 above, the council, a duly delegated committee or, if so delegated, the RFO shall give instruction that a payment shall be made.

6.3. All payments shall be effected by cheque or other instructions to the council's bankers, or otherwise, in accordance with a resolution of council.

6.4. Cheques or orders for payment drawn on the bank account in accordance with the schedule as presented to council or committee shall be signed by two members of council, in accordance with a resolution instructing that payment. A member who is a bank signatory, having a connection by virtue of family or business relationships with the beneficiary of a payment, should not, under normal circumstances, be a signatory to the payment in question.

6.5. To indicate agreement of the details shown on the cheque or order for payment with the counterfoil and the invoice or similar documentation, the signatories shall each also initial the cheque counterfoil.

6.6. Cheques or orders for payment shall not normally be presented for signature other than at a council or committee meeting (including immediately before or after such a meeting). Any signatures obtained away from such meetings shall be reported to the council at the next convenient meeting.

6.7. If thought appropriate by the council, payment for utility supplies (energy, telephone and water) and any National Non-Domestic Rates may be made by variable direct debit provided that the instructions are signed by two members and any payments are reported to council as made. The approval of the use of a variable direct debit shall be renewed by resolution of the council at least every two years.

6.8. If thought appropriate by the council, payment for certain items (principally salaries) may be made by banker's standing order provided that the instructions are signed, or otherwise evidenced by two members are retained and any payments are reported to council as made. The approval of the use of a banker's standing order shall be renewed by resolution of the council at least every two years.

6.9. If thought appropriate by the council, payment for certain items may be made by BACS or CHAPS methods provided that the instructions for each payment are signed, or otherwise evidenced, by two authorised bank signatories are retained and any payments are reported to council as made. The approval of the use of BACS or CHAPS shall be renewed by resolution of the council at least every two years.

6.10. If thought appropriate by the council payment for certain items may be made by internet banking transfer provided evidence is retained showing which members approved the payment.

6.11. Where a computer requires use of a personal identification number (PIN) or other password(s), for access to the council's records on that computer, a note shall be made of the PIN and Passwords and shall be handed to and retained by the Chairman of Council in a sealed dated envelope. This envelope may not be opened other than in the presence of two other councillors. After the envelope has been opened, in any circumstances, the PIN and / or passwords shall be changed as soon as practicable. The fact that the sealed envelope has been opened, in whatever circumstances, shall be reported to all members immediately and formally to the next available meeting of the council. This will not be required for a member's personal computer used only for remote authorisation of bank payments.

6.12. No employee or councillor shall disclose any PIN or password, relevant to the working of the council or its bank accounts, to any person not authorised in writing by the council or a duly delegated committee.

6.13. Regular back-up copies of the records on any computer shall be made and shall be stored securely away from the computer in question, and preferably off site.

6.14. The council, and any members using computers for the council's financial business, shall ensure that anti-virus, anti-spyware and firewall, software with automatic updates, together with a high level of security, is used.

6.15. Where internet banking arrangements are made with any bank, the Clerk [RFO] shall be appointed as the Service Administrator. The bank mandate approved by the council shall identify a number of councillors who will be authorised to approve transactions on those accounts. The bank mandate will state clearly the amounts of payments that can be instructed by the use of the Service Administrator alone, or by the Service Administrator with a stated number of approvals.

6.16. Access to any internet banking accounts will be directly to the access page (which may be saved under "favourites"), and not through a search engine or e-mail link. Remembered or saved passwords facilities must not be used on any computer used for council banking work. Breach of this Regulation will be treated as a very serious matter under these regulations.

6.17. Changes to account details for suppliers, which are used for internet banking may only be changed on written hard copy notification by the supplier and supported by hard copy authority for change signed by the Clerk and a member. A programme of regular checks of standing data with suppliers will be followed.

6.18. Any Debit Card issued for use will be specifically restricted to the Clerk and will also be restricted to a single transaction maximum value of £500 unless authorised by council or finance committee in writing before any order is placed.

6.19. A pre-paid debit card may be issued to employees with varying limits. These limits will be set by the Finance & General Purposes Committee. Transactions and purchases made will be reported to the council and authority for topping-up shall be at the discretion of the council.

6.20. Any corporate credit card or trade card account opened by the council will be specifically restricted to use by the Clerk *unless authorised by the council* and shall be subject to automatic payment in full at each month-end. Personal credit or debit cards of members or staff shall not be used under any circumstances.

6.21. The RFO may provide petty cash to officers for the purpose of defraying operational and other expenses. Vouchers for payments made shall be forwarded to the RFO with a claim for reimbursement.

a) The RFO shall maintain a petty cash float of £250 for the purpose of defraying operational and other expenses. Vouchers for payments made from petty cash shall be kept to substantiate the payment.

b) Income received must not be paid into the petty cash float but must be separately banked, as provided elsewhere in these regulations.

c) Payments to maintain the petty cash float shall be shown separately on the schedule of payments presented to council under 5.2 above.

7. PAYMENT OF SALARIES

7.1. As an employer, the council shall make arrangements to meet fully the statutory requirements placed on all employers by PAYE and National Insurance legislation. The payment of all salaries shall be made in accordance with payroll records and the rules of PAYE and National Insurance currently operating, and salary rates shall be as agreed by council, or duly delegated committee.

7.2. Payment of salaries and payment of deductions from salary such as may be required to be made for tax, national insurance and pension contributions, or similar statutory or discretionary deductions must be made in accordance with the payroll records and on the appropriate dates stipulated in employment contracts, provided that each payment is reported to the next available council meeting, as set out in these regulations above.

7.3. No changes shall be made to any employee's pay, emoluments, or terms and conditions of employment without the prior consent of the council.

7.4. Each and every payment to employees of net salary and to the appropriate creditor of the statutory and discretionary deductions shall be recorded in a separate confidential record (confidential cash book). This confidential record is not open to inspection or review (under the Freedom of Information Act 2000 or otherwise) other than:

NOT IN NEW REGS

a) by any councillor who can demonstrate a need to know;
b) by the internal auditor;
c) by the external auditor; or
d) by any person authorised under Audit Commission Act 1998, or any superseding legislation.

7.5. The total of such payments in each calendar month shall be reported with all other payments as made as may be required under these Financial Regulations, to ensure that only payments due for the period have actually been paid.

7.6. An effective system of personal performance management should be maintained for the senior officers.

7.7. Any termination payments shall be supported by a clear business case and reported to the council. Termination payments shall only be authorised by council.

7.8. Before employing interim staff the council must consider a full business case.

7.9. *All claims for payment of travelling and other expenses to staff or members shall be submitted to the RFO on the prescribed form and after consideration by the RFO added to the schedule of payments.*

INSERT UNDER NEW SECTION 11

7.10. *All such claims relating to any financial year must be submitted within one month of the end of that year.*

7.11. *Authorisation of the above payment shall be taken to mean that the RFO is satisfied that the journeys and other allowances have been authorised, that the expenses were properly and necessarily incurred. And that the allowances are properly payable by the council.*

8. LOANS AND INVESTMENTS

8.1. All borrowings shall be effected in the name of the council, after obtaining any necessary borrowing approval. Any application for borrowing approval shall be approved by Council as to terms and purpose. The application for borrowing approval, and subsequent arrangements for the loan shall only be approved by full council.

8.2. Any financial arrangement which does not require formal borrowing approval from the Secretary of State (such as Hire Purchase or Leasing of tangible assets) shall be subject to approval by the full council. In each case a report in writing shall be provided to council in respect of value for money for the proposed transaction.

8.3. The council will arrange with the council's banks and investment providers for the sending of a copy of each statement of account to the Chairman of the council at the same time as one is issued to the Clerk or RFO.

8.4. All loans and investments shall be negotiated in the name of the council and shall be for a set period in accordance with council policy.

8.5. The council shall consider the need for an Investment Strategy and Policy which, if drawn up, shall be in accordance with relevant regulations, proper practices and guidance. Any Strategy and Policy shall be reviewed by the council at least annually.

8.6. All investments of money under the control of the council shall be in the name of the council.

~~8.7.~~ All investment certificates and other documents relating thereto shall be retained in the custody of the RFO.

~~8.8.~~ Payments in respect of short term or long term investments, including transfers between bank accounts held in the same bank, or branch, shall be made in accordance with Regulation 5 (Authorisation of payments) and Regulation 6 (Instructions for payments).

9. INCOME

~~9.1.~~ The collection of all sums due to the council shall be the responsibility of and under the supervision of the RFO.

~~9.2.~~ Particulars of all charges to be made for work done, services rendered or goods supplied shall be agreed annually by the council, notified to the RFO and the RFO shall be responsible for the collection of all accounts due to the council.

9.3. The council will review all fees and charges at least annually, following a report of the Clerk.

~~9.4.~~ Any sums found to be irrecoverable and any bad debts shall be reported to the council and shall be written off in the year.

~~9.5.~~ All sums received on behalf of the council shall be banked intact as directed by the RFO. In all cases, all receipts shall be deposited with the council's bankers with such frequency as the RFO considers necessary.

9.6. The origin of each receipt shall be entered on the paying-in slip.

~~9.7.~~ Personal cheques shall not be cashed out of money held on behalf of the council.

~~9.8.~~ The RFO shall promptly complete any VAT Return that is required. Any repayment claim due in accordance with VAT Act 1994 section 33 shall be made at least annually coinciding with the financial year end.

~~9.9.~~ Where any significant sums of cash are regularly received by the council, the RFO shall take such steps as are agreed by the council to ensure that more than one person is present when the cash is counted in the first instance, that there is a reconciliation to some form of control such as ticket issues, and that appropriate care is taken in the security and safety of individuals banking such cash.

10. ORDERS FOR WORK, GOODS AND SERVICES

10.1. An official order or letter shall be issued for all work, goods and services unless a formal contract is to be prepared or an official order would be inappropriate. Copies of orders shall be retained.

10.2. Order books shall be controlled by the RFO.

10.3. All members and officers are responsible for obtaining value for money at all times. An officer issuing an official order shall ensure as far as reasonable and practicable that the best available terms are obtained in respect of each transaction, usually by obtaining three or more quotations or estimates from appropriate suppliers, subject to any *de minimis* provisions in Regulation 11.1 below.

