



**Minutes of the of Credition Town Council Meeting held on
Tuesday 02 May 2023 at 18.15 at Old Landscore School, Greenway, Credition.**

Present: Cllrs E Brookes-Hocking, J Harris, N Letch, F Letch, G Cochran, D Ross and S Huxtable

Absent: Cllrs S Chenore and M Szabo

Apologies: Cllrs J Cairney and J Downes

In Attendance: Rachel Avery - Town Clerk

2305/139 Public Question Time

There were no members of the public present.

2305/140 To receive and accept apologies

It was **resolved** to approve apologies from Cllrs J Cairney and J Downes. (Proposed by Cllr Harris).

2305/141 Declarations of Interest

Cllr F Letch declared that as a member of more than one authority that any views or opinions expressed at this meeting would be provisional and would not prejudice any views expressed at a meeting of another authority.

2305/142 Order of Business

There were no changes.

2305/143 Chairman's and Clerk's Announcements

There were no announcements.

2305/144 Town Council Minutes

It was **resolved** to approve and sign the minutes of the Town Council meeting held on 21 March and 30 March 2023 as a correct record. (Proposed by Cllr Cochran).

2305/145 To receive, and to ratify the decisions therein, the minutes of the following meetings (minutes were issued with the agenda):

- **Community and Environment Committee held on Tuesday 28 February 2023**
It was **resolved** to receive and accept the minutes of the Community and Environment Committee. (Proposed by Cllr Brookes-Hocking).
- **Council Affairs and Finance Committee held on Tuesday 14 March 2023**
It was **resolved** to receive and accept the minutes of the Council Affairs and Finance Committee. (Proposed by Cllr Harris).
- **Planning and Town Strategy Committee held on Tuesday 07 March 2023**
It was **resolved** to receive and accept the minutes of the Planning and Town Strategy Committee. (Proposed by Cllr Brookes-Hocking).

– **Council Affairs and Finance Committee held on Tuesday 11 April 2023**

It was **resolved** to receive and accept the minutes of the Council Affairs and Finance Committee. (Proposed by Cllr Harris).

2305/146 To receive the Meeting Management Software Report and to approve the recommendation from the Council Affairs and Finance Committee therein (report was issued with the agenda)

It was **resolved** to approve the recommendation therein to purchase Meeting Management Software using reserves. (Proposed by Cllr Fawssett).

2305/147 To receive the Rialtas Finance Package Report and to approve the recommendation therein (report was issued with the agenda)

It was **resolved** to approve the recommendation therein to approve the purchase of the Rialtas Finance Package using reserves. (Proposed by Cllr Brookes-Hocking).

2305/148 To receive the Councillor Device Report and to approve the recommendation from the Council Affairs and Finance Committee therein (report was issued with the agenda)

Cllr Fawssett stated that:

- There was no need to purchase device
- Concerns around data protection were being overplayed and the council has little sensitive data to protect or that a device would help with this issue
- Additional firewalls will be required to protect devices
- Additional cost such as this were not required and could be spent in other areas.

Cllr Cochran stated that:

- The council is open to data breaches, with the electorate not being happy if data is not secured safely
- Any fine would be paid for by this council, with data breach fines can run into thousands of pounds, and the responsibility would be that of the council.

Cllr N Letch stated that this should be a decision made by the newly elected council.

Cllr Huxtable stated that the purchase is important, with possible reputational damage to the council being incurred should data breaches happen. As an alternative, the Town Clerk would have to consider reverting back to printing and posting agendas packs, with the cost far outweighing that of purchasing equipment. This is an operational decision regarding making the council more effective, that must be made by the town council whether there is an election or not.

Cllr Ross stated that she was not on the Council Affairs and Finance Committee and felt that it was unreasonable to expect councillors to make such a big decision.

Cllr F Letch stated that devices are secure, all emails and papers are received through the device, and the importance of data protection must be recognised and covered through the authority.

It was **resolved** to approve the recommendation therein to approve the purchase of Councillor devices from reserves. (Proposed by Cllr Cochran).

2305/149 To note the date of the next meeting – Tuesday 16 May 2023 at 19.00

The meeting was closed at 18.47.

Signed

Dated.....

Chairman



Credition Town Council

Standing Orders



Review: May 2023

CTC

These Standing Orders were approved and adopted for use by the Council at its Meeting held on 18 October 2011 and amended on

31st July 2012

9th October 2012

23rd April 2013

22nd July 2014

28th October 2014 minute number 1410/130

12th May 2015 minute number 1505/15

15th March 2016 minute number 1603/298

17th May 2016 minute number 1605/15

15th November 2016 minute number 1611/169

16th March 2021 minute number 2103/193

15th March 2022 minute number 2203/135

By Resolution of the Council

Rachel Avery PSLCC

Town Clerk

Preface

Throughout these Orders, certain terms are used throughout. These terms and their definitions for the purposes of these Standing Orders are set out below.

The term Council shall mean **CTC** unless otherwise indicated.

“Chair” and “Vice Chair” refer to the offices of the Chair and Vice-Chair of CTC unless otherwise indicated.

“Member” refers, except where the content suggests otherwise, a person elected (whether their election is contested or not) and co-opted onto the council, or a person who is not a Member but who is a member of a committee or a sub-committee or is a member of, and represents the council on any joint committee or joint sub-committee of the council who in law is entitled to vote on any question which falls to be decided at a council, committee or sub-committee meeting.

“Resolution” is the legal term for a decision lawfully made by the majority of those present and voting at a council, committee or sub-committee meeting.

“Financial Regulations” are the standing orders to regulate and control the financial affairs and accounting procedures of a local council. The financial regulations, as opposed to the standing orders of a council, include most of the requirements relevant to the Responsible Financial Officer.

Some of the Standing Orders are mandatory because they reflect requirements of Acts of Parliament

and subsequent regulations. For ease of reference, the orders or parts of orders concerned are printed in **bold type**. The Standing Orders in bold type may not be amended unless the legislation out of which they are born changes.

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1 Rules of debate at meetings

- a Motions on the agenda shall be considered in the order that they appear unless the order is changed at the discretion of the Chair of the meeting.
- b A motion (including an amendment) shall not be progressed unless it has been moved and seconded.
- c A motion on the agenda that is not moved by its proposer may be treated by the Chair of the meeting as withdrawn.
- d If a motion (including an amendment) has been seconded, it may be withdrawn by the proposer only with the consent of the seconder and the meeting.
- e An amendment is a proposal to remove or add words to a motion. It shall not negate the motion.
- f If an amendment to the original motion is carried, the original motion becomes the substantive motion upon which further amendment(s) may be moved.
- g An amendment shall not be considered unless early verbal notice of it is given at the meeting and, if requested by the Chair of the meeting, is expressed in writing to the Chair.
- h A Member may move an amendment to their own motion if agreed by the meeting. If a motion has already been seconded, the amendment shall be with the consent of the seconder and the meeting.
- i If there is more than one amendment to an original or substantive motion, the amendments shall be moved in the order directed by the Chair.
- j Subject to standing order 1(k) below, only one amendment shall be moved and debated at a time, the order of which shall be directed by the Chair of the meeting.
- k One or more amendments may be discussed together if the Chair of the meeting considers their expedient, but each amendment shall be voted upon separately.
- l A Member may not move more than one amendment to an original or substantive motion.
- m The mover of an amendment has no right of reply at the end of debate on it.
- n Where a series of amendments to an original motion are carried, the mover of the original motion shall have a right of reply either at the end of debate of the first amendment or at the very end of debate on the final substantive motion immediately before it is put to the vote.
- o Unless permitted by the Chair of the meeting, a Member may speak once in the debate on a motion except:
 - i. to speak on an amendment moved by another Member;
 - ii. to move or speak on another amendment if the motion has been amended since he




- last spoke;
- iii. to make a point of order;
- iv. to give a personal explanation; or
- v. in exercise of a right of reply.






- p During the debate of a motion, a Member may interrupt only on a point of order or a personal explanation and the Member who was interrupted shall stop speaking. A Member raising a point of order shall identify the standing order which he considers has been breached or specify the other irregularity in the proceedings of the meeting he is concerned by.
- q A point of order shall be decided by the Chair of the meeting and their decision shall be final.
- r When a motion is under debate, no other motion shall be moved except:
 - i. to amend the motion;
 - ii. to proceed to the next business;
 - iii. to adjourn the debate;
 - iv. to put the motion to a vote;
 - v. to ask a person to be no longer heard or to leave the meeting;
 - vi. to refer a motion to a committee or sub-committee for consideration;
 - vii. to exclude the public and press;
 - viii. to adjourn the meeting; or
 - ix. to suspend particular standing order(s) excepting those which reflect mandatory statutory requirements.
- s Before an original or substantive motion is put to the vote, the Chair of the meeting shall be satisfied that the motion has been sufficiently debated and that the mover of the motion under debate has exercised or waived their right of reply.
- t Excluding motions moved under standing order 1(r) above, the contributions or speeches by a Member shall relate only to the motion under discussion and shall not exceed () minutes without the consent of the Chair of the meeting.

2 Disorderly conduct at meetings

- a No person shall obstruct the transaction of business at a meeting or behave offensively or improperly. If this standing order is ignored, the Chair of the meeting shall request such person(s) to moderate or improve their conduct.
- b If person(s) disregard the request of the Chair of the meeting to moderate or improve their conduct, any Member or the Chair of the meeting may move that the person be no longer heard or excluded from the meeting. The motion, if seconded, shall be put to the vote without discussion.
- c If a resolution made under standing order 2(b) above is ignored, the Chair of the meeting may take further reasonable steps to restore order or to progress the meeting. This may include temporarily suspending or closing the meeting.


3 Meetings generally


-  Full Council meetings
-  Committee meetings
-  Sub-committee meetings




-  a **Meetings shall not take place in premises which at the time of the meeting are used for the supply of alcohol, unless no other premises are available free of charge or at a reasonable cost.**
-  b **The minimum three clear days for notice of a meeting does not include the day on which notice was issued, the day of the meeting, a Sunday, a day of the Christmas break, a day of the Easter break or of a bank holiday or a day appointed for public thanksgiving or mourning.**
-  c **The minimum three clear days' public notice for a meeting does not include the day on which the notice was issued or the day of the meeting unless the meeting is convened at shorter notice.**
-   d **Meetings shall be open to the public unless their presence is prejudicial to the public interest by reason of the confidential nature of the business to be transacted or for other special reasons. The public's exclusion from part or all of a meeting shall be by a resolution which shall give reasons for the public's exclusion.**
- e Members of the public may make representations, answer questions and give evidence at a meeting which they are entitled to attend in respect of the business on the agenda.
- f The period of time designated for public participation at a meeting in accordance with standing order 3(e) above shall not exceed 30 minutes unless directed by the Chair of the meeting.
- g Subject to standing order 3(f) above, a member of the public shall not speak for more than 3 minutes.
- h In accordance with standing order 3(e) above, a question shall not require a response at the meeting nor start a debate on the question. The Chair of the meeting may direct that a written or oral response be given.
- i A person shall raise their hand when requesting to speak and stand when speaking (except when a person has a disability or is likely to suffer discomfort). The Chair of the meeting may at any time permit a person to be seated when speaking.
- j A person who speaks at a meeting shall direct their comments to the Chair of the meeting.




k Only one person is permitted to speak at a time. If more than one person wants to speak, the Chair of the meeting shall direct the order of speaking.

  l **The press shall be provided with reasonable facilities for the taking of their report of all or part of a meeting at which they are entitled to be present.**

 m **Subject to standing orders which indicate otherwise, anything authorised or required to be done by, to or before the Chair of the Council may in their absence be done by, to or before the Vice-Chair of the Council (if any).**

 n **The Chair, if present, shall preside at a meeting. If the Chair is absent from a meeting, the Vice-Chair, if present, shall preside. If both the Chair and the Vice-Chair are absent from a meeting, a Member as chosen by the Members present at the meeting shall preside at the meeting.**

   o **Subject to a meeting being quorate, all questions at a meeting shall be decided by a majority of the Members or Members with voting rights present and voting.**




   p **The Chair of a meeting may give an original vote on any matter put to the vote, and in the case of an equality of votes may exercise their casting vote whether or not he gave an original vote.**
See standing orders 5(i) and (j) below for the different rules that apply in the election of the Chair of the Council at the annual meeting of the council.

q **Unless standing orders provide otherwise, voting on a question shall be by a show of hands. At the request of a Member, the voting on any question shall be recorded so as to show whether each Member present and voting gave their vote for or against that question.** Such a request shall be made before moving on to the next item of business on the agenda.

r If requested, co-option votes can be undertaken by signed ballot, with votes being discounted if they are not signed appropriately.

s The minutes of a meeting shall include an accurate record of the following:

- i. the time and place of the meeting;
- ii. the names of Members present and absent;
- iii. interests that have been declared by Members and non-Members with voting rights;
- iv. whether a Member or non-Member with voting rights left the meeting when matters that they held interests in were being considered;
- v. if there was a public participation session; and
- vi. the resolutions made.

   t **A Member or a non-Member with voting rights who has a disclosable pecuniary interest or another interest as set out in the council's code of**

conduct in a matter being considered at a meeting is subject to statutory limitations or restrictions under the code on their right to participate and vote on that matter.

- u **No business may be transacted at a meeting unless at least one-third of the whole number of Members of the council are present and in no case shall the quorum of a meeting be less than three.**

See standing order 4d(viii) below for the quorum of a committee or sub-committee meeting.

- ■ ■ v **If a meeting is or becomes inquorate no business shall be transacted** and the meeting shall be closed. The business on the agenda for the meeting shall be adjourned to another meeting.

- w A meeting shall not exceed a period of 3 hours.