In the event that three or more quotations have not been received then the RFO may proceed to issue an official order provided that there is a written reason for selecting the lowest of two or the single quote and for orders of :

- *£500 and up to £2,000 the approval of the F&GP chair (or vice chair) is given*
- *£2000 and up to £5,000 the approval of both the F&GP chair and the chair of the Council is given (or their respective vice chairs)*

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- *Above £5,000 the matter needs to be approved by Council*

10.4. Where the lowest quote is not recommended for approval then Council approval is needed.

10.5. A member may not issue an official order or make any contract on behalf of the council.

10.6. The RFO shall verify the lawful nature of any proposed purchase before the issue of any order, and in the case of new or infrequent purchases or payments, the RFO shall ensure that the statutory authority shall be reported to the meeting at which the order is approved so that the minutes can record the power being used.

11. CONTRACTS

11.1. Procedures as to contracts are laid down as follows:

a. Every contract shall comply with these financial regulations, and no exceptions shall be made otherwise than in an emergency provided that this regulation need not apply to contracts which relate to items (i) to (vi) below:

i. for the supply of gas, electricity, water, sewerage and telephone services;

ii. for specialist services such as are provided by solicitors, accountants, surveyors and planning consultants;

iii. for work to be executed or goods or materials to be supplied which consist of repairs to or parts for existing machinery or equipment or plant;

iv. for work to be executed or goods or materials to be supplied which constitute an extension of an existing contract by the council;

v. for additional audit work of the external auditor up to an estimated value of £500 (in excess of this sum the Clerk and RFO shall act after consultation with the Chairman and Vice Chairman of council); and

vi. for goods or materials proposed to be purchased which are proprietary articles and / or are only sold at a fixed price.

b. Where the council intends to procure or award a public supply contract, public service contract or public works contract as defined by The Public Contracts Regulations 2015 ("the Regulations") which is valued at £25,000 or more, the council shall comply with the relevant requirements of the Regulations[2].

c. The full requirements of The Regulations, as applicable, shall be followed in respect of the tendering and award of a public supply contract, public service contract or public works contract which exceed thresholds in The Regulations set by the Public Contracts Directive 2014/24/EU (which may change from time to time)[3].

d. Such invitation to tender shall state the general nature of the intended contract and the Clerk shall obtain the necessary technical assistance to prepare a specification in appropriate cases. The invitation shall in addition state that tenders must be addressed to the Clerk in the ordinary course of post. Each tendering firm shall be supplied with a specifically marked envelope in which the tender is to be sealed and remain sealed until the prescribed date for opening tenders for that contract.

e. All sealed tenders shall be opened at the same time on the prescribed date by the Clerk in the presence of at least one member of council.

f. If less than three tenders are received for contracts above £25,000 or if all the tenders are identical the council may make such arrangements as it thinks fit for procuring the goods or materials or executing the works.

g. Any invitation to tender issued under this regulation shall be subject to Standing Order 18 and shall refer to the terms of the Bribery Act 2010.

h. When it is to enter into a contract of less than £25,000 in value for the supply of goods or materials or for the execution of works or specialist services other than such goods, materials, works or specialist services as are excepted as set out in paragraph (a) the Clerk shall obtain 3 quotations (priced descriptions of the proposed supply); where the value is below £3,000 and above £100 the Clerk shall strive to obtain 3 estimates. Otherwise, Regulation 10.3 above shall apply.

i. The council shall not be obliged to accept the lowest or any tender, quote or estimate.

j. Should it occur that the council, or duly delegated committee, does not accept any tender, quote or estimate, the work is not allocated and the council requires further pricing, provided that the specification does not change, no person shall be permitted to submit a later tender, estimate or quote who was present when the original decision making process was being undertaken.

k. The European Union Procurement Directive shall apply and the terms of the Public Contracts Regulations 2015 and the Utilities Contracts Regulations 2006 including thresholds shall be followed.

2 The Regulations require councils to use the Contracts Finder website to advertise contract opportunities, set out the procedures to be followed in awarding new contracts and to publicise the award of new contracts
3 Thresholds currently applicable are:
- a. *For public supply and public service contracts £181,302*
- b. *For public works contracts £4,551,413*
- c. *Public contract – supply of gas, heat, electricity, drinking water, transport services or postal services £363,424*
- d. *Social and other specific services contract £820,370*

12. PAYMENTS UNDER CONTRACTS FOR BUILDING OR OTHER CONSTRUCTION WORKS

12.1. Payments on account of the contract sum shall be made within the time specified in the contract by the RFO upon authorised certificates of the architect or other consultants engaged to supervise the contract (subject to any percentage withholding as may be agreed in the particular contract).

12.2. Where contracts provide for payment by instalments the RFO shall maintain a record of all such payments. In any case where it is estimated that the total cost of work carried out under a contract, excluding agreed variations, will exceed the contract sum of 5% or more a report shall be submitted to the council.

12.3. Any variation to a contract or addition to or omission from a contract must be approved by the council and Clerk to the contractor in writing, the council being informed where the final cost is likely to exceed the financial provision.

13. STORES AND EQUIPMENT

13.1. The officer in charge of each section shall be responsible for the care and custody of stores and equipment in that section.

13.2. Delivery notes shall be obtained in respect of all goods received into store or otherwise delivered and goods must be checked as to order and quality at the time delivery is made.

13.3. Stocks shall be kept at the minimum levels consistent with operational requirements.

13.4. The RFO shall be responsible for periodic checks of stocks and stores at least annually.

14. ASSETS, PROPERTIES AND ESTATES

14.1. The Clerk shall make appropriate arrangements for the custody of all title deeds and Land Registry Certificates of properties held by the council. The RFO shall ensure a record is maintained of all properties held by the council, recording the location, extent, plan, reference, purchase details, nature of the interest, tenancies granted, rents payable and purpose for which held in accordance with Accounts and Audit Regulations.

14.2. No tangible moveable property shall be purchased or otherwise acquired, sold, leased or otherwise disposed of, without the authority of the council, together with any other consents required by law, save where the estimated value of any one item of tangible movable property does not exceed £250.

14.3. No real property (interests in land) shall be sold, leased or otherwise disposed of without the authority of the council, together with any other consents required by law, In each case a report in writing shall be provided to council in respect of valuation and surveyed condition of the property (including matters such as planning permissions and covenants) together with a proper business case (including an adequate level of consultation with the electorate).

14.4. No real property (interests in land) shall be purchased or acquired without the authority of the full council. In each case a report in writing shall be provided to council in respect of valuation and surveyed condition of the property (including matters such as planning permissions and covenants) together with a proper business case (including an adequate level of consultation with the electorate).

14.5. Subject only to the limit set in Reg. 14.2 above, no tangible moveable property shall be purchased or acquired without the authority of the full council. In each case a report in writing shall be provided to council with a full business case.

14.6. The RFO shall ensure that an appropriate and accurate Register of Assets and Investments is kept up to date. The continued existence of tangible assets shown in the Register shall be verified at least annually, possibly in conjunction with a health and safety inspection of assets.

15. INSURANCE

15.1. Following the annual risk assessment (per Financial Regulation 17), the RFO shall effect all insurances and negotiate all claims on the council's insurers.

15.2. The RFO shall identify all new risks, properties or vehicles which require to be insured and of any alterations affecting existing insurances.

15.3. The RFO shall keep a record of all insurances effected by the council and the property and risks covered thereby and annually review it.

15.4. The RFO shall be notified of any loss liability or damage or of any event likely to lead to a claim, and shall report these to council at the next available meeting.

15.5. All appropriate members and employees of the council shall be included in a suitable form of security or fidelity guarantee insurance which shall cover the maximum risk exposure as determined annually by the council.

16. RISK MANAGEMENT

16.1. The council is responsible for putting in place arrangements for the management of risk. The Clerk shall prepare, for approval by the council, risk management policy statements in respect of all activities of the council. Risk policy statements and consequential risk management arrangements shall be reviewed by the council at least annually.

16.2. When considering any new activity, the Clerk shall prepare a draft risk assessment including risk management proposals for consideration and adoption by the council.

16.3. All appropriate members and employees of the council shall be included in a suitable form of security or fidelity guarantee insurance which shall cover the maximum risk exposure as determined by the council. NOT INCLUDED IN NEW REGS

17. SUSPENSION AND REVISION OF FINANCIAL REGULATIONS

17.1. It shall be the duty of the council to review the Financial Regulations of the council from time to time. The Clerk shall make arrangements to monitor changes in legislation or proper practices and shall advise the council of any requirement for a consequential amendment to these financial regulations.

17.2. 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.

NEW MODEL

[ENTER COUNCIL NAME] FINANCIAL REGULATIONS

Contents

These Financial Regulations were adopted by the council at its meeting held on [enter date].

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1. General

1.1 1.1. These Financial Regulations govern the financial management of the council and may only be amended or varied by resolution of the council. They are one of the council's governing documents and shall be observed in conjunction with the council's Standing Orders.

1.2. Councillors are expected to follow these regulations and not to entice employees to breach them. Failure to follow these regulations brings the office of councillor into disrepute.

1.6= 1.3. Wilful breach of these regulations by an employee may result in disciplinary proceedings.

1.4. In these Financial Regulations:

1.15

- 'Accounts and Audit Regulations' means the regulations issued under Sections 32, 43(2) and 46 of the Local Audit and Accountability Act 2014, or any superseding legislation, and then in force, unless otherwise specified.
- "Approve" refers to an online action, allowing an electronic transaction to take place.
- "Authorise" refers to a decision by the council, or a committee or an officer, to allow something to happen.
- 'Proper practices' means those set out in *The Practitioners' Guide*
- *Practitioners' Guide* refers to the guide issued by the Joint Panel on Accountability and Governance (JPAG) and published by NALC in England or Governance and Accountability for Local Councils in Wales – A Practitioners Guide jointly published by One Voice Wales and the Society of Local Council Clerks in Wales.
- 'Must' and **bold text** refer to a statutory obligation the council cannot change.
- 'Shall' refers to a non-statutory instruction by the council to its members and staff.

1.8= 1.5. The Responsible Financial Officer (RFO) holds a statutory office, appointed by the council. [The Clerk has been appointed as RFO and these regulations apply accordingly.] The RFO;

1.9

- acts under the policy direction of the council;
- administers the council's financial affairs in accordance with all Acts, Regulations and proper practices;
- determines on behalf of the council its accounting records and control systems;
- ensures the accounting control systems are observed;
- ensures the accounting records are kept up to date;
- seeks economy, efficiency and effectiveness in the use of council resources; and
- produces financial management information as required by the council.

1.13= 1.6. **The council must not delegate any decision regarding:**

- **setting the final budget or the precept (council tax requirement);**
- **the outcome of a review of the effectiveness of its internal controls**
- **approving accounting statements;**
- **approving an annual governance statement;**
- **borrowing;**
- **declaring eligibility for the General Power of Competence; and**
- **addressing recommendations from the internal or external auditors**

1.14= 1.7. In addition, the council shall:

- determine and regularly review the bank mandate for all council bank accounts;
- authorise any grant or single commitment in excess of [£5,000]; and MISSING

2. Risk management and internal control

16.1 2.1. **The council must ensure that it has a sound system of internal control, which delivers effective financial, operational and risk management.**

16.1= 2.2. The Clerk [with the RFO] shall prepare, for approval by [the council], a risk management policy covering all activities of the council. This policy and consequential risk management arrangements shall be reviewed by the council at least annually.

16.2= 2.3. When considering any new activity, the Clerk [with the RFO] shall prepare a draft risk assessment including risk management proposals for consideration by the council.

2.4. **At least once a year, the council must review the effectiveness of its system of internal control, before approving the Annual Governance Statement.**

2.5. **The accounting control systems determined by the RFO must include measures to:**

- **ensure that risk is appropriately managed;**
- **ensure the prompt, accurate recording of financial transactions;**
- **prevent and detect inaccuracy or fraud; and**
- **allow the reconstitution of any lost records;**
- **identify the duties of officers dealing with transactions and**
- **ensure division of responsibilities.**

* 2.2 2.6. At least [once in each quarter], and at each financial year end, a member other than the Chair {or a cheque signatory} shall be appointed to verify bank reconciliations (for all accounts) produced by the RFO. The member shall sign and date the reconciliations and the original bank statements (or similar document) as evidence

* Potential Problem

of this. This activity, including any exceptions, shall be reported to and noted by the council {Finance Committee}.

2.7. Regular back-up copies shall be made of the records on any council computer and stored either online or in a separate location from the computer. The council shall put measures in place to ensure that the ability to access any council computer is not lost if an employee leaves or is incapacitated for any reason.

3. Accounts and audit

2.1= ✓ 3.1. All accounting procedures and financial records of the council shall be determined by the RFO in accordance with the Accounts and Audit Regulations.

3.2. **The accounting records determined by the RFO must be sufficient to explain the council's transactions and to disclose its financial position with reasonably accuracy at any time. In particular, they must contain:**

- **day-to-day entries of all sums of money received and expended by the council and the matters to which they relate;**
- **a record of the assets and liabilities of the council;**

2.3 ✓ 3.3. The accounting records shall be designed to facilitate the efficient preparation of the accounting statements in the Annual {Governance and Accountability} Return.

2.3= ✓ 3.4. The RFO shall complete and certify the annual Accounting Statements of the council contained in the Annual {Governance and Accountability} Return in accordance with proper practices, as soon as practicable after the end of the financial year. Having certified the Accounting Statements, the RFO shall submit them (with any related documents) to the council, within the timescales required by the Accounts and Audit Regulations.

2.4= ✓ 3.5. **The council must ensure that there is an adequate and effective system of internal audit of its accounting records and internal control system in accordance with proper practices.**

2.4= ✓ 3.6. **Any officer or member of the council must make available such documents and records as the internal or external auditor consider necessary for the purpose of the audit** and shall, as directed by the council, supply the RFO, internal auditor, or external auditor with such information and explanation as the council considers necessary.

2.5 ✓ 3.7. The internal auditor shall be appointed by [the council] and shall carry out their work to evaluate the effectiveness of the council's risk management, control and governance processes in accordance with proper practices specified in the Practitioners' Guide. EXPANDED

3.8. The council shall ensure that the internal auditor:

- 2.6= is competent and independent of the financial operations of the council;
- 2.4= reports to council in writing, or in person, on a regular basis with a minimum of one written report during each financial year;

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2.6= • can demonstrate competence, objectivity and independence, free from any actual or perceived conflicts of interest, including those arising from family relationships; and

2.6= • has no involvement in the management or control of the council

2.7= 3.9. ✓ Internal or external auditors may not under any circumstances:

- ✓ perform any operational duties for the council;
- ✓ initiate or approve accounting transactions;
- EXTRA provide financial, legal or other advice including in relation to any future transactions; or
- ✓ direct the activities of any council employee, except to the extent that such employees have been appropriately assigned to assist the internal auditor.

2.8= ✓ 3.10. For the avoidance of doubt, in relation to internal audit the terms ‘independent’ and ‘independence’ shall have the same meaning as described in The Practitioners Guide.

2.9= ✓ 3.11. The RFO shall make arrangements for the exercise of electors’ rights in relation to the accounts, including the opportunity to inspect the accounts, books, and vouchers and display or publish any notices and documents required by the Local Audit and Accountability Act 2014, or any superseding legislation, and the Accounts and Audit Regulations.

UPDATED

2.10= ✓ 3.12. The RFO shall, without undue delay, bring to the attention of all councillors any correspondence or report from internal or external auditors.

4. **Budget and precept**

3.4 ✓ 4.1. **Before setting a precept, the council must calculate its [council tax (England)/budget (Wales)] requirement for each financial year by preparing and approving a budget, in accordance with The Local Government Finance Act 1992 or succeeding legislation.**

3.1 ✓ 4.2. Budgets for salaries and wages, including employer contributions shall be reviewed by [the council] at least annually in [October] for the following financial year and the final version shall be evidenced by a hard copy schedule signed by the Clerk and the [Chair of the Council or relevant committee]. {The RFO will inform committees of any salary implications before they consider their draft their budgets.}

3.2 + 3.3 ✓ 4.3. No later than [month] each year, the RFO shall prepare a draft budget with detailed estimates of all [receipts and payments/income and expenditure] for the following financial year {along with a forecast for the following [three financial years]}, taking account of the lifespan of assets and cost implications of repair or replacement. EXPANDED

4.3= EMR ✓ 4.4. Unspent budgets for completed projects shall not be carried forward to a subsequent year. {Unspent funds for partially completed projects may only be carried forward (by placing them in an earmarked reserve) with the formal approval of the full council.}

4.5. Each committee (if any) shall review its draft budget and submit any proposed amendments to the council {finance committee} not later than the end of [November] each year.

4.6. The draft budget {with any committee proposals and [three-year]} forecast, including any recommendations for the use or accumulation of reserves, shall be considered by the {finance committee and a recommendation made to the} council.

4.7. Having considered the proposed budget and [three-year] forecast, the council shall determine its [council tax (England)/budget (Wales)] requirement by setting a budget. The council shall set a precept for this amount no later than [the end of January] for the ensuing financial year.

NEW 4.8. **Any member with council tax unpaid for more than two months is prohibited from voting on the budget or precept by Section 106 of the Local Government Finance Act 1992 and must and must disclose at the start of the meeting that Section 106 applies to them.**

4.9. The RFO shall **issue the precept to the billing authority no later than the end of February** and supply each member with a copy of the agreed annual budget.

4.10. The agreed budget provides a basis for monitoring progress during the year by comparing actual spending and income against what was planned.

4.11. Any addition to, or withdrawal from, any earmarked reserve shall be agreed by the council {or relevant committee}.

5. Procurement

10.3 5.1. **Members and officers are responsible for obtaining value for money at all times.** Any officer procuring goods, services or works should ensure, as far as practicable, that the best available terms are obtained, usually by obtaining prices from several suppliers.

5.2. The RFO should verify the lawful nature of any proposed purchase before it is made and in the case of new or infrequent purchases, should ensure that the legal power being used is reported to the meeting at which the order is authorised and also recorded in the minutes.

5.3. Every contract shall comply with these the council's Standing Orders and these Financial Regulations and no exceptions shall be made, except in an emergency.

11.1 c = 5.4. **For a contract for the supply of goods, services or works where the estimated value will exceed the thresholds set by Parliament, the full requirements of The Public Contracts Regulations 2015 or any superseding legislation ("the Legislation"), must be followed in respect of the tendering, award and notification of that contract.**

5.5. Where the estimated value is below the Government threshold, the council shall (with the exception of items listed in paragraph 6.12) obtain prices as follows:

5.6. For contracts estimated to exceed [£60,000] including VAT, the Clerk shall {seek formal tenders from at least [three] suppliers agreed by [the council]} OR {advertise an open invitation for tenders in compliance with any relevant provisions of the Legislation}. Tenders shall be invited in accordance with Appendix 1.

5.7. **For contracts estimated to be over £30,000 including VAT, the council must comply with any requirements of the Legislation[1] regarding the advertising of contract opportunities and the publication of notices about the award of contracts.**

11.1 h

5.8. For contracts greater than [£3,000] excluding VAT the Clerk [or RFO] shall seek at least [3] fixed-price quotes;

5.9. where the value is between [£500] and [£3,000] excluding VAT, the Clerk [or RFO] shall try to obtain 3 estimates {which might include evidence of online prices, or recent prices from regular suppliers.}

5.10. For smaller purchases, [the clerk] shall seek to achieve value for money.

5.11. **Contracts must not be split into smaller lots to avoid compliance with these rules.**

11.1 5.12. The requirement to obtain competitive prices in these regulations need not apply to contracts that relate to items (i) to (iv) below:

ii = i. specialist services, such as legal professionals acting in disputes;

iii = ii. repairs to, or parts for, existing machinery or equipment;

iv = iii. works, goods or services that constitute an extension of an existing contract;

vi = iv. goods or services that are only available from one supplier or are sold at a fixed price.

5.13. When applications are made to waive this financial regulation to enable a price to be negotiated without competition, the reason should be set out in a recommendation to the council {or relevant committee}. Avoidance of competition is not a valid reason.

11.1 i = 5.14. The council shall not be obliged to accept the lowest or any tender, quote or estimate.

5.15. Individual purchases within an agreed budget for that type of expenditure may be authorised by:

- [the Clerk], under delegated authority, for any items below [£500] excluding VAT.
- the Clerk, in consultation with the Chair of the Council {or Chair of the appropriate committee}, for any items below [£2,000] excluding VAT.
- {a duly delegated committee of the council for all items of expenditure within their delegated budgets for items under [£5,000] excluding VAT}
- {in respect of grants, a duly authorised committee within any limits set by council and in accordance with any policy statement agreed by the council.}
- the council for all items over [£5,000];

[1] The Regulations require councils to use the Contracts Finder website if they advertise contract opportunities and also to publicise the award of contracts over £30,000 including VAT, regardless of whether they were advertised.