4 Committees and sub-committees

- a **Unless the council determines otherwise, a committee may appoint a sub-committee whose terms of reference and Members shall be determined by the committee.**

- b **The Members of a committee may include non-Members unless it is a committee which regulates and controls the finances of the council.**

- c **Unless the council determines otherwise, all the Members of an advisory committee and a sub-committee of the advisory committee may be non-Members.**

- d The council may appoint standing committees or other committees as may be necessary, and:

- i. shall determine their terms of reference;
- ii. shall determine the number and time of the ordinary meetings of a standing committee up until the date of the next annual meeting of full council;
- iii. shall permit a committee, other than in respect of the ordinary meetings of a committee, to determine the number and time of its meetings;
- iv. shall, subject to standing orders 4(b) and (c) above, appoint and determine the terms of office of Members of such a committee;
- v. may, subject to standing orders 4(b) and (c) above, appoint and determine the terms of office of the substitute Members to a committee whose role is to replace the ordinary Members at a meeting of a committee if the ordinary Members of the committee confirm to the Proper Officer 3 days before the meeting that they are unable to attend;
- vi. shall, after it has appointed the Members of a standing committee, appoint the Chair of the standing committee;
- vii. shall permit a committee other than a standing committee, to appoint its own Chair at the first meeting of the committee;
- viii. shall determine the place, notice requirements and quorum for a meeting of a committee and a sub-committee which shall be no less than two;
- ix. shall determine if the public may participate at a meeting of a committee;
- x. shall determine if the public and press are permitted to attend the meetings of a sub-

- committee and also the advance public notice requirements, if any, required for the meetings of a sub-committee;
- xi. shall determine if the public may participate at a meeting of a sub-committee that they are permitted to attend; and
 - xii. may dissolve a committee.

5 Ordinary council meetings

- a In an election year, the annual meeting of the council shall be held on or within 14 days following the day on which the new Members elected take office.**
- b In a year which is not an election year, the annual meeting of a council shall be held on such day in May as the council may direct.**
- c If no other time is fixed, the annual meeting of the council shall take place at 6pm.**
- d In addition to the annual meeting of the council, at least three other ordinary meetings shall be held in each year on such dates and times as the council directs.**
- e The first business conducted at the annual meeting of the council shall be the election of the Chair and Vice-Chair (if any) of the Council.**
- f The Chair of the Council, unless he has resigned or becomes disqualified, shall continue in office and preside at the annual meeting until their successor is elected at the next annual meeting of the council.**
- g The Vice-Chair of the Council, if any, unless he resigns or becomes disqualified, shall hold office until immediately after the election of the Chair of the Council at the next annual meeting of the council.**
- h In an election year, if the current Chair of the Council has not been re-elected as a Member of the council, he shall preside at the meeting until a successor Chair of the Council has been elected. The current Chair of the Council shall not have an original vote in respect of the election of the new Chair of the Council but must give a casting vote in the case of an equality of votes.**
- i In an election year, if the current Chair of the Council has been re-elected as a Member of the council, he shall preside at the meeting until a new Chair of the Council has been elected. He may exercise an original vote in respect of the election of the new Chair of the Council and must give a casting vote in the case of an equality of votes.**
- j Following the election of the Chair of the Council and Vice-Chair (if any) of the Council at the annual meeting of the council, the business of the annual meeting shall include:**
 - i. In an election year, delivery by the Chair of the Council and Members of their acceptance of office forms unless the council resolves for this to be done at a later date. In a year which is not an election year, delivery by the Chair of**

the Council of their acceptance of office form unless the council resolves for this to be done at a later date;

- ii. Confirmation of the accuracy of the minutes of the last meeting of the council;
- iii. Receipt of the minutes of the last meeting of a committee;
- iv. Consideration of the recommendations made by a committee;
- v. Review of delegation arrangements to committees, sub-committees, Officer and other local authorities;
- vi. Review of the terms of reference for committees;
- vii. Appointment of Members to existing committees;
- viii. Appointment of any new committees in accordance with standing order 4 above;
- ix. Review and adoption of appropriate standing orders and financial regulations;
- x. Review of arrangements, including any charters and agency agreements, with other local authorities and review of contributions made to expenditure incurred by other local authorities;
- xi. Review of representation on or work with external bodies and arrangements for reporting back;
- xii. In an election year, to make arrangements with a view to the council becoming eligible to exercise the general power of competence in the future;
- xiii. Review of inventory of land and assets including buildings and office equipment;
- xiv. Confirmation of arrangements for insurance cover in respect of all insured risks;
- xv. Review of the council's and/or Officer subscriptions to other bodies;
- xvi. Review of the council's complaints procedure;
- xvii. Review of the council's procedures for handling requests made under the Freedom of Information Act 2000 and the Data Protection Act 1998;
- xviii. Review of the council's policy for dealing with the press/media; and
- xix. Determining the time and place of ordinary meetings of the full council up to and including the next annual meeting of full council.

6 Extraordinary meetings of the council and committees and sub-committees

- a The Chair of the Council may convene an extraordinary meeting of the council at any time.**
- b If the Chair of the Council does not or refuses to call an extraordinary meeting of the council within seven days of having been requested in writing to do so by two Members, any two Members may convene an extraordinary meeting of the council. The public notice giving the time, place and agenda for such a meeting must be signed by the two Members.**
- c The Chair of a committee [or a sub-committee] may convene an extraordinary meeting of the committee [or the sub-committee] at any time.**
- d If the Chair of a committee [or a sub-committee] does not or refuses to call an extraordinary meeting within seven days of having been requested by to do so by two Members of the committee [or the sub-committee], any two Members of the committee [and the sub-committee] may convene an extraordinary meeting of a committee [and a sub-committee].**

7 Previous resolutions

- a A resolution shall not be reversed within six months except either by a special motion, which requires written notice by at least four Members to be given to the Proper Officer in accordance with standing order 9 below, or by a motion moved in pursuance of the recommendation of a committee or a sub-committee.
- b When a motion moved pursuant to standing order 7(a) above has been disposed of, no similar motion may be moved within a further six months.

8 Voting on appointments

- a Where more than two persons have been nominated for a position to be filled by the council and none of those persons has received an absolute majority of votes in their favour, the name of the person having the least number of votes shall be struck off the list and a fresh vote taken. This process shall continue until a majority of votes is given in favour of one person. A tie in votes may be settled by the casting vote exercisable by the Chair of the meeting.

9 Motions for a meeting that require written notice to be given to the Proper Officer

- a A motion shall relate to the responsibilities of the meeting which it is tabled for and in any event shall relate to the performance of the council's statutory functions, powers and obligations or an issue which specifically affects the council's area or its residents.
- b No motion may be moved at a meeting unless it is on the agenda and the mover has given written notice of its wording to the Proper Officer at least seven clear days before the meeting. Clear days do not include the day of the notice or the day of the meeting.
- c The Proper Officer may, before including a motion on the agenda received in accordance with standing order 9(b) above, correct obvious grammatical or typographical errors in the wording of the motion.
- d If the Proper Officer considers the wording of a motion received in accordance with standing order 9(b) above is not clear in meaning, the motion shall be rejected until the mover of the motion resubmits it in writing to the Proper Officer so that it can be understood at least five clear days before the meeting.
- e If the wording or subject of a proposed motion is considered improper, the Proper Officer shall consult with the Chair of the forthcoming meeting or, as the case may be, the Members who have convened the meeting, to consider whether the motion shall be included in the agenda or rejected.
- f Subject to standing order 9(e) above, the decision of the Proper Officer as to whether or not to include the motion on the agenda shall be final.

- g Motions received shall be recorded in a book for that purpose and numbered in the order that they are received.
- h Motions rejected shall be recorded in a book for that purpose with an explanation by the Proper Officer for their rejection.

10 Motions at a meeting that do not require written notice

- a The following motions may be moved at a meeting without written notice to the Proper Officer;
 - i. to correct an inaccuracy in the draft minutes of a meeting;
 - ii. to move to a vote;
 - iii. to defer consideration of a motion;
 - iv. to refer a motion to a particular committee or sub-committee;
 - v. to appoint a person to preside at a meeting;
 - vi. to change the order of business on the agenda;
 - vii. to proceed to the next business on the agenda;
 - viii. to require a written report;
 - ix. to appoint a committee or sub-committee and their Members;
 - x. to extend the time limits for speaking;
 - xi. to exclude the press and public from a meeting in respect of confidential or sensitive information which is prejudicial to the public interest;
 - xii. to not hear further from a Member or a member of the public;
 - xiii. to exclude a Member or member of the public for disorderly conduct;
 - xiv. to temporarily suspend the meeting;
 - xv. to suspend a particular standing order (unless it reflects mandatory statutory requirements);
 - xvi. to adjourn the meeting; or
 - xvii. to close a meeting.

11 Handling confidential or sensitive information

- a The agenda, papers that support the agenda and the minutes of a meeting shall not disclose or otherwise undermine confidential or sensitive information which for special reasons would not be in the public interest.
- b Members and Officer shall not disclose confidential or sensitive information which for special reasons would not be in the public interest.

12 Draft minutes

- a If the draft minutes of a preceding meeting have been served on Members with the agenda to attend the meeting at which they are due to be approved for accuracy, they shall be taken as read.
- b There shall be no discussion about the draft minutes of a preceding meeting except in relation to their accuracy. A motion to correct an inaccuracy in the draft minutes shall be

moved in accordance with standing order 10(a)(i) above.

- c The accuracy of draft minutes, including any amendment(s) made to them, shall be confirmed by resolution and shall be signed by the Chair of the meeting and stand as an accurate record of the meeting to which the minutes relate.
- d If the Chair of the meeting does not consider the minutes to be an accurate record of the meeting to which they relate, he shall sign the minutes and include a paragraph in the following terms or to the same effect:

“The Chair of this meeting does not believe that the minutes of the meeting of the (title of meeting) held on (date) in respect of (subject) were a correct record but this view was not upheld by the meeting and the minutes are confirmed as an accurate record of the proceedings.”
- e Upon a resolution which confirms the accuracy of the minutes of a meeting, the draft minutes or recordings of the meeting for which approved minutes exist shall be destroyed.

13 Code of conduct and dispensations

See also standing order 3(t) above.

- a All Members and non-Members with voting rights shall observe the code of conduct adopted by the council.
- b Unless he has been granted a dispensation, a Member or non-Member with voting rights shall withdraw from a meeting when it is considering a matter in which he has a disclosable pecuniary interest. He may return to the meeting after it has considered the matter in which he had the interest.
- c Unless he has been granted a dispensation, a Member or non-Member with voting rights shall withdraw from a meeting when it is considering a matter in which he has another interest if so required by the council's code of conduct. He may return to the meeting after it has considered the matter in which he had the interest.
- d **Dispensation requests shall be in writing and submitted to the Proper Officer** as soon as possible before the meeting, or failing that, at the start of the meeting for which the dispensation is required.
- e A decision as to whether to grant a dispensation shall be made by the Proper Officer or by a meeting of the council, or committee or sub-committee for which the dispensation is required and that decision is final.
- f A dispensation request shall confirm:
 - i. the description and the nature of the disclosable pecuniary interest or other interest to which the request for the dispensation relates;
 - ii. whether the dispensation is required to participate at a meeting in a discussion only or a discussion and a vote;
 - iii. the date of the meeting or the period (not exceeding four years) for which the dispensation is sought; and
 - iv. an explanation as to why the dispensation is sought.

- g Subject to standing orders 13(d) and (f) above, dispensations requests shall be considered by the Proper Officer before the meeting or, if this is not possible, at the beginning of the meeting of the council, or committee or a sub-committee for which the dispensation is required.
- h **A dispensation may be granted in accordance with standing order 13(e) above if having regard to all relevant circumstances the following applies:**
 - i. **without the dispensation the number of persons prohibited from participating in the particular business would be so great a proportion of the meeting transacting the business as to impede the transaction of the business or**
 - ii. **granting the dispensation is in the interests of persons living in the council's area or**
 - iii. **it is otherwise appropriate to grant a dispensation.**

14 Code of conduct complaints

- a Upon notification by the District or Unitary Council that it is dealing with a complaint that a Member or non-Member with voting rights has breached the council's code of conduct, the Proper Officer shall, subject to standing order 11 above, report this to the council.
- b Where the notification in standing order 14(a) above relates to a complaint made by the Proper Officer, the Proper Officer shall notify the Chair of Council of this fact, and the Chair shall nominate another Officer to assume the duties of the Proper Officer in relation to the complaint until it has been determined and the council has agreed what action, if any, to take in accordance with standing order 14(d) below.
- c The council may:
 - i. provide information or evidence where such disclosure is necessary to progress an investigation of the complaint or is required by law;
 - ii. seek information relevant to the complaint from the person or body with statutory responsibility for investigation of the matter;
- d **Upon notification by the District or Unitary Council that a Member or non-Member with voting rights has breached the council's code of conduct, the council shall consider what, if any, action to take against him. Such action excludes disqualification or suspension from office.**

15 Proper Officer

- a The Proper Officer shall be either (i) the clerk or (ii) other Officer nominated by the council to undertake the work of the Proper Officer when the Proper Officer is absent.
- b The Proper Officer shall:
 - i. **at least three clear days before a meeting of the council, a committee and a sub-committee serve on Members,** a summons, by email, confirming the time, place and the agenda provided any such email contains the electronic signature and title of the Proper Officer.

See standing order 3(b) above for the meaning of clear days for a meeting of a full council and standing order 3 (c) above for a meeting of a committee.

- ii. **give public notice of the time, place and agenda at least three clear days before a meeting of the council or a meeting of a committee or a sub-committee (provided that the public notice with agenda of an extraordinary meeting of the council convened by Members is signed by them);**

See standing order 3(b) above for the meaning of clear days for a meeting of a full council and standing order 3(c) above for a meeting of a committee.

- iii. subject to standing order 9 above, include on the agenda all motions in the order received unless a Member has given written notice at least seven days before the meeting confirming his withdrawal of it;
- iv. **convene a meeting of full council for the election of a new Chair of the Council, occasioned by a casual vacancy in his office;**
- v. facilitate inspection of the minute book by local government electors;
- vi. **receive and retain copies of byelaws made by other local authorities;**
- vii. retain acceptance of office forms from Members;
- viii. retain a copy of every Member's register of interests;
- ix. assist with responding to requests made under the Freedom of Information Act 2000 and Data Protection Act 1998, in accordance with and subject to the council's policies and procedures relating to the same;
- x. receive and send general correspondence and notices on behalf of the council except where there is a resolution to the contrary;
- xi. manage the organisation, storage of, access to and destruction of information held by the council in paper and electronic form;
- xii. arrange for legal deeds to be executed;
See also standing order 22 below.
- xiii. arrange or manage the prompt authorisation, approval, and instruction regarding any payments to be made by the council in accordance with the council's financial regulations;
- xiv. record every planning application notified to the council and the council's response to the local planning authority in paper or electronic form for such purpose;
- xv. refer a planning application received by the council to the Chair or in his absence the Vice-Chair of the Council within two working days of receipt to facilitate an extraordinary meeting if the nature of a planning application requires consideration before the next ordinary meeting of the council;
- xvi. manage access to information about the council via the publication scheme; and
- xvii. retain custody of the seal of the council (if any) which shall not be used without a resolution to that effect.

See also standing order 22 below.

16 Responsible Financial Officer

- a The council shall appoint appropriate Officer to undertake the work of the Responsible Financial Officer when the Responsible Financial Officer is absent.

17 Accounts and accounting statements

- a “Proper practices” in standing orders refer to the most recent version of Governance and Accountability for Local Councils – a Practitioners’ Guide (England).
- b All payments by the council shall be authorised, approved and paid in accordance with the law, proper practices and the council’s financial regulations.
- c The Responsible Financial Officer shall supply to each Member as soon as practicable after 30 June, 30 September and 31 December in each year a statement to summarise:
 - i. the council’s receipts and payments for each quarter;
 - ii. the council’s aggregate receipts and payments for the year to date;
 - iii. the balances held at the end of the quarter being reported

and which includes a comparison with the budget for the financial year and highlights any actual or potential overspends.

- d As soon as possible after the financial year end at 31 March, the Responsible Financial Officer shall provide:
 - i. each Member with a statement summarising the council’s receipts and payments for the last quarter and the year to date for information; and
 - ii. to the full council the accounting statements for the year in the form of Section 1 of the annual return, as required by proper practices, for consideration and approval.
- e The year end accounting statements shall be prepared in accordance with proper practices and applying the form of accounts determined by the council (receipts and payments, or income and expenditure) for a year to 31 March. A completed draft annual return shall be presented to each Member before the end of the following month of May. The annual return of the council, which is subject to external audit, including the annual governance statement, shall be presented to council for consideration and formal approval before 30 June.

18 Financial controls and procurement

- a The council shall consider and approve financial regulations drawn up by the Responsible Financial Officer, which shall include detailed arrangements in respect of the following:
 - i. the keeping of accounting records and systems of internal controls;
 - ii. the assessment and management of financial risks faced by the council;
 - iii. the work of the independent internal auditor in accordance with proper practices and the receipt of regular reports from the internal auditor, which shall be required at least annually;
 - iv. the inspection and copying by Members and local electors of the council’s accounts and/or orders of payments; and
 - v. procurement policies for contracts of all levels (subject to standing order 18(c) below) and requirements under the Public Contract Regulations 2015.
- b Financial regulations shall be reviewed regularly and at least annually for fitness of purpose.

- c **Financial regulations shall confirm that a proposed contract for the supply of goods, materials, services and the execution of works with an estimated value in excess of £25,000 shall satisfy the requirements of the Public Contracts Regulations 2015 (including use of the Contracts Finder website) and will be procured on the basis of a formal tender as summarised in standing order 18(d) below.**
- d Subject to additional requirements in the financial regulations of the council, the tender process for contracts for the supply of goods, materials, services or the execution of works shall include, as a minimum, the following steps:
- i. a specification for the goods, materials, services or the execution of works shall be drawn up;
 - ii. an invitation to tender shall be drawn up to confirm (i) the council's specification (ii) the time, date and address for the submission of tenders (iii) the date of the council's written response to the tender and (iv) the prohibition on prospective contractors contacting Members or Officer to encourage or support their tender outside the prescribed process;
 - iii. the invitation to tender shall be advertised in a local newspaper and in any other manner that is appropriate;
 - iv. tenders are to be submitted in writing in a sealed marked envelope addressed to the Proper Officer;
 - v. tenders shall be opened by the Proper Officer in the presence of at least one Member after the deadline for submission of tenders has passed;
 - vi. tenders are to be reported to and considered by the appropriate meeting of the council or a committee or sub-committee with delegated responsibility.
- e Neither the council, nor a committee or a sub-committee with delegated responsibility for considering tenders, is bound to accept the lowest value tender.
- f **Where the value of a contract is likely to exceed £164,176 (or other threshold specified by the Office of Government Commerce from time to time) the council must comply with the Public Contracts Regulations 2015 and, where applicable, the Utilities Contracts Regulations 2006 (SI No. 6, as amended). If the 2006 Regulations apply, the council must comply with EU procurement rules.**

19 Handling Officer matters

- a A matter personal to an Officer that is being considered by a meeting of council or of the Council Affairs and Finance Committee is subject to standing order 11 above.
- b Subject to the council's policy regarding absences from work, the council's most senior member of staff shall notify the Chair of the Council or if he is not available, the Vice- Chair of the Council, of absence occasioned by illness or other reason and that person shall report such absence to the Council Affairs and Finance Committee at its next meeting.
- c The Chair of the Council or in their absence, the vice-Chair shall upon a resolution conduct a review of the performance and annual appraisal of the work of the Town Clerk. The reviews and appraisal shall be reported, in writing, and is subject to approval by resolution by the Council Affairs and Finance Committee.

- d Subject to the council's policy regarding the handling of grievance matters, the council's most senior employee (or other employees) shall contact the Chair of the Council or in their absence, the vice-Chair of the Council in respect of an informal or formal grievance matter, and this matter shall be reported back and progressed by resolution of the Council Affairs and Finance Committee.
- e Subject to the council's policy regarding the handling of grievance matters, if an informal or formal grievance matter raised by an employee relates to the Chair or vice-Chair of the Council, this shall be communicated to another Member of the Council Affairs and Finance Committee, which shall be reported back and progressed by resolution of the Council Affairs and Finance Committee.
- f Any persons responsible for all or part of the management of Officer shall treat the written records of all meetings relating to their performance, capabilities, grievance or disciplinary matters as confidential and secure.
- g The council shall keep all written records relating to employees secure. All paper records shall be secured and locked and electronic records shall be password protected and encrypted.
- h Only persons with line management responsibilities shall have access to Officer records referred to in standing orders 19(f) and (g) above if so justified.
- i Access and means of access by keys and/or computer passwords to records of employment referred to in standing orders 19(f) and (g) above shall be provided only to the Town Clerk and/or the of the Council.

20 Requests for information

- a Requests for information held by the council shall be handled in accordance with the council's policy in respect of handling requests under the Freedom of Information Act 2000 and the Data Protection Act 1998.
- b Correspondence from, and notices served by, the Information Commissioner shall be referred by the Proper Officer to the Chair of the Council. The Council shall have the power to do anything to facilitate compliance with the Freedom of Information Act 2000.

21 Relations with the press/media

- a Requests from the press or other media for an oral or written comment or statement from the Council, its Members or Officer shall be handled in accordance with the Council's policy in respect of dealing with the press and/or other media.

22 Execution and sealing of legal deeds

See also standing orders 15(b)(xii) and (xvii) above.

- a A legal deed shall not be executed on behalf of the council unless authorised by a resolution.
- b **Subject to standing order 22(a) above, any two Members may sign, on behalf of the council, any deed required by law and the Proper Officer shall witness their signatures.**

23 Communicating with District and County or Unitary Members

- a An invitation to attend a meeting of the council shall be sent, together with the agenda, to the ward Member(s) of the District and County Council representing the area of the council.
- b Unless the council determines otherwise, a copy of each letter sent to the District and County Council shall be sent to the ward Member(s) representing the area of the council.

24 Restrictions on Member activities

- a. Unless authorised by a resolution, no Member shall:
 - i. inspect any land and/or premises which the council has a right or duty to inspect; or
 - ii. issue orders, instructions or directions.

25 Standing orders generally

- a All or part of a standing order, except one that incorporates mandatory statutory requirements, may be suspended by resolution in relation to the consideration of an item on the agenda for a meeting.
- b A motion to add to or vary or revoke one or more of the council's standing orders, except one that incorporates mandatory statutory requirements, shall be proposed by a special motion, the written notice by at least four Members to be given to the Proper Officer in accordance with standing order 9 above.
- c The Proper Officer shall provide a copy of the council's standing orders to a Member as soon as possible after he has delivered their acceptance of office form.
- d The decision of the Chair of a meeting as to the application of standing orders at the meeting shall be final.



Credyton Town Council

Financial Regulations



LOCAL COUNCIL
AWARD SCHEME
QUALITY GOLD

Review: May 2023

Crediton Town Council

The Financial Regulations were most recently approved and adopted for use on 27 April
2021 minute number 2104/213

By Resolution of the Town Council

Rachel Avery PSLCC
Town Clerk & Responsible Financial Officer

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1. General

- 1.1. These financial regulations govern the conduct of financial transactions of the Town Council and may only be amended or varied by resolution of the Town Council. Financial regulations are one of the Town Council's three governing policy documents providing procedural guidance for members and officers. Financial regulations must be observed in conjunction with the Town Council's standing orders¹ and any individual financial regulations relating to contracts.
- 1.2. The Town Council is responsible in law for ensuring that its financial management is adequate and effective and that the Town Council has a sound system of internal control which facilitates the effective exercise of the Town Council's functions, including arrangements for the management of risk.
- 1.3. The Town 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
 - identifying the duties of officers.
- 1.4. These financial regulations demonstrate how the Town Council meets these responsibilities and requirements.
- 1.5. At least once a year, prior to approving the Annual Governance Statement, the Town Council must review the effectiveness of its system of internal control which shall be in accordance with proper practices.
- 1.6. A breach of these Regulations by an employee is gross misconduct.
- 1.7. Members of Town 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 Town Councillor into disrepute.
- 1.8. The Responsible Financial Officer (RFO) holds a statutory office to be appointed by the Town Council. The Town Clerk has been appointed as RFO for this Town Council and these regulations will apply accordingly.
- 1.9. The RFO:
 - acts under the policy direction of the Town Council
 - administers the Town Council's financial affairs in accordance with all Acts, Regulations and proper practices
 - determines on behalf of the Town Council its accounting records and accounting control systems
 - ensures the accounting control systems are observed
 - maintains the accounting records of the Town Council up to date in accordance with proper practices

¹ Model standing orders for councils are available in Local Councils Explained © 2013 National Association of Local Councils

- assists the Town Council to secure economy, efficiency and effectiveness in the use of its resources
 - produces financial management information as required by the Town Council.
- 1.10. The accounting records determined by the RFO shall be sufficient to show and explain the Town 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 Town Council from time to time comply with the Accounts and Audit Regulations².
- 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 Town 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 Town Council
 - wherever relevant, a record of the Town 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 Town 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 Town Council for approval to be written off except with the approval of the RFO and that the approvals are shown in the accounting records
 - measures to ensure that risk is properly managed.
- 1.13. The Town 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
 - 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 Town Council must:
- determine and keep under regular review the bank mandate for all Town Council bank accounts

² In England - Accounts and Audit (England) Regulations 2011/817
In Wales - Accounts and Audit (Wales) Regulations 2005/368

- approve any grant or a single commitment in excess of £5,000
- 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.

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), available from the websites of NALC and the Society for Local Council Clerks (SLCC).

2. Accounting and Audit (Internal and External)

- 2.1. All accounting procedures and financial records of the Town Council shall be determined by the RFO in accordance with the Accounts and Audit Regulations, appropriate Guidance and proper practices.
- 2.2. On a regular basis, at least once in each quarter, and at each financial year end, the Town Council will verify bank reconciliations (for all accounts) produced by the RFO. The Chair of the Town Council 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 Town Council.
- 2.3. The RFO shall complete the annual statement of accounts, annual report, and any related documents of the Town 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 Town Council within the timescales set by the Accounts and Audit Regulations, for approval by resolution no later than 30 June each year.
- 2.4. The RFO shall be responsible for ensuring that there is an independent, adequate and effective system of internal audit of the Town Council’s accounting, financial and other operations in accordance with proper practices. Any officer or member of the Town Council shall, if the RFO OR Internal Auditor requires, make available such documents of the Town Council which appear to the RFO OR Internal Auditor to be necessary for the purpose of the internal audit and shall supply the RFO or Internal Auditor with such information and explanation as the RFO or Internal Auditor considers necessary for that purpose.
- 2.5. An internal auditor, who shall be competent and independent of the operations of the Town Council, shall be appointed by the Town Council. The Internal Auditor will report to the Town Council in writing as required.
- 2.6. The internal auditor shall:
 - be competent and independent of the financial operations of the Town Council
 - report to Town 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
- have no involvement in the financial decision making, management or control of the Town Council.