Such authorisation must be supported by a minute (in the case of council or committee decisions) or other auditable evidence trail.

5.16. No individual member, or informal group of members may issue an official order {unless instructed to do so in advance by a resolution of the council} or make any contract on behalf of the council.

5.17. No expenditure may be authorised that will exceed the budget for that type of expenditure other than by resolution of the council {or a duly delegated committee acting within its Terms of Reference} except in an emergency.

5.18. In cases of serious risk to the delivery of council services or to public safety on council premises, the clerk may authorise expenditure of up to [£2,000] excluding VAT on repair, replacement or other work that in their judgement is necessary, whether or not there is any budget for such expenditure. The Clerk shall report such action to the Chair as soon as possible and to [the council] as soon as practicable thereafter.

5.19. No expenditure shall be authorised, no contract entered into or tender accepted in relation to any major project, unless [the council] is satisfied that the necessary funds are available and that where a loan is required, Government borrowing approval has been obtained first.

5.20. An official order or letter shall be issued for all work, goods and services {above [£250] excluding VAT} unless a formal contract is to be prepared or an official order would be inappropriate. Copies of orders shall be retained, along with evidence of receipt of goods.

5.21. Any ordering system can be misused and access to them shall be controlled by [the RFO].

6. Banking and payments

5.1= ✓6.1. The council's banking arrangements, including the bank mandate, shall be made by the RFO and authorised by the council; banking arrangements shall not be delegated to a committee. The council has resolved to bank with [name bank]. The arrangements shall be reviewed [annually] for security and efficiency. (WAS REGULAR)

6.2. The council must have safe and efficient arrangements for making payments, to safeguard against the possibility of fraud or error. Wherever possible, more than one person should be involved in any payment, for example by dual online authorisation or dual cheque signing. Even where a purchase has been authorised, the payment must also be authorised and only authorised payments shall be approved or signed to allow the funds to leave the council's bank.

5.3 5.4 ✓6.3. All invoices for payment should be examined for arithmetical accuracy, analysed to the appropriate expenditure heading and verified to confirm that the work, goods or services were received, checked and represent expenditure previously authorised by the council before being certified by [the RFO]. {Where the certification of invoices is done as a batch, this shall include a statement by the RFO that all invoices listed have been 'examined, verified and certified' by the RFO}.

5.2 6.4. Personal payments (including salaries, wages, expenses and any payment made in relation to the termination of employment) may be summarised to avoid disclosing any personal information.

5.2 6.5. All payments shall be made by [online banking/cheque], in accordance with a resolution of the council {or duly delegated committee}{or a delegated decision by an officer}, unless [the council] resolves to use a different payment method.

5.6= 6.6. {For each financial year [the RFO] may draw up a schedule of regular payments due in relation to a continuing contract or obligation (such as Salaries, PAYE, National Insurance, pension contributions, rent, rates, regular maintenance contracts and similar items), which the council {or a duly delegated committee} may authorise in advance for the year}.

5.7= 6.7. {A copy of this schedule of regular payments shall be signed by [two members] on each and every occasion when payment is made - to reduce the risk of duplicate payments.}

6.8. {A list of such payments shall be reported to the next appropriate meeting of the council or Finance Committee} for information only.

5.5 6.9. The Clerk and RFO shall have delegated authority to authorise payments {only} in the following circumstances:

i. {any payments of up to [£500] excluding VAT, within an agreed budget}.

ii. payments of up to [£2,000] excluding VAT in cases of serious risk to the delivery of council services or to public safety on council premises.

EXPANDED + CLARITY

iii. any payment necessary to avoid a charge under the Late Payment of Commercial Debts (Interest) Act 1998 {or to comply with contractual terms}, where the due date for payment is before the next scheduled meeting of [the council], where the [Clerk and RFO] certify that there is no dispute or other reason to delay payment, provided that a list of such payments shall be submitted to the next appropriate meeting of council {or finance committee}.

iv. Fund transfers within the councils banking arrangements up to the sum of [£10,000], provided that a list of such payments shall be submitted to the next appropriate meeting of council [or finance committee].

6.10. The RFO shall present a schedule of payments requiring authorisation, forming part of the agenda for the meeting, together with the relevant invoices, to the council {or finance committee}. The council {or committee} shall review the schedule for compliance and, having satisfied itself, shall authorise payment by resolution. The authorised schedule shall be initialled immediately below the last item by the person chairing the meeting. A detailed list of all payments shall be disclosed within or as an attachment to the minutes of that meeting.

7. Electronic payments

6.15= 7.1. Where internet banking arrangements are made with any bank, [the RFO] shall be appointed as the Service Administrator. The bank mandate agreed by the council shall identify [a number of] councillors who will be authorised to approve

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transactions on those accounts and a minimum of two people will be involved in any online approval process. {The Clerk may be an authorised signatory, but no signatory should be involved in approving any payment to themselves.}

6.16? 7.2. All authorised signatories shall have access to view the council's bank accounts online.

6.12 = 7.3. No employee or councillor shall disclose any PIN or password, relevant to the council or its banking, to anyone not authorised in writing by the council or a duly delegated committee.

7.4. The Service Administrator shall set up all items due for payment online. A list of payments for approval, together with copies of the relevant invoices, shall be sent [by email] to [two] authorised signatories.

7.5. In the prolonged absence of the Service Administrator [an authorised signatory] shall set up any payments due before the return of the Service Administrator.

7.6. Two [councillors who are] authorised signatories shall check the payment details against the invoices before approving each payment using the online banking system.

6.10 = 7.7. Evidence shall be retained showing which members approved the payment online {and a printout of the transaction confirming that the payment has been made shall be appended to the invoice for audit purposes}.

7.8. A full list of all payments made in a month shall be provided to the next [council] meeting {and appended to the minutes}.

6.7 = 7.9. With the approval of [the council] in each case, regular payments (such as gas, electricity, telephone, broadband, water, National Non-Domestic Rates, refuse collection, pension contributions and HMRC payments) may be made by variable direct debit, provided that the instructions are [signed/approved online] by [two authorised members]. The approval of the use of each variable direct debit shall be reviewed by [the council] at least every two years.

6.9 = 7.10. Payment may be made by BACS or CHAPS by resolution of [the council] provided that each payment is approved online by [two authorised bank signatories], evidence is retained and any payments are reported to [the council] at the next meeting. The approval of the use of BACS or CHAPS shall be renewed by resolution of the council at least every two years.

6.8? 7.11. If thought appropriate by the council, regular payments of fixed sums may be made by banker's standing order, provided that the instructions are signed {or approved online} by [two members], evidence of this is retained and any payments are reported to council when made. The approval of the use of a banker's standing order shall be reviewed by [the council] at least every two years.

7.12. Account details for suppliers may only be changed upon written notification by the supplier verified by [two of] the Clerk and [the RFO] [a member]. This is a potential area for fraud and the individuals involved should ensure that any change is genuine. Data held should be checked with suppliers every [two years].

6.14= 7.13. Members and officers shall ensure that any computer used for the council's financial business has adequate security, with anti-virus, anti-spyware and firewall software installed and regularly updated.

7.14. Remembered password facilities {other than secure password stores requiring separate identity verification} should not be used on any computer used for council banking.

8. Cheque payments

6.4 8.1. Cheques or orders for payment in accordance in accordance with a resolution or delegated decision shall be signed by [two members]{and countersigned by the Clerk}.

6.4= 8.2. A signatory having a family or business relationship with the beneficiary of a payment shall not, under normal circumstances, be a signatory to that payment.

6.5= 8.3. To indicate agreement of the details on the cheque with the counterfoil and the invoice or similar documentation, the signatories shall also initial the cheque counterfoil and invoice.

6.6= 8.4. {Cheques or orders for payment shall not normally be presented for signature other than at, or immediately before or after a council {or committee} meeting}. Any signatures obtained away from council meetings shall be reported to the council {or Finance Committee} at the next convenient meeting.

9. Payment cards

6.18= 9.1. Any Debit Card issued for use will be specifically restricted to [the Clerk and the RFO] and will also be restricted to a single transaction maximum value of [£500] unless authorised by council or finance committee in writing before any order is placed.

6.19= 9.2. A pre-paid debit card may be issued to employees with varying limits. These limits will be set by [the council]. Transactions and purchases made will be reported to [the council] and authority for topping-up shall be at the discretion of [the council].

6.20= 9.3. Any corporate credit card or trade card account opened by the council will be specifically restricted to use by the Clerk {and RFO} {specify other officers} and any balance shall be paid in full each month.

6.20= 9.4. Personal credit or debit cards of members or staff shall not be used {under any circumstances.} OR {except for expenses of up to [£250] including VAT, incurred in accordance with council policy.}

10. Petty Cash

6.21 10.1. {The council will not maintain any form of cash float. All cash received must be banked intact. Any payments made in cash by the Clerk [or RFO] (for example for postage or minor stationery items) shall be refunded on a regular basis, at least quarterly.} **OR** {The RFO shall maintain a petty cash [float/imprest account] of [£250] and may provide petty cash to officers for the purpose of defraying operational and other expenses.

NEED TO SELECT WHETHER TO HAVE PETTY CASH!

+ NEW RULES

a) Vouchers for payments made from petty cash shall be kept, along with receipts to substantiate every payment.

b) Cash income received must not be paid into the petty cash float but must be separately banked, as provided elsewhere in these regulations.

c) Payments to maintain the petty cash float shall be shown separately on any schedule of payments presented for approval.}

11. Payment of salaries and allowances

7.1 11.1. **As an employer, the council must make arrangements to comply with the statutory requirements of PAYE legislation.**

7.9 11.2. **Councillors allowances (where paid) are also liable to deduction of tax under PAYE rules and must be taxed correctly before payment.**

7.3 11.3. Salary rates shall be agreed by the council, or a duly delegated committee. No changes shall be made to any employee's gross pay, emoluments, or terms and conditions of employment without the prior consent of the council {or relevant committee}.

7.2= 11.4. Payment of salaries shall be made, after deduction of tax, national insurance, pension contributions and any similar statutory or discretionary deductions, on the dates stipulated in employment contracts.