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

- perform any operational duties for the Town Council
- initiate or approve accounting transactions
- direct the activities of any Town 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 required by 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, unless it is purely of an administrative nature.

3. Annual Estimates (Budget) and Forward Planning

3.1. Each committee, if appropriate, shall review its 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 Town Council, no later than the end of November each year including any proposals for revising the forecast.

3.2. The Council Affairs and Finance Committee shall receive the proposed budgets of all other Standing Committees before the full budget is presented for adoption by the Town Council and shall make recommendations to the Town Council regarding adoption or otherwise.

3.3. The RFO must each year, by no later than December, 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 Town Council.

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

3.5. The Town Council shall review the budget not later than the end of December each year and shall fix the precept to be levied for the ensuing financial year. The RFO shall issue the Precept to the billing authority and shall supply each member with a copy of the approved budget.

3.6. 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 Town Council for all items over £5,000
- a duly delegated committee of the council for items over £3000 and up to £5000
- the Town Clerk, in conjunction with Chair of Council or Chair of the appropriate committee, for any items up to £3000
- the Town Clerk, for items up to £2000

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 Town Council, or duly delegated committee. During the budget year and with the approval of Town 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. Expenditure on Revenue items may be incurred up to the amounts included in the approved budget.

4.4. Unspent provisions in the revenue budget for shall be carried forward to a subsequent year by the approval of the RFO.

4.5. 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 Town Clerk and the Chair 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.

4.6. In cases of extreme risk to the delivery of council services, the Town Clerk may authorise revenue expenditure on behalf of the Town Council which in the Town 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 £3000. The Town Clerk shall report such action to the Chair as soon as possible and to the Town Council as soon as practicable thereafter.

4.7. The committee nominated in the Scheme of Delegation shall be authorised under extreme urgency to incur such expenditure up to the sum of £5000. Such decisions, either by the RFO alone or the nominated committee, will be reported to the Town Council at the earliest opportunity.

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

- 4.9. All capital works shall be administered in accordance with the Town Council's standing orders and financial regulations relating to contracts.
- 4.10. The RFO shall provide the Town Council with a quarterly statement of Income and expenditure under each head of the budgets, comparing actual expenditure against the Budget.
- 4.11. The RFO shall regularly provide the Town 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 15% of the budget.
- 4.12. Changes in earmarked reserves shall be approved by Town Council as part of the budgetary control process.

Banking Arrangements and Authorisation of Payments

- 4.13. The Town Council's banking arrangements, including the bank mandate, shall be made by the RFO and approved by the Town Council; banking arrangements may not be delegated to a committee. They shall be regularly reviewed for safety and efficiency.
- 4.14. 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 the Town Council. The Town Council shall review the schedule for compliance and, having satisfied itself shall authorise payment by a resolution of the Town Council. The approved schedule shall be initialled by the Chair 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.
- 4.15. 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 Town Council.
- 4.16. The RFO shall scrutinise invoices in relation to arithmetical accuracy and shall code them as to the appropriate expenditure heading.
- 4.17. The Town Clerk and 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 Town Council, where the Town 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 the Town 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 the Town Council; or

- c) fund transfers within the Town 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 the Town Council.

- 4.18. For each financial year the Town Clerk and 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 Town Council, or a duly authorised 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 the Town Council.
- 4.19. 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 Town Council.
- 4.20. Members are subject to the Code of Conduct that has been adopted by the Town 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.
- 4.21. The Town Council will aim to rotate the duties of members in these Regulations so that onerous duties are shared out as evenly as possible over time.
- 4.22. Any changes in the recorded details of suppliers, such as bank account records, shall be approved in writing by a Member.

5. Instructions for the Making of Payments

- 5.1. The Town Council will make safe and efficient arrangements for the making of its payments.
- 5.2. Following authorisation under Financial Regulation 4 above, the Town Council, a duly delegated committee or, if so delegated, the Town Clerk or RFO shall give instruction that a payment shall be made.
- 5.3. All payments shall be effected by cheque or other instructions to the Town Council's bankers, or otherwise, in accordance with a resolution of Town Council or duly delegated Committee.
- 5.4. Cheques or orders for payment drawn on the bank account in accordance with the schedule as presented to Town Council or committee shall be signed by two members of the Council, in accordance with a resolution instructing that payment. If a member who is also a bank signatory has declared a disclosable pecuniary interest, or has any other interest, in the matter in respect of which the payment is being made, that Councillor shall be required to consider Standing Orders, and thereby determine whether it is appropriate and / or permissible to be a signatory to the transaction in question. The Town Council will not appoint members of the same family to sign cheques.

- 5.5. To indicate agreement of the details shown on the cheque or order for payments the signatories shall also each sign the schedule presented with the cheques for signature.
- 5.6. Cheques or orders for payment shall not normally be presented for signature other than at a Town Council or committee meeting (including immediately before or after such a meeting). Any signatures obtained away from such meetings shall be reported to the Town Council at the next convenient meeting.
- 5.7. If thought appropriate by the Town 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 Town Council as made. The approval of the use of a variable Direct Debit shall be renewed by resolution of the Town Council at least every two years.
- 5.8. If thought appropriate by the Town Council, payment for certain items (principally Salaries) may be made by Bank Standing Order provided that the instructions are signed, or otherwise evidenced by two members are retained and any payments are reported to Town Council as made. The approval of the use of a Banker's Standing Order shall be renewed by resolution of the Town Council at least every two years.
- 5.9. If thought appropriate by the Town 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 Town Council as made. The approval of the use of BACS or CHAPS shall be renewed by resolution of the Town Council at least every two years.
- 5.10. If thought appropriate by the Town Council payment for certain items may be made by internet banking transfer provided evidence is retained showing which members approved the payment.
- 5.11. Where a computer requires use of a personal identification number (PIN) or other password(s), for access to the Town 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 Chair 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 Town Council. This will not be required for a member's personal computer used only for remote authorisation of bank payments.
- 5.12. No employee or councillor shall disclose any PIN or password, relevant to the working of the Town Council or its bank accounts, to any person not authorised in writing by the Town Council or a duly delegated committee.
- 5.13. 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.

- 5.14. The Town Council, and any members using computers for the Town 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.
- 5.15. Where internet banking arrangements are made with any bank, the Town Clerk shall be appointed as the Service Administrator. The Bank Mandate approved by the Town 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.
- 5.16. 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 Town Council banking work. Breach of this Regulation will be treated as a very serious matter under these regulations.
- 5.17. 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 Town Clerk. A programme of regular checks of standing data with suppliers will be followed.
- 5.18. Any Debit Card issued for use will be specifically restricted to the Town Clerk and will also be restricted to a single transaction maximum value of £500 unless authorised by the Town Council in writing before any order is placed.
- 5.19. A pre-paid debit card may be issued to employees with varying limits. These limits will be set by the Town Council. Transactions and purchases made will be reported to the Town Council and authority for topping-up shall be at the discretion of the Town Council.
- 5.20. Any corporate credit card or trade card account opened by the Town Council will be specifically restricted to use by the Town Clerk and shall be subject to automatic payment in full at each month-end.
- 5.21. There is no petty cash provision.

6. Payment of Salaries

- 6.1. As an employer, the Town 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 Town Council, or duly delegated committee.
- 6.2. 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 Town Council meeting, as set out in these regulations above.

- 6.3. No changes shall be made to any employee's pay, emoluments, or terms and conditions of employment without the prior consent of the Town Council.
- 6.4. 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:
 - a) by any councillor who can demonstrate a need to know
 - b) by the internal auditor
 - c) by the external auditor
 - d) by any person authorised under Audit Commission Act 1998, or any superseding legislation.
- 6.5. 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.
- 6.6. An effective system of personal performance management should be maintained for the senior officers.
- 6.7. Any termination payments shall be supported by a clear business case and reported to the Town Council. Termination payments shall only be authorised by Town Council.
- 6.8. Before employing interim staff the Town Council must consider a full business case.

7. Loans and Investments

- 7.1. All borrowings shall be effected in the name of the Town Council, after obtaining any necessary borrowing approval. Any application for borrowing approval shall be approved by Town Council as to terms and purpose. The application for Borrowing Approval, and subsequent arrangements for the Loan shall only be approved by full council.
- 7.2. 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 in respect of value for money for the proposed transaction.
- 7.3. The Town Council will arrange with the Town Council's Banks and Investment providers for the sending of a copy of each statement of account to the Town Clerk or RFO.
- 7.4. All loans and investments shall be negotiated in the name of the Town Council and shall be for a set period in accordance with council policy.
- 7.5. The Town 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 at least annually.

- 7.6. All investments of money under the control of the Town Council shall be in the name of the Town Council.
- 7.7. All investment certificates and other documents relating thereto shall be retained in the custody of the RFO.
- 7.8. 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).

8. Income

- 8.1. The collection of all sums due to the Town Council shall be the responsibility of and under the supervision of the RFO.
- 8.2. Particulars of all charges to be made for work done, services rendered or goods supplied shall be agreed annually by the Town Council, notified to the RFO and the RFO shall be responsible for the collection of all accounts due to the Town Council.
- 8.3. The Town Council will review all fees and charges at least annually, following a report of the Town Clerk.
- 8.4. Any sums found to be irrecoverable and any bad debts shall be reported to the Town Council and shall be written off in the year. Any bad debts amounting to less than £250 may be written off by the RFO but reported to the Town Council at the next appropriate meeting.
- 8.5. All sums received on behalf of the Town 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.
- 8.6. The origin of each receipt shall be entered on the paying-in slip.
- 8.7. Personal cheques shall not be cashed out of money held on behalf of the Town Council.
- 8.8. 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 quarterly.
- 8.9. Where any significant sums of cash are received by the Town Council, the RFO shall take such steps as are agreed by the Town 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.

9. Orders for Work, Goods and Services

- 9.1. 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.
- 9.2. Order books shall be controlled by the RFO.

- 9.3. 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 (I) below.
- 9.4. A member may not issue an official order or make any contract on behalf of the Town Council.
- 9.5. 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.

10. Contracts

- 10.1. 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 Town Council;
 - v. for additional audit work of the external Auditor up to an estimated value of £500 (in excess of this sum the Town Clerk and RFO shall act after consultation with the Chair and Vice Chair 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 it is intended to enter into a contract exceeding £30,000 in value for the supply of goods or materials or for the execution of works or specialist services the Town Council must comply with the Public Contract Regulations 2015 and will procure on the basis of a formal tender.
 - 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).
 - d. When applications are made to waive financial regulations relating to contracts to enable a price to be negotiated without competition the reason shall be embodied in a recommendation to the Town Council.
 - e. Such invitation to tender shall state the general nature of the intended contract and the Town 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 Town 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.

- f. All sealed tenders shall be opened at the same time on the prescribed date by the Town Clerk in the presence of at least three members. Those present shall sign and date a list of those tenders received.
- g. If less than three tenders are received for contracts above £25,000 or if all the tenders are identical the Town Council may make such arrangements as it thinks fit for procuring the goods or materials or executing the works.
- h. Any invitation to tender issued under this regulation shall be subject to Standing Order 18,³ and shall refer to the terms of the Bribery Act 2010.
- i. 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 Town Clerk or RFO shall obtain 3 quotations (priced descriptions of the proposed supply); where the value is below £2,500 and above £100 the Town Clerk or RFO shall strive to obtain 3 estimates. Otherwise, Regulation 10 (3) above shall apply.
- j. The Town Council shall not be obliged to accept the lowest or any tender, quote or estimate.
- k. Should it occur that the Town Council, or duly delegated committee, does not accept any tender, quote or estimate, the work is not allocated and the Town 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.
- l. 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.

11. Payment Under Contract for Building or Other Construction Works

- 11.1. 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).
- 11.2. 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 Town Council.
- 11.3. Any variation to a contract or addition to or omission from a contract must be approved by the Town Council and Town Clerk to the contractor in writing, the Town Council being informed where the final cost is likely to exceed the financial provision.

12. Stores and Equipment

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

³ Based on NALC's model standing order 18d in Local Councils Explained © 2013 National Association of Local Councils

- 12.2. 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.
- 12.3. Stocks shall be kept at the minimum levels consistent with operational requirements.
- 12.4. The RFO shall be responsible for periodic checks of stocks and stores at least annually.

13. Assets, Properties and Estates

- 13.1. The Town Clerk shall make appropriate arrangements for the custody of all title deeds and Land Registry Certificates of properties held by the Town Council. The RFO shall ensure a record is maintained of all properties held by the Town 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.
- 13.2. No tangible moveable property shall be purchased or otherwise acquired, sold, leased or otherwise disposed of, without the authority of the Town 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 £100, in which case the Town Clerk may make the decision to dispose.
- 13.3. No real property (interests in land) shall be sold, leased or otherwise disposed of without the authority of the Town Council, together with any other consents required by law, In each case a Report in writing shall be provided to Town 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).
- 13.4. No real property (interests in land) shall be purchased or acquired without the authority of the full Town Council. In each case a Report in writing shall be provided to Town 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).
- 13.5. 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 Town Council. In each case a Report in writing shall be provided to Town Council with a full business case.
- 13.6. 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.

14. Insurance

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

- 14.2. The Town 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.
- 14.3. The RFO shall keep a record of all insurances effected by the Town Council and the property and risks covered thereby and annually review it.
- 14.4. 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 Town Council at the next available meeting.
- 14.5. All appropriate members and employees of the Town 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 Town Council, or duly delegated committee.

15. Charities

- 15.1. Where the Town Council is sole managing trustee of a charitable body the Town 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 Town Clerk and RFO shall arrange for any Audit or Independent Examination as may be required by Charity Law or any Governing Document.