7.2 11.5. Deductions from salary shall be paid to the relevant bodies within the required timescales, provided that each payment is reported, as set out in these regulations above.

7.4 11.6. Each payment to employees of net salary and to the appropriate creditor of the statutory and discretionary deductions shall be recorded in a payroll control account or other separate confidential record, with the total of such payments each calendar month reported in the cashbook. Payroll reports will be reviewed by [the finance committee] to ensure that the correct payments have been made.

7.7 = 11.7. Any termination payments shall be supported by a report to the council, setting out a clear business case. Termination payments shall only be authorised by the full council.

7.8 = 11.8. Before employing interim staff, the council must consider a full business case.

12. Loans and investments

8.1 12.1. Any application for Government approval to borrow money and subsequent arrangements for a loan must be authorised by the full council and recorded in the minutes. All borrowing shall be in the name of the council, after obtaining any necessary approval.

8.2 12.2. Any financial arrangement which does not require formal borrowing approval from the [Secretary of State/Welsh Assembly Government] (such as Hire Purchase, Leasing of tangible assets or loans to be repaid within the financial year) must be authorised by the full council, following a written report on the value for money of the proposed transaction.

8.3 12.3. The council shall consider the requirement for an Investment Strategy and Policy in accordance with Statutory Guidance on Local Government Investments, which must

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written be in accordance with relevant regulations, proper practices and guidance. Any Strategy and Policy shall be reviewed by the council at least annually.

8.4= ✓12.4. All investment of money under the control of the council shall be in the name of the council.

8.7= ✓12.5. All investment certificates and other documents relating thereto shall be retained in the custody of the RFO.

8.8= 12.6. Payments in respect of short term or long-term investments, including transfers between bank accounts held in the same bank, shall be made in accordance with these regulations.

13. Income

9.1= ✓13.1. The collection of all sums due to the council shall be the responsibility of and under the supervision of the RFO.

9.2 ✓13.2. The council will review all fees and charges for work done, services provided, or goods sold at least annually as part of the budget-setting process, following a report of the Clerk. [The RFO] shall be responsible for the collection of all amounts due to the council.

9.4 = ✓13.3. Any sums found to be irrecoverable and any bad debts shall be reported to the council by [the RFO] and shall be written off in the year. The council's approval shall be shown in the accounting records.

9.5= ✓13.4. All sums received on behalf of the council shall be deposited intact with the council's bankers, with such frequency as the RFO considers necessary. The origin of each receipt shall clearly be recorded on the paying-in slip or other record.

9.7= ✓13.5. Personal cheques shall not be cashed out of money held on behalf of the council.

9.8 ✓13.6. {The RFO shall ensure that VAT is correctly recorded in the council's accounting software software and that any VAT Return required is submitted form the software by the due date}. OR {Any repayment claim under section 33 of the VAT Act 1994 shall be made {quarterly where the claim exceeds [£100] and} at least annually at the end of the financial year.} EXPANDED

9.9= ✓13.7. {Where significant sums of cash are regularly received by the council, the RFO shall ensure that more than one person is present when the cash is counted in the first instance, that there is a reconciliation to some form of control record such as ticket issues, and that appropriate care is taken for the security and safety of individuals banking such cash.}

NEW 13.8. {Any income that is the property of a charitable trust shall be paid into a charitable bank account. Instructions for the payment of funds due from the charitable trust to the council (to meet expenditure already incurred by the authority) will be given by the Managing Trustees of the charity meeting separately from any council meeting.}

14. Payments under contracts for building or other construction works

MERGED 12.1+12.2 14.1. Where contracts provide for payment by instalments the RFO shall maintain a record of all such payments, which shall be made within the time specified in the

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contract based on signed certificates from the architect or other consultant engaged to supervise the works.

12.3= 14.2. Any variation of, addition to or omission from a contract must be authorised by [the Clerk] to the contractor in writing, with the council being informed where the final cost is likely to exceed the contract sum by 5% or more, or likely to exceed the budget available. FROM 12.2 OF OLD

15. Stores and equipment

13.1= 15.1. {[The officer in charge of each section] shall be responsible for the care and custody of stores and equipment [in that section].}

13.2= 15.2. Delivery notes shall be obtained in respect of all goods received into store or otherwise delivered and goods must be checked as to order and quality at the time delivery is made.

13.3= 15.3. {Stocks shall be kept at the minimum levels consistent with operational requirements.}

13.4= 15.4. {The RFO shall be responsible for periodic checks of stocks and stores, at least annually.}

16. Assets, properties and estates

14.1= MERGED 16.1. The Clerk shall make arrangements for the safe custody of all title deeds and Land Registry Certificates of properties held by the council.

14.1= 14.6= 16.2. The RFO shall ensure that an appropriate and accurate Register of Assets and Investments is kept up to date, with a record of all properties held by the council, their location, extent, plan, reference, purchase details, nature of the interest, tenancies granted, rents payable and purpose for which held, in accordance with Accounts and Audit Regulations.

16.3. The continued existence of tangible assets shown in the Register shall be verified at least annually, possibly in conjunction with a health and safety inspection of assets.

14.3 14.4 14.2 MERGED 16.4. No interest in land shall be purchased or otherwise acquired, sold, leased or otherwise disposed of without the authority of the council, together with any other consents required by law. In each case a written report shall be provided to council in respect of valuation and surveyed condition of the property (including matters such as planning permissions and covenants) together with a proper business case (including an adequate level of consultation with the electorate where required by law).

(14.2)? 16.5 No tangible moveable property shall be purchased or otherwise acquired, sold, leased or otherwise disposed of, without the authority of the council, together with any other consents required by law, except where the estimated value of any one item does not exceed [£500]. In each case a written report shall be provided to council with a full business case.

17. Insurance

15.3= 17.1. The RFO shall keep a record of all insurances effected by the council and the property and risks covered, reviewing these annually before the renewal date in conjunction with the council's review of risk management.

15.2= 17.2. The Clerk shall give prompt notification to [the RFO] of all new risks, properties or vehicles which require to be insured and of any alterations affecting existing insurances.

{15.4= {15.1 17.3. The RFO shall be notified of any loss, liability, damage or event likely to lead to a claim, and shall report these to [the council] at the next available meeting. The RFO shall negotiate all claims on the council's insurers {in consultation with the Clerk}.

15.5= 17.4. All appropriate members and employees of the council shall be included in a suitable form of security or fidelity guarantee insurance which shall cover the maximum risk exposure as determined [annually] by the council, or duly delegated committee.

18. [Charities]

18.1. Where the council is sole managing trustee of a charitable body the Clerk and RFO shall ensure that separate accounts are kept of the funds held on charitable trusts and separate financial reports made in such form as shall be appropriate, in accordance with Charity Law and legislation, or as determined by the Charity Commission. The Clerk and RFO shall arrange for any audit or independent examination as may be required by Charity Law or any Governing Document.]

19. Suspension and revision of Financial Regulations

17.1= 19.1. The council shall review these Financial Regulations [annually] and following any change of clerk or RFO. The Clerk shall monitor changes in legislation or proper practices and advise the council of any need to amend these Financial Regulations.

17.2= 19.2. The council may, by resolution 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 presented to all members. Suspension does not disapply any legislation or permit the council to act unlawfully.

NEW 19.3. The council may temporarily amend these Financial Regulations by a duly notified resolution, to cope with periods of absence, local government reorganisation, national restrictions or other exceptional circumstances.

Appendix 1 - Tender process

1) Any invitation to tender shall state the general nature of the intended contract and the Clerk shall obtain the necessary technical assistance to prepare a specification in appropriate cases.
2) The invitation shall in addition state that tenders must be addressed to the Clerk in the ordinary course of post, unless an electronic tendering process has been agreed by the council.
3) Where a postal process is used, each tendering firm shall be supplied with a specifically marked envelope in which the tender is to be sealed and remain sealed until the prescribed date for opening tenders for that contract. All sealed tenders shall be opened at the same time on the prescribed date by the Clerk in the presence of at least one member of council.
4) Where an electronic tendering process is used, the council shall use a specific email address that will be monitored to ensure that nobody accesses any tender before the expiry of the deadline for submission.
5) Any invitation to tender issued under this regulation shall be subject to Standing Order [insert reference of the council's relevant standing order] and shall refer to the terms of the Bribery Act 2010.
6) Where the council, or duly delegated committee, does not accept any tender, quote or estimate, the work is not allocated and the council requires further pricing, no person shall be permitted to submit a later tender, estimate or quote who was present when the original decision-making process was being undertaken.

APPENDIX B

	Risk	Impact	Chance 1= v.low 2= low 3= neutral 4= high 5= v.high	Severity 1= v.low 2= low 3= neutral 4= high 5= v.high	Score Chance x Severity	Management / Control of Risk	Chance - MITIGATION	New Score Chance x Severity	Review Frequency & Responsible Person
1	Physical injury or property loss to staff, contractor or member of the public	Harm to individuals	4	5	20	Undertake safety assessments, formally record them and review them when appropriate (working practices and site safety issues, e.g. trees, play equipment, etc.) **annual review undertaken with staff in March 24 next review March 25**	1	5	Prepared by warden and signed-off by clerk. Reviewed annually or change of circumstances
		Fines and penalties with Loss of reputation	3	5	15	Provision of PPE and proper maintenance of equipment	2	10	Staff and warden **signed off by Clerk**
						Inspection of equipment prior to use	2	10	Staff and warden **signed off by Clerk**
						Inspection of play equipment	1	5	Weekly log of inspections by staff when on site, **kept** in warden's office diary and signed off monthly by clerk
						Employee and public liability insurance	1	5	Reviewed annually by clerk prior to insurance renewal and reported to F&GP
						Contractors to have liability insurance **minimum £10m**	1	5	Sight of contractor documentation by clerk or warden prior to work, noted in warden's office diary
2	Employee liability	Employee action for negligence or grievance	3	5	15	**All Personnel and Health & Safety issues now covered by Peninsula Business Solutions**	1	5	Continuous by the Clerk including training and refresher courses **(updated August 2024)**
						Staff awareness and appropriate training including awareness of advice from NALC	1	5	Register of all training maintained by clerk **(staff and members)**
		Fines and penalties with Loss of reputation	3	5	15	Insurance to cover consequences of failure	1	5	Annually by clerk
						Documented policies and procedures	1	5	**Policies held on website, procedures documented electronically. All employees have a hard copy of the Employee Handbook**