16. Risk Management

- 16.1. The Town Council is responsible for putting in place arrangements for the management of risk. Annually, the RFO shall carry out Risk Assessment and Management, using a robust, proportionate and appropriate method, across all activities of the Town Council together with a Risk Management Policy. Risk policy statements and consequential risk management arrangements shall be reviewed by the Town Council at least annually.
- 16.2. All reports prepared for a decision by the Town Council shall include sections on "Financial Implications" and "Risk Assessments". When considering any new activity, the Town Clerk shall prepare a draft risk assessment including risk management proposals for consideration and adoption by the Town Council.

17. Suspension and Revision of Financial Regulations

- 17.1. It shall be the duty of the Town Council to review the Financial Regulations of the Town Council from time to time. The RFO shall make arrangements to monitor changes in legislation or proper practices and shall advise the Town Council of any requirement for a consequential amendment to these financial regulations.
- 17.2. The Town Council may, by resolution of the Town Council duly notified prior to the relevant meeting of Town 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 Town Council.



CREDITON TOWN COUNCIL GOVERNANCE AND MANAGEMENT RISK REGISTER

	Risk	Impact	Likelihood	Severity	Control Action Internal Controls	Review Frequency	Alternative Review Trigger/Internal Audit Assurance	Responsible Person
1	Lack of forward planning and budgetary controls	*Lack of direction and prioritisation *Failure to achieve aims and objectives	M	H	*Approved Strategic Plan 2021-2024 *Approved Budget Forecast 2021-2026 *Monthly budget reviews by Council Affairs & Finance *All anticipated income/costs are provided for in budgetary process *Feedback from meetings and consultations	Annually Each meeting	Unexpected expense	Town Clerk
2	Poor reporting to Council	*Poor quality decision making *Council becomes ill informed	M	H	*Timely and accurate financial reporting to Council Affairs & Finance Committee *Clear instructions to staff *Regular updates at relevant Committee meetings and to Full Council *Regular project reports	Monthly/ Quarterly Each meeting	Matter raised at meeting	Town Clerk

	Risk	Impact	Likelihood	Severity	Control Action Internal Controls	Review Frequency	Alternative Review Trigger/Internal Audit Assurance	Responsible Person
3	Loss of key staff	*Failure in budgetary controls *Work backlog	M	H	*Procedures for key functions are documented *Four members of staff (Town Clerk, Assistant Clerk, Projects Officer and Administrative Assistant) provide flexibility and cover *Up to date job descriptions *Appraisal system	Annually Annually	Loss of staff member	Town Clerk
4	Failure to respond to electors' wish to right of inspection	*Loss of confidence *Loss of reputation	L	L	*Clear Standing Orders and Operating Protocols *Ensure members and staff are aware of Electors' Rights. *Follow procedures for dealing with enquiries.	Annually	Approach by elector to auditor	Town Clerk
5	Failure to meet the requirements for Gold status	*Status rejected *Responsibilities reduced	M	H	*Monitor requirements for Gold Status	As required		Town Clerk
6	Poor document control	*Information not passed on in a timely manner *Deadlines missed *Lack of achievement	M	M	*Clear Standing Orders *Clear job descriptions	Annually	Major incident Complaints	Town Clerk

	Risk	Impact	Likelihood	Severity	Control Action Internal Controls	Review Frequency	Alternative Review Trigger/Internal Audit Assurance	Responsible Person
7	Ensure Council complies with law in particular: *Health and Safety *Equal Opportunities *Data Protection *Human Rights *Disability and Discrimination *Employment Law	*Fines and Penalties from regulation bodies *Employee action for negligence of grievance *Loss of reputation	M	H	*Clear policies and procedures in place *Regular review of legislation	Bi-annual	Following incident	Town Clerk
8	The provision of services being carried out under agency/partnership agreements with principal authorities	*Loss of reputation *Poor public image	L	M	*Clear statement of management responsibility for each service *Appropriate contracts in place *Regular scrutiny of performance against Targets	Annually	Review of adequacy of insurance cover provided by suppliers	Town Clerk
9	Ensuring all business activities are within legal power	*Illegal expenditure	L	H	*Council has gained General Power of Competence	Monthly		Town Clerk

	Risk	Impact	Likelihood	Severity	Control Action Internal Controls	Review Frequency	Alternative Review Trigger/Internal Audit Assurance	Responsible Person
10	Proper, timely and accurate reporting of Council business in the Minutes	*Confusion and misunderstandings *Actions not accurately reflecting intentions of Council	M	H	*Approval by committee and Town Council *Resolutions clearly identifiable. Accurate minute numbering. Signed and paginated. *All meetings (notification of meetings, minute taking, minute signing and keeping records of minutes) comply with LGA 1972. *Town Clerk is CiLCA qualified	Monthly	Check minute numbers run consecutively	Town Clerk
11	Meeting deadlines when responding to consultation invitation	*Affect reputation *Ineffectual involvement	L	L	*Documented procedures to deal with responses to consultation requests *Planning applications are considered monthly at Planning & Town Strategy Committee Meetings *During Summer and Christmas recess adequate delegated arrangements are made to ensure timely consideration and responses are provided *Extensions requested to LPA as required	Annually	Consultation questions Non-participation	Town Clerk

	Risk	Impact	Likelihood	Severity	Control Action Internal Controls	Review Frequency	Alternative Review Trigger/Internal Audit Assurance	Responsible Person
12	Council lacks relevant skills and commitment	*Council fails to achieve its purpose *Decision making by-passes Council *Poor value for precept money	L	H	*Training for Councillors *Training records held and reviewed annually * Staff training reviewed annually *Close review of meeting attendance	Annually. At first intake of new Councillors especially Every meeting	Training reminders (SLCC, DALC etc.)	Town Clerk
13	Council becomes dominated by one or two individuals or cliques form	*Conflicts of interest *Pursuit of personal agendas *Decisions made outside Council	L	H	*Clear Standing Orders regarding conduct of meetings and Conflict of Interests *Members Code of Conduct in place	Annually	*Adverse press articles *Complaints *Incidents at meetings	Town Clerk
14	Councillors benefiting from being on the Council	*Affect reputation *Conflicts of Interest	L	M	*Clear Standing Orders *Open system of payment *Transparency *Councillors appointed as Random Audit Checkers *Internal Auditor appointed	Annually All meetings	Adverse press articles	Town Clerk
15	Failure to register Members' interests, gifts etc	*Member could make inappropriate gains *Could affect reputations	L	M	*Procedures in place for recording and monitoring Members interests and gifts *Members Code of Conduct in place *Agenda Item for Councillor Declaration of Interests on Committee and Full Council agendas	All meetings	Test of disclosures Complaint about members	Town Clerk

	Risk	Impact	Likelihood	Severity	Control Action Internal Controls	Review Frequency	Alternative Review Trigger/Internal Audit Assurance	Responsible Person
16	Lack of maintenance of Council owned property (including buildings, land, street furniture etc.)	*High cost of repair *Injury to third party leading to claims *Damage to property	M	H	*Annual property inspections *Regular routine maintenance *Regular inspections of office accommodation/meeting space *Insurance cover *Maintenance costs are adequately provided for in annual budget	Annually	Unexpected incident	Town Clerk
17	Damage or loss to Council owned property by third party or act of God Insufficient protection of physical assets owned by the Council - buildings, furniture, equipment etc. Legal liability as a consequence of asset ownership	*High cost of repair *Loss of Assets *Disruption *Damage to public property or person	M L M L	L M M H	*Maintain an up to date register of assets *Annual review of risk and adequacy of insurance cover *Insurance cover *Annual property inspections *Regular routine maintenance *Regular inspections of office accommodation/meeting space *All computers are password protected. *Additional security locks have been added to the Council's office premises to increase security.	Annually	Police report or damage report View asset register Review of management arrangements regarding insurance cover (loss or damage)	Town Clerk

	Risk	Impact	Likelihood	Severity	Control Action Internal Controls	Review Frequency	Alternative Review Trigger/Internal Audit Assurance	Responsible Person
18	Damage to third party property or individual due to Service of Amenity provided	*Claim against Council	L	L	*Public Liability Insurance *Comprehensive event planning and risk assessments *Annual property inspections *Regular checks of facilities *Ensure all amenities/facilities are maintained to appropriate level	As required	As reported Review of Insurance Cover	Town Clerk
19	Loss of cash through fraud or dishonesty	*Reduction in available funds *Loss of reputation	L	H	*Clear financial procedures *Regular random audit checks *Financial reports reviewed monthly by Council Affairs & Finance *Adequate insurance cover	Annually Bi-monthly Monthly Annually	On a Loss Review Insurance Cover (fidelity guarantee)	Town Clerk
20	Inadequacy of Precept Ensuring the adequacy of the annual precept within sound budgeting arrangements	*Services not provided *Lack of confidence in Council *Inability to carry out functions *Insufficient funds for contingencies	L	M	*Monthly budget reviews by Council Affairs & Finance *Approved Budget Forecast 2021-2026 *All anticipated income/costs are provided for in budgetary process	Every Council Affairs & Finance meeting Annually	Unexpected event ie flooding	Town Clerk

	Risk	Impact	Likelihood	Severity	Control Action Internal Controls	Review Frequency	Alternative Review Trigger/Internal Audit Assurance	Responsible Person
21	Failure to use grants for intended purposes	*Lack of funds for project for which grant was intended *Investigation into the use of funds	L	L	*Record clearly in minutes *Clear financial procedures *Feedback forms sent with grant payment *Grants policy adopted and reviewed annually	Annually	Review of minutes	Town Clerk
22	Keeping proper financial records in accordance with statutory requirements	Inadequate financial control	L	H	*Regular scrutiny of financial records and proper arrangements for the approval of expenditure * Standing Order and Financial Regulations are in place and reviewed annually *Councillors are appointed as random audit checkers *Independent internal auditor appointed. *Rialtas accounting software used. VAT properly administered. *Financial reports are presented to Council Affairs & Finance Committee on a monthly basis	Annually Monthly	Review of internal controls in place and their documentation	Town Clerk

	Risk	Impact	Likelihood	Severity	Control Action Internal Controls	Review Frequency	Alternative Review Trigger/Internal Audit Assurance	Responsible Person
23	Breakdown of IT equipment	*Loss of information *Security breaches	M	M	*Computer systems backed up to the Cloud via Office 365 *Access restricted to authorised users *Only approved software and virus software used	Annually	Unexpected incident	Town Clerk
24	Failure to collect and review rents & charges (room hire, allotments, Stonypark)	*Reduction in income	L	M	*All income due to the council and received is properly recorded. *Invoices and receipts are issued as necessary *Rents and charges are reviewed annually as part of budgetary process *Appropriate recovery action taken when necessary	Annually	Irrecoverable debts	Town Clerk
25	Provision and maintenance of Town Council allotments	*Failure to provide safe and usable allotments	L	M	Separate allotment risk report in place	Annually	*Complaints from allotment holders	Town Clerk
26	Failure to maintain compliant CCTV provision	*Poor reputation *Incidents missed, no evidence to prosecute *Data protection breaches	L	H	*Risk assessment carried out prior to installation *Appropriate training provided *Access restricted to trained personnel and local authorities *Annual service and maintenance contract in place	Annually	*Issue raised by local authority (Police) *Data issue raised by member of public	Town Clerk

	Risk	Impact	Likelihood	Severity	Control Action Internal Controls	Review Frequency	Alternative Review Trigger/Internal Audit Assurance	Responsible Person
27	Provision of user-friendly website	*Reputation affected *Information not accessible *Confusion from external links *Lack of users	L	H	*Website is monitored and updated on a weekly basis *Privacy policy makes clear council is not responsible for privacy practices or content of external websites *All members of staff have ability to undertake all website activity * Website continuously updated to meet new accessibility regulations *Regularly backed up by outside management company	Annually	*Complaints/issues raised by website users *Changes to accessibility requirements	Town Clerk
21	Problems due to borrowing or lending. Banking arrangements, including borrowing or lending. Complying with restrictions on borrowing	*Failure of third party to repay loan *Inability of Council to repay a loan	L	L	When required: *Include in annual budget *Clear Standing Orders *Prepare, adopt and adhere to codes of practice for procurement and investment	N/A	N/A	N/A



CREDITON TOWN COUNCIL

Insurance Renewal 2023

Report by: Deputy Clerk
To: Full Council
Date: For consideration on 16 May 2023

Recommendation

Credition Town Council is recommended to consider the insurance quotations below.

1. Purpose

1.1 This report sets out three quotations to provide insurance cover for the town council from 1 June 2023.

2. Background

2.1. The council entered into a 3-year Long Term Agreement with Zurich in 2020 and this expires 31 May 2023.

3. Proposals

3.1. Enter a new 3-year LTA commencing 1 June 2023. Details of the cover provided are listed in Tables 2 & 3.

4. Financial Implications

4.1 Insurance budget for 2023/24 is set at £5,000

4.2 Table 1 below shows the quotations provided:

	Zurich	BHIB	Gallagher
Cost 3 Year LTA	£3,861.27	£3,006.16	£7,103.27

Table 1

Emma Anderson
Deputy Clerk

Provider	Cost 3 Year LTA	Cover									
		Public Liability	Employers Liability	Fidelity Guarantee	Personal Accident	Hires Liability	Libel & Slander	Legal Expenses	Money	Officials Indemnity	Key Personnel Cover
Zurich	£3,861	£15m	£10m	£500k	£100k/ £500pw	£2m	£500k	£100k	£250k	N/A	Capital - £100k Weekly - £500/£100
BHIB	£3,006	£10m	£10m	£500k	£100k	£2.5m	£250k	£250k	£250k	£500k	Not included
Gallagher	£7,103	£10m	£10m	£765k	£100k/ £500pw	£5m	N/A	£100k	£250k	£500k	Not included

Table 2

Buildings Insured	Contents Insured
<ul style="list-style-type: none"> • Newcombes Meadow toilets • Bandstand • Old Landscore School 	<ul style="list-style-type: none"> • Contents at all Council owned/rented property • Gates & fences • Street furniture, Christmas lights etc. • War Memorial, Bus Shelter, Millennium Cross, Millennium Clock & Boniface Statue • Computer & office equipment • Regalia • CCTV

Table 3

Crediton Town Council Asset Register

	Description		Aquired Date	Insured Date	Purchase Cost/ Item Value £	Location	Identification
LAND							
1	Land	Stonypark	unknown	As insured	£1	Stonypark Lane	Deeds at TC Office
2	Land	Exhibition Road Allotments	unknown	As insured	£1	Exhibition Road	Deeds at TC Office
3	Land	Barnfield Allotments	unknown	As insured	£1	Barnfield	Deeds at TC Office
4	Land	Moffats Land Allotments	unknown	As insured	£1	Land off Newcombes Meadow	Deeds at TC Office
5	Land	Upper Deck	unknown	As insured	£1	George Hill	Deeds at TC Office
6	Land	Peoples Park	unknown	As insured	£1	Peoples Park	Deeds at TC Office
7	Land	Scout Memorial Garden	unknown	As insured	£1	Peoples Park	
PROPERTY							
8	Property	Bus Shelter	unknown	As insured	£12,244	Next to War Memorial, Union Road	
9	Property	War Memorial	unknown	As insured	£44,462	Union Road	
10	Property	Millennium Cross	unknown	As insured	£7,601	St Lawrence Green	Sited on MDDC land
11	Property	Millenium Clock	unknown	As insured	£7,136	Front of Town Hall	Sited on CADT Town Hall Building
12	Property	St Boniface Statue	unknown	As insured	£32,814	Newcombes Meadow	Sited on MDDC land
13	Property	Bandstand	unknown	As insured	£49,213	Newcombes Meadow	Sited on MDDC land
14	Property	Cups & Trophies	unknown	As insured	£792	Various	
15	Property	Wishing Well Brick Floral Planter	unknown	19/07/2005	£750	A3072 Town Approach Location is at 284455E 101065N (N50:47:51 W3:38:27)	Sited on DCC land
16	Property	Wishing Well Brick Floral Planter	unknown	19/07/2005	£750	QE Drive Approach Location is at 281875E 100665N (N50:47:37 W3:40:38)	Sited on DCC land
17	Property	Brick Floral Planter	unknown	19/07/2005	£500	Tolleys (Nr Mill Street)	Sited on DCC land
18	Property	Christmas Trees including lights (x 100)	Nov 13, 14 & 16	04/11/2013	£10,000	Create Storage	CTC owned
19	Property	Orion Cross street decoration (x3)	Nov 13, 14		£975	Garage No.8, North Street	CTC owned
20	Property	A boards (x2)	01/06/2014		£200	Council Offices, North Street	CTC owned
21	Property	3 tier planters (x4)	14/05/2015	14/05/215	£4,000	Crediton Town Square	CTC owned
22	Property	Memorial Bench (Jamie Fleming)	18/08/2015	18/08/2015	£350	Situated at Town War Memorial fixed to ground	CTC owned
23	Property	Totem Pole Memorial (Samuel Crocker)	22/01/2016	22/01/2016	£750	Peoples Park Scout Memorial Garden	
24	Property	Illuminated spheres (x 20)	09/11/2017	14/11/2017	£1,700	Council Storage Container, Graphic, Lords Meadow Industrial Estate	CTC owned
25	Property	Square planter	unknown		£1	High Street, outside Lloyds Bank	CTC acquired
26	Property	St Boniface Statue information oak lecturn	01/05/2018	01/05/2018	£489	Newcombes Meadow positioned next to the St Boniface Statue	Sited on MDDC land
27	Property	Triple Star Illuminations (x 24)	18/06/2018	09/04/2019	£2,040	Garage No.8, North Street	CTC owned
28	Property	Cross Street Decorations (Star and Swirl Pealights) (x 3 (£490 each)	15/10/2018	15/10/2018	£1,470	Garage No.8, North Street	CTC owned
29	Property	Illuminated spheres (x 11) (£79 each)	15/10/2018	15/10/2018	£869	Garage No.8, North Street	CTC owned
30	Property	Illuminated spheres (x 10) (£113.75 each)	24/10/2019	24/10/2019	£1,138	Garage No.8, North Street	CTC owned
31	Property	Christmas Trees including lights (x 20)	24/10/2019	24/10/2019	£2,550	Garage No.8, North Street	CTC owned
32	Property	2-tier barrel planter	21/12/2018	21/12/2018	£369	Outside Hillbrow Care Home	CTC owned (sited on unregistered land)
33	Property	2 x 2-tier barrel planters	31/01/2020	31/01/2020	£730	Outside Hillbrow Care Home	CTC owned (sited on unregistered land)
34	Property	Noticeboard	24/01/2020	24/01/2020	£243	External wall of 122-123 High Street	CTC owned
35	Property	2 x stone-effect planters	01/01/2021	01/01/2021	£428	Behind War Memorial	CTC owned
36	Property	50 metre garland lighting (x2)	21/10/2020	21/10/2020	£956	Garage No.8, North Street	CTC owned
37	Property	Festoon Lighting Bulbs (x400)	21/10/2020	21/10/2020	£960	Garage No.8, North Street	CTC owned
38	Property	10m LED garland lights (x20)	09/10/2020	09/10/2020	£658	Garage No.8, North Street	CTC owned
39	Property	Flag Pole	15/10/2019	15/10/2019	£445	Next to War Memorial, Union Road	CTC owned (sited on MDDC land)

Id.	Description		Aquired Date	Insured Date	Purchase Cost/ Item Value £	Location	Identification
40	Property	Newcombes toilets	01/09/2019	01/09/2019	£1	Union Road, Crediton	CTC owned
41	Property	7 ft Ceremonial Pole	18/07/2019	18/07/2019	£90	Council Offices, North Street	CTC owned
42	Property	Grit bins (x2)	17/11/2020	17/11/2020	£360	Butt Parks	CTC owned
43	Property	Salt Spreader	06/11/2019	06/11/2019	£825	Residence of Snow Warden (AW), Glencreedy House, Mill Street, EX17 1EZ	CTC owned
44	Property	Litter bin	28/09/2017	28/09/2017	£152	Spinning Path Gardens Play Area	CTC owned
45	Property	Maypole	22/03/2007	22/03/2007	£310	Landscape School	n/a
46	Property	Tables & Chairs	05/04/2022	05/04/2022	£734	Garage No.8, North Street	CTC owned
47	Property	CCTV System (Cameras, Links, NVR, Monitor)	24/09/2021	24/09/2022	£24,763	NVR @ Council Offices, North Street. Cameras and Links at Various Locations	CTC owned
48	Property	Interactive Snowman	03/08/2021	03/08/2021	£400	Garage No.8, North Street	CTC owned
49	Property	Interactive Penguin	03/08/2021	03/08/2021	£545	Garage No.8, North Street	CTC owned
50	Property	Youth Club furniture (table, sofa, blanket box & sofa bed)	08/02/2021	08/02/2021	£288	Old Landscape School	CTC owned
51	Property	Bean bags	20/12/2021	20/12/2021	£248	Old Landscape School	CTC owned
52	Property	Fairy Lights for East St/Charlotte St	11/11/2021	11/11/2021	£72	Garage No.8, North Street	CTC owned
53	Property	Gas-fuelled Beacon	16/04/2016	16/04/2016	£360	Garage No.8, North Street	CTC owned
54	Property	Indoor pool table	09/11/2022	09/11/2022	£270	Old Landscape School	CTC owned
55	Property	Outdoor table tennis table	30/01/2023	30/01/2023	£380	Old Landscape School	CTC owned
56	Property	Street snooker	31/03/2023	13/03/2023	£2,454	Old Landscape School	CTC owned
TOTAL					£219,834		
GATES & FENCING							
57		Gates & Fencing	unknown	As insured	£823	Stonypark	n/a
58		Gates & Fencing	unknown	As insured	£823	Exhibition Road Allotments	n/a
59		Gates & Fencing	unknown	As insured	£823	Barnfield Allotments	n/a
60		Gates & Fencing	unknown	As insured	£823	Moffats Land Allotments	n/a
TOTAL					£3,292		
SIGNS							
61	Signs	Heritage Finger Post	unknown	19/07/2005	£2,174	Corner Market St & High St	n/a
62	Signs	Heritage Finger Post	unknown	19/07/2005	£2,174	Outside Congregational Church	n/a
63	Signs	Heritage Finger Post	unknown	19/07/2005	£2,174	Union Road Bus Shelter	n/a
64	Signs	Heritage Finger Post	unknown	19/07/2005	£2,174	Corner Dean St & East St	n/a
65	Signs	Heritage Finger Post	17/04/2012	17/04/2012	£2,253	Town Square	n/a
66	Property	Heritage Finger Post	unknown		£1	High Street, outside alleyway leading to Silbury Place	CTC acquired
67	Property	Redvers Ramble Wooden Post	02/11/2018	02/11/2018	£360	Peoples Park	CTC owned
68	Property	Redvers Ramble Wooden Plaque	02/11/2018	02/11/2018	£96	Downeshead Lane	CTC owned
TOTAL					£11,406		
SEATING							
69	Seating	Public Seat	unknown	20/04/2004	£482	Upper Deck	n/a
70	Seating	Public Seat	2012	17/06/2013	£1,500	Scout Memorial Gardens	n/a
71	Seating	Public Seat	2012	17/06/2013	£1,500	Scout Memorial Gardens	n/a
72	Seating	Public Seat - Plastic	unknown	20/04/2004	£482	Peoples Park	n/a
73	Seating	Public Seat - Plastic	unknown	20/04/2004	£482	Peoples Park	n/a
74	Seating	Public Seats (Various)	unknown			Various	Agreed to take on all town benches

Id.	Description		Aquired Date	Insured Date	Purchase Cost/ Item Value £	Location	Identification
75	Seating	Bench	01/04/2018	01/04/2018	£250	Peoples Park	CTC owned
76	Seating	Bench	21/05/2020	21/05/2020	£297	Steps to Brays Close (Footpath 33)	CTC owned
77	Seating	Bench	01/08/2019	01/08/2019	£250	Junction of Peoples Park Road & Deep Lane	CTC acquired
78	Seating	Bench	10/12/2021	10/12/2021	£297	Outside Hillbrow Care Home	CTC owned
79	Seating	Picnic benches	30/01/2023	30/01/2023	£288	Old Landscore School	CTC owned
TOTAL					£5,828		
MEMORIABILIA							
80	Memoriabilia	Mayoral Chain of Office	unknown	As insured	£10,184	Mayor's residence/Council Offices	CTC owned
81	Memoriabilia	Deputy Mayors/Consort Badge of Office	07/01/2014	07/01/2014	£948	Council Offices, North Street	CTC owned
82	Memoriabilia	Westcountry Class Locomotive Nameplate and Coat of Arms	unknown	29/09/2016	£1	Crediton Musuem, High Street	CTC acquired
83	Memoriabilia	Crediton Railway Coffee Table	unknown	17/01/2016	£1	Council Offices, North Street	CTC acquired
84	Memoriabilia	2 x Past Mayor Badges	03/08/2021	07/07/2021	£230	1 x Cllr Letch 1 x Council Office	CTC owned
TOTAL					£11,364		
OFFICE							
85	Office	Desks x 3	unknown	19/07/2005	£320	Council Offices, 8 North Street	CTC acquired
86	Office	Office Chairs x 3	unknown	19/07/2005	£450	Council Offices, 8 North Street	CTC owned
87	Office	Office Visitor Chairs x 5	unknown	19/07/2005	£120	Council Offices, 8 North Street	CTC acquired
88	Office	Whiteboards x 2	unknown	19/07/2005	£100	Council Offices, 8 North Street	CTC acquired
89	Office	Filing Cabinets/Cupboards x 4	unknown	19/07/2005	£450	Council Offices, 8 North Street	CTC acquired
90	Office	1 x 15.6" Screen Laptop	28/07/2016		£289	Old Landscore School	CTC owned
91	Office	1 NAS RAID1 Storage Device + 3 External USB Backup drives	29/07/2016		£395	Council Offices, 8 North Street	CTC owned
92	Office	Office Supplies Stock	various	29/07/2005	£500	Council Offices, 8 North Street	n/a
93	Office	Gigaset Telephones	01/07/2015		£30	Council Offices, 8 North Street	CTC owned
94	Office	Laptop	18/11/2021	18/11/2021	£503	Council Offices, 8 North Street	CTC owned
95	Office	Laptop	18/11/2021	18/11/2021	£499	Old Landscore School	CTC owned
96	Office	VOIP Phone System			£0	Council Offices, 8 North Street	CTC leased
97	Office	Fridge Freezer	25/10/2019	25/10/2019	£270	Old Landscore School, Kitchen	CTC owned
98	Office	Mobile Phone - Youth Worker	24/07/2021	24/07/2021	£0	CTC Youth Worker	CTC contract
99	Office	4 x Plastic Folding Tables	05/05/2021	05/05/2021	£196	Various	CTC owned
100	Office	Livestreaming Equipment (Webcam & 4 port USB hub)	01/07/2021	28/06/2021	£36	Various (Council Offices, North Street)	CTC owned
101	Office	4 x LED flood lights	12/10/2021	12/10/2021	£60	Old Landscore School, outside	CTC owned
102	Office	Apple TV & Mount	12/10/2021	12/10/2021	£150	Old Landscore School	CTC owned
103	Office	1 x Jabra Speaker	11/05/2021	11/05/2021	£292	Old Landscore School	CTC owned
104	Office	Projector & screen	01/09/2021	01/09/2021	£574	Old Landscore School	CTC owned
105	Office	4 x portable speakers 1 x subwoofer	25/06/2021	25/06/2021	£552	Old Landscore School	CTC owned
106	Office	JAM speakers	27/09/2021	27/09/2021	£67	Old Landscore School	CTC owned
107	Office	Youth Work Supplies	Various	01/06/2021	250	Old Landscore School/Council Offices	CTC owned
108	Office	iPad, Keyboard & Tripod	27/01/2021	27/01/2021	£593	Various (Council Offices, North Street)	CTC owned
109	Office	Henry Hoover	24/03/2022	24/03/2022	£119	Council Offices, 8 North Street	CTC owned
110	Office	A1 Easel	06/05/2022	06/05/2022	£62	Council Offices, 8 North Street	CTC owned
111	Office	2 x 15ltr urns	06/05/2022	06/05/2022	£158	Various (Council Offices, North Street)	CTC owned