No.	Risk	Impact	Chance 1= v.low 2= low 3= neutral 4= high 5= v.high	Severity 1= v.low 2= low 3= neutral 4= high 5= v.high	Score Chance x Severity	Management / Control of Risk	Chance - MITIGATION	New Score Chance x Severity	Review Frequency & Responsible Person
3	Failure to maintain council physical assets, including buildings and other structures	Higher costs of repair / replacement	2	4	8	Maintain up-to-date asset register	2	8	On-going by clerk and reported annually to F&GP
		Harm to individuals leading to Loss of reputation	2	5	10	Staff inspect and maintain buildings, equipment and other assets, carrying out necessary remedial work: immediately if a health & safety issue [irrespective of budgets], otherwise promptly, or plan and implement	2	10	Warden and clerk
		Fines and penalties leading to Loss of reputation	1	5	5	Professional inspection and maintenance as required, e.g. fire and burglar alarms; PAT testing of major electrical equipment; gas boilers; vehicles, mowers, etc.	1	5	**Logged via invoice file - Clerk**
4	Loss or damage to council asset	Loss of use of asset	5	4	20	Ensure adequate insurance to cover loss and consequential losses, supplemented by adequate reserves to cover current value and actual cost of replacement	2	8	Annual review by clerk with professional advice prior to renewal of insurances **and Clerk to recommend extra security measures**
		Disruption	5	4	20	Annual review of cost of replacement **(via EMR process)**	2	8	Report to F&GP
						Insurance to cover consequences **where available**	2	8	Annual review by clerk with professional advice prior to renewal of insurances & report to F&GP
5	Failure to provide services expected by residents	Poor public image	3	3	9	Observation and reporting to clerk by members	2	6	Continuous by members and included in council's annual report
		Loss of reputation	5	3	15	Timely response by staff	1	3	Clerk and warden
						Monitoring of contractor's progress	1	3	Clerk and warden

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No.	Risk	Impact	Chance 1= v.low 2= low 3= neutral 4= high 5= v.high	Severity 1= v.low 2= low 3= neutral 4= high 5= v.high	Score Chance x Severity	Management / Control of Risk	Chance - MITIGATION	New Score Chance x Severity	Review Frequency & Responsible Person
6	Loss of key staff due to long-term illness, accident or resignation	Failure to deliver services and oversight of staff	4	4	16	Clear procedures **well** documented **electronically**	3	12	**Continuously monitored by clerk and reviewed at appraisal**
		Failure in budgetary and financial reporting	2	2	4	Up-to-date job description for RFO	2	4	Job descriptions reviewed at staff appraisals and updated as required by clerk and signed-off by staff panel
						Accounts kept up-to-date	1	2	Accounts and filing processed **monthly** by clerk and staff
		Correspondence backlog	4	2	8	Correspondence electronically filed	1	2	**Monthly review of outstanding correspondence by the Clerk**
7	Loss of cash through fraud, dishonesty or malicious action by third-parties	Reduction of available funds	2	5	10	Clear procedures in council's Financial Regulations	2	10	Annual review of regulations by council
		Disruption	2	5	10	Adherence to those procedures	2	10	Clerk to keep up to date with procedures
		Loss of reputation	2	5	10	In-house, internal and external auditing	1	5	**Monitored by F&GP**
						Insurance to cover risks of cash and malicious actions	1	5	**Annual insurance review**
						Ensure Fidelity insurance requirements are being met	1	5	**Annual insurance review**
						Staff awareness and training, including password security	1	5	Certificate of compliance from hosting service
						Robust virus protection, including firewall between council's web and email host	1	5	**As provided by IT support**
						Member awareness of risk	2	10	New member / councillor training

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	Risk	Impact	Chance 1= v.low 2= low 3= neutral 4= high 5= v.high	Severity 1= v.low 2= low 3= neutral 4= high 5= v.high	Score Chance x Severity	Management / Control of Risk	Chance - MITIGATION	New Score Chance x Severity	Review Frequency & Responsible Person
8	Council members lack relevant knowledge of procedures and legal	Poor oversight of council activities	3	3	9	**Oversight by the Clerk.** Training and refresher courses for members	2	6	Refresher training at inception of new council
		Council fails to achieve its purposes	3	2	6	**Through an approved Business Plan**	3	6	Key documents maintained on council website
9	Members conflict of interests	Loss of reputation	5	4	20	Declarations of interests at meetings	1	4	Declarations at all meetings
						Maintenance of register member's interests and gifts	2	8	**Annual** review of interests by all members monitored by clerk and noted on website
						Publication of interests on the council website	2	8	**Undertaken by the Clerk**
10	Poor reporting to members and the public	Members become ill-informed	2	2	4	Preparation and distribution of agendas, reports and minutes within agreed timescales	2	4	Clerk and committee chairman & vice-chairman
		Confusion and misunderstandings with actions not reflecting intentions of council	3	3	9	Improved chairmanship skills	2	6	Clerk and committee chairman & vice-chairman to members at committee meetings

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No.	Risk	Impact	Chance (1= v.low, 2= low, 3= neutral, 4= high, 5= v.high)	Severity (1= v.low, 2= low, 3= neutral, 4= high, 5= v.high)	Score Chance x Severity	Management / Control of Risk	Chance - MITIGATION	New Score Chance x Severity	Review Frequency & Responsible Person
11	Poor protection of hard and soft documents	Loss of documents	2	2	4	Use of fire-resistant safe for key documents and the Cloud	2	4	Clerk **and staff**
		Failure of legal obligations	2	2	4	Use of fire-resistant safe for key documents and the Cloud	1	2	Clerk and staff
12	Poor forward planning and control of budgets	Lack of direction and prioritisation	5	3	15	Member, clerk and staff driven forward planning: short [two years] medium [five years] and long term [10 years] with financial needs assessment	2	6	Annually at informal council and prior to annual budget setting
		Spending exceeds budget	5	5	25	In-year budget reviews of current budgets	2	10	Every six months by clerk, with chairman and vice-chairman of committees, reported to committees; overview review with F&GP chairman and vice-chairman of F&GP with report to F&GP committee
13	Poor annual budgeting and setting of precept fails to reflect immediate and long-term needs	Failure to provide expected level of services and functions	3	3	9	**Maintenance of adequate reserves**	1	3	Clerk , chairman and vice- chairman of F&GP
		Loss of confidence in the council	2	3	6	In- year budget reviews to confirm adequacy of budgets and spending	1	3	Clerk & F&GP
14	Breach of legal powers	Loss of reputation	2	3	6	The council financial regulations need to be adhered to when authorising planned expenditures	1	3	Clerk
						If the council uses s137 powers or CIL funding they need to be minuted	1	3	Clerk
						Keep up-to-date with changes in legislation	1	3	Clerk through PD courses and council membership of NALC

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#	Risk	Impact	Chance 1= v.low 2= low 3= neutral 4= high 5= v.high	Severity 1= v.low 2= low 3= neutral 4= high 5= v.high	Score Chance x Severity	Management / Control of Risk	Chance - MITIGATION	New Score Chance x Severity	Review Frequency & Responsible Person
15	Issues due to borrowing or lending.	Failure of third party to repay loan	2	5	10	Due diligence when making loans and consider impact on council funds if the loan could not be repaid in full	2	10	At time of loan request by council on advice of clerk
		Inability of council to repay a loan	3	5	15	Loan repayments built into annual budgets and future budget forecast	2	10	Late payments reported to chairman and vice-chairman of F&GP
16	Bankruptcy of council's bankers or investment companies	Loss of funds	1	5	5	Bank only with those licensed and covered by Financial Services Compensation Scheme	2	10	Annual review by council on advice of clerk
		Inability to meet commitments	2	5	10	Deposits to be held in those covered by Financial Services Compensation Scheme, ideally in amounts covered by the scheme guarantees	1	5	Report to F&GP every six months
		Loss of reputation	2	5	10	**Council ensures safe banking**	1	5	**Chairman F&GP**
17	Failure to respond to FOI request or right of inspection of records	Loss of confidence	3	3	9	Clear Standing Orders and protocols	1	3	**By Clerk when appropriate**
		Loss of reputation	3	4	12	Documented procedures and timings to deal with enquiries from the public	1	4	Clerk, agreed by council
18	Timetabling failures when responding to consultation invitations	Effect on council's reputation	2	2	4	**Clerk ensures timely responses**	1	2	**By clerk and agreed by F&GP**

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	Risk	Impact	Chance 1= v.low 2= low 3= neutral 4= high 5= v.high	Severity 1= v.low 2= low 3= neutral 4= high 5= v.high	Score Chance x Severity	Management / Control of Risk	Chance - MITIGATION	New Score Chance x Severity	Review Frequency & Responsible Person
19	Failure to meet the agreed standards on provision of services carried out under devolved, agency/partnership agreements (if any) with principal authorities	Financial implications if grant insufficient to cover costs	3	4	12	Council decision to take on services after risk assessment to include resource implications, staff and contractors	2	8	On consideration of agreement
		Cancellation of agreement	1	4	4	Clear statement of management responsibility for each service	1	4	Monitor through F&GP
		Refund of income	3	4	12	Regular scrutiny of performance against targets	1	4	Clerk
		Loss of reputation	2	4	8	Through relevant committees	1	4	Council as appropriate
20	Election costs	Planned elections	4	4	16	Discuss likely cost with Returning Officer and ensure funds are available to meet anticipated costs from ear-marked reserve or from general reserves	2	8	Annually by clerk during budget setting process for F&GP
		Risks of elections to fill a casual vacancy	3	3	9	**None**	3	9	**Annually by clerk during budget setting process for F&GP**

APPENDIX C

CHEPPING WYCOMBE PARISH COUNCIL

APPLICATION FOR GRANT/DONATION BY CHARITABLE, VOLUNTARY OR OTHER ORGANISATIONS (Local Government Act 1972, Section 137)

Please note: this application will not be considered unless it is accompanied by a copy of the latest set of annual accounts showing the organisations income, expenditure and level of balances. It the organisation does not prepare annual accounts, copies of the bank statements covering the previous six months must be enclosed.

Name of organisation:

Flackwell Heath Residents Association

Chairperson: Larisa Townsend

Contact details:

Treasurer: John Mannering

Contact details:

How is the organisation established (delete as appropriate)

Registered as a Charity	
Charity No 1111230	

What are the objectives of the organisation?
Does the organisation carry out any trading activity with a view to profit?
Does your organisation have a membership?