ID.	Description		Aquired Date	Insured Date	Purchase Cost/ Item Value £	Location	Identification
112	Office	5 x Dell Latitude 3520 Laptop	30/07/2022	15/11/2022	£2,381.00	Council Offices or staff residence	CTC owned
113	Office	5 x Dell Docking Station	31/07/2022	16/11/2022	£995.00	Council Offices, 8 North Street	CTC owned
114	Office	10 x Dell P2322H LED monitor	01/08/2022	17/11/2022	£1,700.00	Council Offices, 8 North Street	CTC owned
115	Office	CCTV monitor and recorder	02/08/2022	18/11/2022	£10,000.00	Council Offices, 8a North Street	CTC owned
116	Office	Projector screen	21/10/2022	21/10/2022	£113.00	Old Landscore School	
117	Office	Electric Cooker	29/11/2022	29/11/2022	£229	Old Landscore School	CTC owned
118	Office	Fridge	29/11/2022	29/11/2022	£149	Old Landscore School	CTC owned
119	Office	Freezer	29/11/2022	29/11/2022	£159	Old Landscore School	CTC owned
120	Office	Dehumidifiers	06/02/2023	06/02/2023	£206	Old Landscore School	CTC owned
121	Office	Kitchen equipment - OLS	09/02/2023	09/02/2023	£200	Old Landscore School	
				TOTAL	£23,165		
Totals (excluding land)					£274,896		

N.B. Where a nominal value of £1 has been provided the insurance value will be different to this.

Updated/Reviewed Date:

Reviewed by:.....



Crediton Town Council

Internal Audit Report (Final update) 2022-23

Stuart J Pollard

***Director
Auditing Solutions Ltd***

Background and Scope

Statute requires all town and parish councils to arrange for an independent Internal Audit (IA) examination of their accounting records and systems of internal control and for the conclusions to be reported each year in the Annual Governance and Accountability Return (AGAR). The following report provides detail of the areas examined during our two visits to the Council for 2022-23, which took place on site on 24th October 2022 and 9th May 2023 together with work undertaken at our offices during the course of the financial year.

Internal Audit Approach

In conducting our review for 2022-23, we have again had regard to the materiality of transactions and their susceptibility to potential misrecording or misrepresentation in the year-end Statement of Accounts / AGAR. Our programme of cover, as applied to all clients, is designed to afford appropriate assurance that the Council's financial systems are robust and operate in a manner to ensure effective probity of transactions and to afford a reasonable probability of identifying any material errors or possible abuse of the Council's own and the national statutory regulatory framework. The programme is also designed to facilitate our completion of the IA Certificate in the Council's AGAR, which requires independent assurance over several control objectives.

Overall Conclusion

We again thank the Clerk and her staff for the clear way the records are maintained and for the assistance provided during our two visits for the year. We are pleased to record that no significant issues arise, although we have identified one or two areas where we consider that controls could and should be further strengthened and / or re-implemented following relaxation of the Covid social distancing rules. Detail of these matters is set out in the following report with resultant recommendations further summarised in the appended Action Plan for ease of member reference.

Based on the satisfactory conclusions drawn from this year's review programme, we have duly signed off the IA Certificate in the year's AGAR assigning positive assurances in each relevant area.

We take this opportunity to remind the Clerk of the requirements of the guidance notes in the preface to the year's AGAR in relation to the documentation that should be displayed on the Council's website, together with the need to ensure compliance with the timing requirements for publication of the Notice of Public Rights to examine the Council's documentation for the financial year.

Detailed Report

Maintenance of Accounting Records & Bank Reconciliations

The Clerk uses the Rialtas Omega accounting software to maintain the Council's accounting records with the main financial transactions conducted through the Co-op Bank account, with further surplus funds deposited in the Cambridge and Counties and Nationwide Building Societies, together with the United Trust and Hampshire Trust Banks and the CCLA Deposit Fund. Our objective in this area of review is to ensure that the accounting records are being maintained accurately and currently and that no anomalous entries appear in cashbooks or financial ledgers. We have consequently: -

- Verified the accurate roll forward of the 2021-22 closing year-end balances into the Omega accounts for 2022-23;
- Checked detail in the Omega cashbooks, examining transactions in the Co-op account for four months in the year (April & September 2022, plus January and March 2023) by reference to the supporting bank statements;
- Noted that only limited transactions have occurred on the accounts with full detail of those transactions agreed to the available bank statements;
- Checked and agreed detail on the combined account bank reconciliations prepared at 30th September 2022 and 31st March 2023; and
- Ensured the accurate disclosure of the combined year-end cash and bank balances in the year's AGAR at Section 2, Box 8.

Conclusions and recommendations

We are pleased to record that no significant issues of concern have arisen from the work undertaken in this review area, other than noting that, whilst the Financial Regulations (FRs - Para 2.2) refer to the requirement for periodic review and sign-off of bank reconciliations and statements, the statements examined for the year to the date of our interim review bore little or no evidence of a formal review, although the minutes indicate that the reconciliations are being reviewed. (The FRs quote – “On a regular basis, at least once in each quarter, and at each financial year end, the Council will verify bank reconciliations (for all accounts) produced by the RFO. The Chairman of the Council 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 council”).

We note that the purchase invoices are, as previously, annotated with a consecutive reference number and filed consecutively in lever arch files. Unfortunately, the Omega cashbooks do not currently identify these reference numbers, although they are recorded on the Omega generated payment listings: we have discussed this with the Clerk suggesting that these numbers be recorded in Omega as though they were cheque numbers rather than just be identified as “BACS” when entering data into Omega.

- R1. In accordance with the requirements of the adopted Financial Regulations (Para 2,2 refers), bank reconciliations should be subjected to at least quarterly scrutiny and sign-off by the Chairman. Noted and will be actioned accordingly in 2023-24.***
- R2. Similarly, the supporting bank statements should be signed-off / initialled as evidence of completion of the review and agreement of the statements to the reconciliation detail. As above.***

- R3. To ensure provision of a clear audit trail, the sequential numbers allocated to purchase invoices should be recorded in the Omega accounts as though they were cheque numbers. The numbers are being recorded as suggested, although they are not apparent on the cashbooks. The numbers will be recorded in the “Reference” column when posting to Omega in future.***

Review of Corporate Governance

Our objective here is to ensure that the Council has a robust regulatory framework in place; that Council and Committee meetings are conducted in accordance with the adopted Standing Orders (SOs) and that, as far as we may reasonably ascertain, no actions of a potentially unlawful nature have been or are being considered for implementation.

We are pleased to note that formal SOs and Financial Regulations (FRs) are in place, with both reviewed and re-adopted in March & April 2021 respectively and broadly in line with the latest NALC model documents.

We also again note the existence of a range of Policies and Procedures, including a Statement of Internal Control, all of which are reviewed, updated (where appropriate), and re-adopted annually by the Council.

We have examined the minutes of Council and non-planning related Committee meetings for the financial year, as available on the Council’s web site, to ensure that no issues or decisions have been taken that may result in ultra vires expenditure or adversely affect the Council’s medium or long-term financial stability: we are pleased to record that no such issues have been identified this year.

We also note that the external auditors completed their review of the 2021-22 AGAR signing off their certificate accordingly with two relatively minor matters recorded: we are also pleased to note that the Notice of Public Rights for 2021-22 was prepared and posted on the Council’s website in accordance with the requirements of the Accounts & Audit Regulations 2015 affording 30 working days for the public inspection of the Council’s financial records.

We also take this opportunity to advise the Clerk and Council of a recent revision to the Public Contract Regulations clarifying the value at which contracts must be published on the Government’s Contract Finder website: the value is now clarified as £30,000 including VAT, which should now be identified accordingly in the Council’s SOs and FRs.

Conclusions

We are pleased to report that no issues arise in this area warranting formal comment or recommendation. We will continue to review minutes and the Council’s approach to governance issues at future visits reporting our conclusions accordingly.

Review of Expenditure

Our aim here is to ensure that: -

- Council resources are released in accordance with the Council’s approved procedures and budgets;

- Appropriate documentation supports payments, either in the form of an original trade invoice or other appropriate form of document confirming the payment as due and/or an acknowledgement of receipt, where no other form of invoice is available;
- All discounts due on goods and services supplied are identified and appropriate action taken to secure the discount;
- The correct expense codes have been applied to invoices when processed; and
- VAT has been appropriately identified and coded to the control account for periodic recovery.

We note the virtually exclusive use of BACS facilities for processing payments and have reviewed the Council's operative control procedures noting that members are now again reviewing and initialling the certification stamp affixed to each invoice thereby evidencing their review of the documents and approval for payment.

To ensure compliance with the above criteria, we have selected and reviewed a sample of 61 payments including all those individually in excess of £1,250, together with every 25th payment shown in the Omega accounts processed and paid in the financial year. Our selected sample totals £111,380 equating to 54% of all non-pay related payments processed in the year.

VAT reclaims have traditionally been submitted to HMRC for repayment quarterly: we noted at our interim visit that the final 2021-22 reclaim was submitted and repaid by HMRC in August 2022. We also understand that, due to a software problem, submission of that and the first quarterly reclaim for 2022-23 was delayed: all for the year have been submitted subsequently and repaid accordingly.

Conclusions

We are pleased to record that no concerns have been identified from our examination of the processing of payments and releasing funds this year.

Assessment and Management of Risk

Our aim here is to ensure that the Council has put in place appropriate arrangements to identify all potential areas of risk of both a financial and health and safety nature, whilst also ensuring that appropriate arrangements exist to monitor and manage those risks to minimise the opportunity for their coming to fruition.

We note that the Clerk has reviewed and updated the Financial and Management Risk Assessment documentation with the resultant document approved by Council at the June 2022 meeting.

We have examined the Council's insurance policy for 2022-23 with Zurich noting that Employer's and Public Liability cover are in place at £10 million and £15 million respectively, together with Fidelity Guarantee cover at £500,000, all of which we consider appropriate for the Council's present needs.

Conclusions

We are pleased to record that no matters have been identified in this area warranting formal comment or recommendation: we shall continue to monitor the Council's approach to risk management issues at future visits.

Budgetary Control & Reserves

Our objective here is to ensure that the Council has a robust procedure in place for identifying and approving its future budgetary requirements and the level of precept to be drawn down from Mid Devon District Council (MDDC): also, that an effective reporting and monitoring process is in place. We also aim to ensure that the Council retains appropriate funds in general and earmarked reserves to finance its ongoing spending plans and to cover any unplanned expenditure that might arise.

We are pleased to note that, following due deliberation, members approved the budget and precept for 2023-24, setting the latter at £450,000 at the 24th January 2023 full Council meeting.

We have reviewed the Omega budget performance report at the financial year-end with no significant or unexplained variances noting that income equated to virtually 100% of budget with expenditure totalling 87.5%. Where any relatively large variances exist, we have examined the Omega detailed transaction report obtaining appropriate explanations for their existence.

Finally, in this area, we note that, of the year-end total fund balance of £539,319 (£477,475 as at 31st March 2022), £237,694 (£172,877 at 31st March 2022) is earmarked for specific purposes leaving a marginally reduced General Reserve balance of £301,625 (£304,588 at the prior year-end). This equates to approximately 11 months' revenue spending at the 2022-23 level and is considered appropriate to meet the Council's ongoing revenue spending plans.

Conclusions

No matters arise in this area warranting formal comment or recommendation: we do, as indicated in our interim report, suggest that when setting up the 2023-24 budget in Omega, appropriate consideration is given to recording the budgeted income in each relevant area to afford a measure of actual performance against the anticipated income.

Review of Income

Our objective in this area is to ensure that income due to the Council is identified and recovered within an appropriate period and is also banked promptly. The Council has a relatively limited range of income sources, primarily the annual precept, allotment rents, miscellaneous grants and donations and bank interest.

We have examined the allotment spreadsheet record and underlying Omega nominal account transaction report where such income is recorded with no issues arising and all anticipated allotment rents duly received and accounted for during the financial year. We also noted at our interim visit, the Clerk's continued intention to implement the Rialtas allotment package once appropriate funding is available.

Conclusions and recommendation

No significant issues arise in this area currently, although, as discussed with the Clerk and Admin Assistant who controls the recovery of allotment rents, at our interim review, we suggested that the existing spreadsheet record be enhanced with the inclusion of detail of the source (cheque, BACS, etc) and settlement dates for each tenant's rent. We are pleased to note compliance with this recommendation.