Raise residents' issues & liaise with councils/interested parties. Main aims:

Provide leisure & recreation facilities – Monthly food market, annual fete/festival, Christmas Market, Quiz night.

Promote preservation, development & improvement of character & amenities – Supporting Flackwild Heath, maintenance of a number of planters around the village, as well as Jubilee Gardens. Monthly repair café, and monthly litter picks

Help support elements within our community that are in need. We donate monthly to the local Community Pantry at Christchurch, Chapel Lane. Donate each term to Carrington Infant School for breakfasts. Regular annual donations to Carrington School, Juniper Hill School, Flackwell Heath Scouts & Guides. We have a community Grant Scheme (£500 max) that has been used on several occasions for applications from our community on small projects in and around our village. We are also currently working with County and Parish Councillors, along with Reverend James Dwyer to get a Youth Club off the ground.

Not for profit.

We have about 250 paid (£5pa) members and 3,000 people on our private social media page.

For what purpose of project is the grant/donation requested?

Buckinghamshire Council has unfortunately withdrawn funding for the installation and removal of a Christmas light display in Flackwell Heath from December 2024 onwards.

We have received the below quote from existing provider Lamps & Tubes for the provision of a Christmas light display in Flackwell Heath village centre this Christmas, and would like to apply to CWPC for 50% of the total value, being £2,748.18. The remaining 50% will be met by our reserves.

Installation, in-season maintenance support and removal

Column mounted branches (15)

£1,560.00

Wall mounted projecting decorations (21)

£2,415.00

Wall decoration to parade building

£0.00

Mistletoe star decs in trees (1)

£0.00

Energy Consumption

£135.30

Permits for cherrypickers x 2

£470.00

Subtotal

£4,580.30

VAT

£916.06

Total

£5,496.36

Please specify:

Total estimated cost of the project	Subtotal: £4,580.30 VAT: £916.06 Total: £5,496.36
Dates to commence and complete	Christmas Light display from Saturday 30th November 2024 to Monday 6th January 2025. Payment to current contractor- Lamps and Tubes: Installation, Maintenance and Removal First invoice: 75% of installation costs for all erected decorations, payable on completion of installation. Balance payable when installation removed to storage. Final invoices for additional items and/or labour used will be billed separately; full payment within 14 days.
Amount already available	£2,748.18
Amount expected to be available at start	£5,496.36

Other applications for grants for the project:

Body:	Amount applied for:
Self funded by FHRA	£2,748.18

Amount being requested from CWPC: £2,748.18

Who will benefit from the project, specifically with residents of Chepping Wycombe in mind?

- Existing 6,000 residents of our village and attract new residents as a desirable place to live and work.
- Maintaining and increasing the number of residents in the village boosts Council Tax revenue and increases trade for business in the village.
- Providing an attractive Christmas light display that provides benefit for the community helps justify increases in Council Tax for expenditure for Parish Councils as it's a very visible positive benefit to residents.
- The display also encourages passing trade to stop and spend in the village. The Light Display is part of the Flackwell Heath "Christmas on the Heath" annual event to bring the community together to switch the lights on. They brighten the long dark cold winter night to bring positive light that benefits mental well being and sense of community.

I submit this application on behalf of the stated organisation and believe all statements made or enclosed to be true.

Signed: ....Larisa Townsend

Dated: ....16 September **2024**

Capacity in which signed: ....Chairperson**, Flackwell Heath Residents Association**

Should the application be successful any cheque will be made payable to the name of the organisation as stated overleaf and sent to the Treasurer unless otherwise stated.

Alternative addressee for grant: n/a

Please return the completed application and supporting documents to: Clerk of the Council
Chepping Wycombe Parish Council
Cock Lane
Tylers Green
Bucks HP10 8DS

Or alternatively send the application via email to clerk@cwpc.org.uk
Any queries please do not hesitate to contact the office on: 01494 814600

Flackwell Heath Residents Association

Balance Sheet
31st December 2023

Current Assets	Note	Total This Year	2022
Cash at Bank - Current Account		17,345	16,857
Cash at Bank - Deposit Account		8,270	7,923
Total		25,615	24,779
Current Liabilities Creditors and Accruals			
Heath Fest 2024 Pre Paid Band Deposits		-1,220	0
Pre Paid Ticket Sales for Heath Fest 2024		592	0
Prepaid Membership Fees		225	200
Total		-403	200
Total Net Assets		26,018	24,579
Funds of the Charity		26,018	24,579
Unrestricted Funds		26,018	24,579
Restricted Funds		0	0
Total Funds		26,018	24,579

Approved on Behalf of the Trustees

Laurence White
Chairman

John Mannering
Treasurer

APPENDIX D

CHEPPING WYCOMBE PARISH COUNCIL

APPLICATION FOR GRANT/DONATION BY CHARITABLE, VOLUNTARY OR OTHER ORGANISATIONS
(Local Government Act 1972, Section 137)

Please note: this application will not be considered unless it is accompanied by a copy of the latest set of annual accounts showing the organisations income, expenditure and level of balances. It the organisation does not prepare annual accounts, copies of the bank statements covering the previous six months must be enclosed.

Name of organisation: Flackwell Health Lawn Tennis Club

Secretary/Sponsor: Justin Cook

Contact details:

Treasurer/Financial Officer: Jamie Kirkland

Contact details: j

How is the organisation established (delete as appropriate)

Incorporated by Royal Charter	Registered as a Friendly Society
Incorporated under Companies Act	By affiliation to any national body
Registered as a Charity	Deed of Trust
Charity No	Other (please specify below)

What are the objectives of the organisation?
Does the organisation carry out any trading activity with a view to profit?
Does your organisation have a membership?

Objective - Provide Tennis in the local community. We look to provide a venue for adults and kids of all ages and abilities to take part in a fun and healthy hobby around Flackwell Health and the local area. We run coaching sessions throughout the week and weekend, and arrange club play evenings and tournaments as well as leaving court time for members to play with friends or family.

Profits – Not for profit. We are a community sport organisation. The committee is unpaid and dedicates our spare time to keep the club going.

Memberships – Yes, we collect a fee from members. We use this money to keep the courts and club house up to spec. We use any remaining funds to build a sinking fund to complete any large projects such as replacement of the court surface (every 10-15 years), exterior fencing (25yrs) or make improvements to the clubhouse. We have kept our membership fees low throughout the pandemic and the cost of living crisis to be able to deliver to as much to the local community as we can, which has impacted our ability to build the sinking fund to make these much-needed maintenance works.

For what purpose of project is the grant/donation requested?

Replacement of the exterior fencing around the courts and clubhouse, which had become old and no longer suitable and is at risk of falling down in the next couple of years if action is not taken.
We would be delighted if the parish council could give us any support on this project. We have initiated the project anyway and will be able to squeeze to make the finances work, however any investment will mean these funds can instead be used to improve the service we deliver to the local area. If we were to receive

Bucks HP10 8DS

Or alternatively send the application via email to clerk@cwpc.org.uk
Any queries please do not hesitate to contact the office on: 01494 814600

Flackwell Heath Tennis Club
Income & Expenditure to 28 Feb 2023

Income	2022	2023	2024
Membership	5,984.50	4,479.00	4,179.25
Public Lettings	0.00	0.00	0.00
Sponsorship / Donation	0.00	0.00	0.00
Finals Day / AGM Collection	45.00	0.00	85.00
Match Fees	0.00	0.00	0.00
	6,029.50	**4,479.00**	**4,264.25**
Expenditure			
Junior Coaching	0.00	0.00	0.00
Tennis Balls	404.00	384.00	130.00
LTA Fees + Competition Entry	86.00	312.00	458.00
Clubhouse / Court Maintenance	212.93	648.58	873.46
Electricity	453.82	623.08	540.89
Water	0.00	0.00	180.00
Rent	0.00	0.00	0.00
Insurance	0.00	0.00	0.00
Advertising / Website	133.24	128.00	144.00
Trophies / Medals	177.00	52.00	108.25
Membership Refund	0.00	0.00	0.00
Sustenance	0.00	0.00	267.43
	1,466.99	**2,147.66**	**2,702.03**
Operating Profit	**4,562.51**	**2,331.34**	**1,562.22**
Courts re-surfacing - Release	2,754.16	2,754.16	2,754.16
Profit / Loss for the year	1,808.35	-422.82	-1,191.94

Balance Sheet as at 28 Feb 2024

		2022	2023	2024
Fixed Assets				
Club House (Cost)		347.00	347.00	347.00
Courts (Current)	**	15,147.78	12,393.62	9,639.46
Current Assets				
MetroBank Current Account		11,090.14	13,662.83	15,753.21
Cash		164.50	126.50	106.50
Incorrect Payment			162.35	0.00
Late Fees		0.00	0.00	0.00
2024/25 Costs (Prepayments)		0.00	88.00	0.00
Current Liabilities				
Outstanding Chqs		0.00	453.70	711.51
Early Payments		0.00	0.00	0.00
		26,749.42	26,326.60	25,134.66
Accumulated Fund				
Balance at 1 March 2023		22,541.07	24,349.42	23,926.60
Add Surplus / Loss		1,808.35	-422.82	-1,191.94
		24,349.42	23,926.60	22,734.66
Insurance Reserve		2,400.00	2,400.00	2,400.00
		26,749.42	26,326.60	25,134.66

** Note: We will depreciate the value of the new courts over the 11 seasons. 10% in 18/19 to 26/27 and 5% 0

Report to F&GP 11/09/2024 on "our" Community Board (BCWCB) by Alec Barron

This was the second meeting this year. There were 17 attendees, with Catherine Oliver as Chairman and Liz Charter as the Community Board Manager.

The plan was to have 3 presentations:
Thames Valley Police – Alex Payne
Be Healthy Bucks – Shamuz Zaman
Simply Walks – Fiona Broadbent

Unfortunately, Shamuz Zaman was unable to attend.

Thames Valley Police – Alex Payne
I was a little surprised by this presentation as it was almost exclusively aimed at Chepping Wycombe! The other areas seemed to be ignored.
Crime within CWP was down, (on average), compared to 2023. Whilst there was a little variation between the sectors, Burglary, Theft from motor vehicles etc, there was no mention of Domestic Violence or Violence against women. Some of the Community Board members were surprised by this.

Simply Walks – Fiona Broadbent
The Simply Walks vision is for everyone to have access to free and easy walks in the community. Their modus operandi is to advertise a "local walk" within the county, attend the inaugural walk, identify potential "leaders" and encourage further organised walks that include a variety of abilities.
I did point out that the u3a does this sort of thing, and some of the Beaconsfield attendees also pointed out that there was a walk around the various Mozaics that had been sponsored by BCWCB!
Simply Walks claim a footfall of around 27,000!

Funding Report:
The budget is £55,852 There are 4 project applications in the pipeline.

Organisation	Project	Contributory funding	Decision
Chiltern Rangers	Flackwild Heath Phase 2	£8,151	Jun-24
Flackwell Heath Residents Assoc.	Bridging the Gap – F.H. Youth Group	£15,000	Pending
The Beaconsfield School	Stepping Stones – Youth provision	£9,785	Pending
Juniper Hill School	Accessible playground equipment	£7,000	Pending

Thus BCWCB has nearly £16k unallocated budget remaining!

There was also a slide on Bucks Council updates.

- NPPF – new changes planned under the new Government.
- A new model for the community boards – smaller number of CBs
- Local Cycling and Walking Infrastructure Plan (LCWIP)
- Spending Plans for 2025 / 26 – Consultation closes 13 October

Alec Barron 16/09/2024

MINUTES of the MEETING of the CHEPPING WYCOMBE & HAZLEMERE NEIGHBOURHOOD ACTION GROUP (NAG) held at the TYLERS GREEN VILLAGE HALL at 7pm on THURSDAY 26TH JUNE 2024.

ATTENDEES:

John Sparks	(JS)	CSW Coordinator, Hazlemere NW Vice Chair
Cllr Catherine Oliver	(CO)	Hazlemere PC
Cllr Ian Forbes	(IF)	MVAS Co-ordinator & CWPC
PC Jed Russell	(JR)	TVP Neighbourhood Team
Susanne Ludgate	(SL)	Penn & Tylers Green Resident's Association
Bill Sadler	(BS)	Tylers Gren Resident & CSW
Alastair Strauss	(AS)	Comms Lead & Flackwell Heath Resident

ITEM		ACTIONS
1. Introduction & Apologies:	John Sparks welcomed everyone to the meeting and explained that he was chairing the meeting as DJ was away on holiday. Apologies had been received and accepted from Cllr. David Johncock (Holiday), Cllr Liz Johncock (Holiday), and Ashley Gray (Ill). It was noted that neither Cllr Alan Cecil, Cllr Catherine Oliver nor Lenny White were present.	
2. Appointment of Minute Taker:	SL kindly agreed to take the Minutes.	
3. Minutes of the Previous Meeting:	The Minutes of the previous meeting held on 29th February 2024 were accepted as a true record.	
4. Matters Arising from the Minutes:	All actions had been completed or closed apart from : Previous Minutes: • Item 7.2: **Kings Wood Barrier Key.** The situation has improved but action still on-going by police with respect to access to further barriers **on-going** • Item 7.3: **TVP Alert Article**. JR encouraged liaison with himself to ensure statistics in the article are correct and accurately reflect the on going state of affairs **on-going**	**JR** **IF/JR**

	Last Minutes: • Item 5: **Educating Parents and Carers about Drugs and Drugs Packaging**. Jed would ascertain if the new PCSO could help SL with this project. • Item 7: **HPC MVAS Plans**. CO would ascertain whether HPC would wish to make use of the redundant CWPC MVAS Equipment.	**JR** **CO**
5. Report from TVP Neighbourhood Team.	Jed provided an update on recent police activity. • Drugs are an on-going problem particularly noticeable in Hazlemere possibly one group involved. JR reported on a positive outcome from a recent drug initiative by the police when 4 kgs cocaine and cannabis were seized. • JR described a further recent 3 day initiative Operation Greenbelt concentrating on crime in rural areas of South Bucks often acting on rural intelligence. This had a positive outcome. • other areas of concern include bike thefts, shop lifting and reports of young girls aged 14-20 being approached/ picked up by certain cars. • JR encouraged reporting of any unusual incidents on-line followed up by an email to JR. JR pointed out that the reporter is not always informed of the outcomes. • There was considerable discussion about the importance of police visibility and whether the Council should be approached about a possible building or part of a building that could be offered as a base	
6. Update on CSW Group	The CSW Report is attached at Annex A.	
7. Communications Report:	NAG members continue to send info which we post on our FB page. However there are so many local groups, residents tend to use these groups as they have bigger reach.	
8. AOB:	Nothing was raised.	

9. Date of Next Meeting:	The next meeting will be held at the TG Village Hall – Jed Russell to advise suitable date.	**JR**

J SPARKS
Vice Chairman

July 2024

ANNEX:

A. CSW Report.

Annex A - CSW report for NAG meeting 26/6/24

The teams in Tyler's Green and Hazlemere have completed .

21 hours of sessions.	
Total vehicle movements were.	3764
Vehicles recording speeding.	221
Highest vehicle speed.	51mph
Average speed of these vehicles	38mph

Unfortunately due to medical / availability reasons Flackwell Heath team were unable to do any sessions, despite the article in the Grapevine NO further volunteers were forthcoming.

Also a resident in Fennels Farm Road raised concern regarding speeding , unfortunately due to regular resident street parking / limited CSW location, narrow busy road it's unlikely the team can monitor in the short term.

Project Edward (Every Day Without A Road Death) which is a national project. Our TVP coordinator Lee Turnham was asked if he was willing to arrange for a CSW team to do a Speedwatch session with both Lee and the Volunteers be interviewed at the location.

The session/interview was done at the Lester Grove/ Amersham Road location on 15th May.

We also had a call from the coordinator of the recently formed CSW team in Marlow (we had demonstrated Sentinel / Bushnell at one of our sessions to him) he has approached Marlow PC for financial support to purchase a Sentinel Radar. Unfortunately a senior councillor has raised a number of questions with him of why the Radar is required but the questions indicate the councillor has little or no idea of what the CSW Programme is about.

Lee Turnham has tried to contact her recently, to no avail.

		Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent
Finance & General Purpose							
401	Salaries & Other Staff Costs						
1076	Precept	202,905	405,810	202,905			50.0%
1079	Miscellaneous	60	58	(2)			103.4%
	Salaries & Other Staff Costs :- Income	**202,965**	**405,868**	**202,903**			**50.0%**
4001	Salaries, NI & Pensions	73,992	227,000	153,008		153,008	32.6%
4002	Members Expenses	0	2,300	2,300		2,300	0.0%
4008	Conferences & Cources	90	750	660		660	12.0%
4009	Travel	0	200	200		200	0.0%
4020	Establishment Costs Misc	125	500	375		375	25.0%
4021	Telephone & Fax	409	1,500	1,091		1,091	27.3%
4022	Postage	85	500	415		415	17.0%
4023	Stationery & Printing	231	1,500	1,269		1,269	15.4%
4024	Subscriptions	2,396	3,000	604		604	79.9%
4025	Insurance	10,465	12,000	1,535		1,535	87.2%
4026	Publications	0	150	150		150	0.0%
4027	Photocopying Charges	241	700	459		459	34.5%
4032	Publicity	929	4,350	3,421		3,421	21.4%
4041	Equipment Hire	299	500	201		201	59.7%
4051	Bank Charges	162	500	338		338	32.4%
4053	Office Equipment	201	500	299		299	40.2%
4060	Other Professional Fees	2,911	4,000	1,089		1,089	72.8%
4068	Computers & Data Storage	2,605	4,000	1,395		1,395	65.1%
4069	Web Development	0	500	500		500	0.0%
4450	Archives	0	150	150		150	0.0%
4901	Grants & Donations S137	500	5,000	4,500		4,500	10.0%
	Salaries & Other Staff Costs :- Indirect Expenditure	**95,642**	**269,600**	**173,958**	**0**	**173,958**	**35.5%**
	Net Income over Expenditure	**107,323**	**136,268**	**28,945**			
403	Contingency						
4048	Contingency	1,322	5,000	3,678		3,678	26.4%
	Contingency :- Indirect Expenditure	**1,322**	**5,000**	**3,678**	**0**	**3,678**	**26.4%**
	Net Expenditure	**(1,322)**	**(5,000)**	**(3,678)**			
405	F & GP Rents						
1001	Rents	15,018	11,300	(3,718)			132.9%
1090	Interest Received	3,350	4,000	650			83.8%
	F & GP Rents :- Income	**18,368**	**15,300**	**(3,068)**			**120.1%**
	Net Income	**18,368**	**15,300**	**(3,068)**			

Continued over page

Detailed Income & Expenditure by Budget Heading 01/09/2024

Month No: 5

Committee Report

	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent
Finance & General Purpose :- Income	221,333	421,168	199,835			52.6%
Expenditure	96,964	274,600	177,636	0	177,636	35.3%
Movement to/(from) Gen Reserve	124,369					
Grand Totals:- Income	221,333	421,168	199,835			52.6%
Expenditure	96,964	274,600	177,636	0	177,636	35.3%
Net Income over Expenditure	124,369	146,568	22,199			
Movement to/(from) Gen Reserve	124,369					

Chepping Wycombe Parish Council

APPENDIX H

Summary Income & Expenditure by Budget Heading 01/09/2024

Month No: 5

Committee Report

	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent
Open Spaces						
Income	6,420	19,200	12,780			33.4%
Expenditure	15,472	61,910	46,438	0	46,438	25.0%
Movement to/(from) Gen Reserve	(9,052)					
Works & Service						
Income	5,959	25,200	19,241			23.6%
Expenditure	20,167	60,441	40,274	0	40,274	33.4%
Movement to/(from) Gen Reserve	(14,208)					
Finance & General Purpose						
Income	221,333	421,168	199,835			52.6%
Expenditure	96,964	274,600	177,636	0	177,636	35.3%
Movement to/(from) Gen Reserve	124,369					
Earmarked Reserves						
Income	0	0	0			0.0%
Expenditure	75,061	428,570	353,509	0	353,509	17.5%
Movement to/(from) Gen Reserve	(75,061)					
Grand Totals:- Income	233,713	465,568	231,855			50.2%
Expenditure	207,665	825,521	617,856	0	617,856	25.2%
Net Income over Expenditure	26,047	(359,953)	(386,000)			
Movement to/(from) Gen Reserve	26,047					