*R4. Until such time as the Rialtas allotment package is implemented, the current control spreadsheet should be enhanced to include detail of the source and dates of rent receipt to provide a clear trail to the Rialtas accounts detail. **The register has been updated accordingly to record the dates of receipt.***

Petty Cash Account

The Council no longer operates a petty cash account.

Review of Staff Salaries

In examining the Council's payroll function, we aim to confirm that extant legislation is being appropriately observed as regards adherence to the Employee Rights Act 1998 and the requirements of HMRC legislation as regards the deduction and payment over of income tax and NI contributions.

To meet the above objective, we have: -

- Noted the outsourcing of payroll preparation to a local bureau;
- Checked and agreed detail of the gross salaries paid to staff members in September 2022 by reference to the approved annual salary rates, as advised by the Clerk;

We have noted a potential anomaly as regards calculation of the pension deductions for contributing staff with the payroll bureau treating them as though they were NEST pension contributions, with the pension deduction showing on the payslips at 80% of the appropriate Local Government pension scheme percentage contribution for each contributing employee. This results in a further anomaly with regard to the tax being deducted, as it is being calculated on the total gross salary payable.

We have discussed this with the Clerk suggesting that she needs to ensure that the full contribution to the LG pension scheme is being credited to staff pension fund detail: additionally, the resultant seeming overpayment of income tax needs to be checked: the former has been confirmed with the Pension Fund administrators.

Conclusions and recommendation

The apparent anomaly in relation to the manner in which the payroll bureau is treating pension contributions on staff salaries potentially resulting in employees' income tax being overpaid requires further follow up and, if our concern is conformed, appropriate corrective action will need to be taken to salaries since the payroll bureau was appointed.

*R5. The Clerk should check with the LG pension fund administrators to confirm, or otherwise, that employee contributions are being credited to individual fund accounts appropriately: similarly, the apparent overpayment of income tax will require correction if our interpretation of the position is proven correct. **The Clerk will pursue this further with the payroll provider, a satisfactory response as to the accuracy of pension contributions having been obtained from the Pension Fund Administrators.***

Fixed Asset Registers

The Practitioner's Guide requires all Councils to maintain a register of its stock of assets. We are again pleased to note the existence of an appropriate register in spreadsheet format which has been updated to reflect the costs (net of VAT) of the new assets acquired during the year. We have ensured that the asset register has been updated to include the value of assets acquired during 2022-23 (net of VAT) and that the total asset register value is recorded in the year's AGAR at Section 2, Box 9.

We have also checked to ensure that due account has been taken of the external auditor's 2021-22 report issue in relation to the asset value recorded in that year's AGAR with the entry duly recorded at their advised value and annotated as "restated".

Conclusions

We are pleased to record that no issues arise in this area warranting formal comment or recommendation this year.

Investments and Loans

We aim in this area of our review process to ensure that the Council is taking appropriate action to ensure interest earning capabilities are maximised whilst safeguarding the Council's resources. As indicated earlier in this report, we have previously noted the existence of accounts holding the Council's surplus funds and have verified any transactions during the year accordingly to their supporting statements.

We also noted last year that the Council had formally re-adopted its existing Investment Strategy in March 2021 and consider that the document remains appropriate for the Council's present circumstances.

No loans are in existence either payable by or to the Council.

Conclusions

No issues arise from our work in this review area this year.

Statement of Accounts & AGAR

We are required as part of the IA reporting process to provide assurance that the financial detail reported in Section 2 of the AGAR corresponds to the underlying financial and other records of the Council and that appropriate arrangements exist for the identification and reporting of any year-end debtors and creditors due to or payable by the Council.

The Omega software generates the year-end detailed Income and Expenditure accounts after assessment and posting of the value of any prepayments, creditors and accruals at the financial year-end in the accounts by journal.

Based on the satisfactory conclusions drawn from our review of the year's controls and transactions, we have duly signed off the IA Certificate in the year's AGAR assigning positive assurances in each relevant area.

Conclusions

No issues arise in this area warranting formal comment or recommendation and we have duly signed-off the IA Certificate in the year's AGAR assigning positive assurances in each relevant area.

Rec. No	Recommendation	Response
Review of Accounting Arrangements and Bank Reconciliations		
R1	In accordance with the requirements of the adopted Financial Regulations (Para 2,2 refers), bank reconciliations should be subjected to at least quarterly scrutiny and sign-off by the Chairman.	<i>Noted and will be actioned accordingly in 2023-24.</i>
R2	Similarly, the supporting bank statements should be signed-off / initialled as evidence of completion of the review and agreement of the statements to the reconciliation detail.	<i>As above.</i>
R3	To ensure provision of a clear audit trail, the sequential numbers allocated to purchase invoices should be recorded in the Omega accounts as though they were cheque numbers.	<i>The numbers are being recorded as suggested although they are not apparent on the cashbooks. The numbers will be recorded in the "Reference" column when posting in future.</i>
Review of Income		
R4	Until such time as the Rialtas allotment package is implemented, the current control spreadsheet should be enhanced to include detail of the source and dates of rent receipt to provide a clear trail to the Rialtas accounts detail.	<i>The register has been updated accordingly to record the dates of receipt.</i>
Review of Staff Salaries		
R5	The Clerk should check with the LG pension fund administrators to confirm, or otherwise, that employee contributions are being credited to individual fund accounts appropriately: similarly, the apparent overpayment of income tax will require correction if our interpretation of the position is proven correct.	<i>The Clerk will pursue this further with the payroll provider, a satisfactory response as to the accuracy of pension contributions having been obtained from the Pension Fund Administrators.</i>

Working details for ANNUAL RETURN - Year ended 31 March 2023

		<u>Last Year £</u>	<u>This Year £</u>	<u>Code</u>	<u>and Centre</u>	<u>Code Description</u>
1		228,836	304,588	310	0	General Reserves
1		3,574	0	320	0	EMR - Elections
1		247	247	321	0	EMR - Crediton Town Plates
1		4,000	4,000	322	0	EMR-Str. Furniture/Small Work
1		10,210	10,210	323	0	EMR - Economic Development
1		233	233	324	0	EMR - P3 Parish Paths
1		2,344	2,344	325	0	EMR - Floral Crediton
1		500	500	326	0	EMR - Town Clock
1		960	960	327	0	EMR - Upper Deck
1		6,200	6,200	328	0	EMR - Premises
1		12,429	0	329	0	EMR - CCTV
1		280	280	330	0	EMR - Boniface Statue
1		2,894	2,894	331	0	EMR - War Memorial
1		173	173	332	0	EMR - Band Stand
1		1,000	1,000	333	0	EMR - Mayors Chain
1		1,387	1,387	334	0	EMR - Allotments
1		7,250	7,250	335	0	EMR - Neighbourhood Planning
1		22,000	22,000	336	0	EMR - Localism Projects
1		4,321	4,321	337	0	EMR - General Legal/Prof Fees
1		67,181	49,992	338	0	EMR-Council Office Build. Fund
1		1,082	1,082	339	0	EMR - IT Equipment/Support
1		9,165	9,165	340	0	EMR - Staffing Costs
1		6,732	6,732	341	0	EMR - Newcombes Meadow Money
1		3,661	3,661	342	0	EMR - Tree Works
1		51	51	343	0	EMR - FP19 - Repairs
1		4,400	4,400	344	0	EMR - OLS Project
1		4,240	4,240	345	0	EMR - Christmas in Crediton
1		5,000	5,000	346	0	EMR - Grants
1		381	381	347	0	EMR - Civilian Flag Bearer
1		165	165	348	0	EMR - Salt Spreader
1		1,000	1,000	349	0	EMR-St Boniface/Devonshire Day
1		190	190	351	0	EMR DCC Feasibility study Mon
1		130	130	352	0	EMR Wildlife Area Peoples Park
1		545	545	353	0	EMR Defibrillator Project
1		3,436	3,436	354	0	EMR Xmas Lights Ren/Repairs
1		9	9	356	0	EMR Incr Ed Town Square Gard
1		878	878	357	0	EMR Allotment Access Project
1		50	50	358	0	EMR traffic & Urban Realm FS
1		60	0	359	0	EMR Diversity Festival
1		2,290	2,290	360	0	EMR P3 PP Tinpot Handrail
1		350	350	361	0	EMR Tinpot Lane
1		5,000	5,000	362	0	EMR Benches
1		142	142	363	0	EMR Fingerpost
1		10,000	10,000	364	0	EMR Project Initiation Funds
1	Balances brought forward	434,974	477,475	Total balances and reserves at the beginning of the year as recorded in the financial records. Value must agree to Box 7 of previous year.		
2		325,197	385,738	1076	100	Precept
2	(+) Precept or Rates and Levies	325,197	385,738	Total amount of precept (or for IDBs rates and levies) received or receivable in the year. Exclude any grants received.		
3		1,315	1,957	1090	120	Interest Received
3		1,992	2,092	1150	150	Rent Received
3		1,626	1,713	1150	160	Rent Received
3		154	160	1150	170	Rent Received
3		400	0	1150	260	Rent Received
3		442	442	1170	180	Membership Income

Continued over page

Working details for ANNUAL RETURN - Year ended 31 March 2023

	<u>Last Year £</u>	<u>This Year £</u>	<u>Code and Centre</u>		<u>Code Description</u>
3	0	150	1200	220	General Maintenance Income
3	549	19	1220	310	Wayleave Receipts
3	0	5,000	1230	410	Youth grants received
3	0	1,449	1240	410	Youth donations received
3	20	0	1250	120	Donations Received
3	1,750	44	1250	130	Donations Received
3	2	0	1250	150	Donations Received
3	150	0	1250	220	Donations Received
3	450	0	1250	270	Donations Received
3	1,757	90	1250	390	Donations Received
3	15	0	1250	410	Donations Received
3	16,391	1,000	1260	120	Grants Received
3	398	410	1270	410	Grass Cutting Income
3	0	736	1280	130	Other Income
3	0	588	1280	340	Other Income
3	(+) Total other receipts	27,411	15,851	Total income or receipts as recorded in the cashbook less the precept or rates/levies received (line 2). Include any grants received.	
4	83,724	110,291	4000	110	Salaries
4	16,243	28,755	4030	110	National Insurance and PAYE
4	25,671	29,837	4040	110	Pension Contribution
4	(-) Staff costs	125,639	168,884	Total expenditure or payments made to and on behalf of all employees. Include gross salaries and wages, employers NI contributions, employers pension contributions, gratuities and severance payments.	
5	(-) Loan interest/capital repayments	0	0	Total expenditure or payments of capital and interest made during the year on the authority's borrowings (if any).	
6	7,149	0	4020	110	Town Maintenance Contract
6	0	7,202	4020	365	Town Maintenance Contract
6	0	190	4055	120	Payroll
6	391	625	4060	120	Photocopier/Printing
6	7	0	4060	130	Photocopier/Printing
6	28	0	4060	250	Photocopier/Printing
6	236	87	4065	120	Postage
6	416	3,447	4070	120	IT Support
6	741	1,852	4075	120	Telephone and Broadband
6	1,066	0	4075	250	Telephone and Broadband
6	1,315	1,545	4080	120	Audit Fees
6	63	537	4085	120	Stationery
6	2,884	1,041	4090	120	Software
6	11	15	4100	120	Security Waste Collection
6	4,500	1,765	4105	120	Legal/Professional Services
6	1,349	11,018	4110	120	Office Equipment
6	286	553	4115	120	Office Supplies/Consumables
6	311	399	4120	120	Other Expenditure
6	10,275	0	4120	130	Other Expenditure
6	296	0	4120	250	Other Expenditure
6	40	0	4120	330	Other Expenditure
6	18,989	0	4120	350	Other Expenditure
6	0	206	4120	380	Other Expenditure
6	0	200	4120	410	Other Expenditure
6	260	0	4120	430	Other Expenditure
6	3	0	4125	180	Membership Fees Expenditure
6	432	440	4130	130	Cllrs/Clerk Expenses
6	547	41	4135	130	Cllrs E-mail Addresses

Continued over page

Working details for ANNUAL RETURN - Year ended 31 March 2023

	<u>Last Year £</u>	<u>This Year £</u>	<u>Code</u>	<u>and Centre</u>	<u>Code Description</u>
6	686	300	4140	130	Advertising
6	0	600	4145	130	Mayor's Allowance
6	0	432	4150	130	Councillors' Allowance
6	0	73	4155	130	Annual Town Meeting
6	0	1,427	4160	130	Mayor's Reception
6	17	157	4165	130	Hospitality
6	-18	20	4170	130	Remembrance Day
6	0	393	4175	130	Website
6	0	500	4180	130	Website Accessibility Work
6	1,195	2,118	4185	130	Subscriptions
6	2,724	5,807	4190	130	Staff and Cllrs Training
6	400	300	4195	130	Honorarium
6	354	354	4200	130	Parking Permit
6	245	0	4210	130	Meeting Room Charges
6	1,767	3,889	4220	140	Insurance
6	110	70	4220	180	Insurance
6	643	0	4220	250	Insurance
6	0	634	4230	150	General Maintenance
6	95	189	4230	160	General Maintenance
6	321	2,970	4230	190	General Maintenance
6	0	90	4230	200	General Maintenance
6	26	26	4230	220	General Maintenance
6	166	908	4230	230	General Maintenance
6	0	536	4230	250	General Maintenance
6	0	86	4230	260	General Maintenance
6	378	0	4230	280	General Maintenance
6	1,279	1,246	4230	330	General Maintenance
6	1,644	0	4230	340	General Maintenance
6	77	537	4230	350	General Maintenance
6	132	777	4235	150	Water
6	150	743	4235	160	Water
6	0	85	4235	250	Water
6	500	53	4235	350	Water
6	400	0	4240	150	Scheduled Maintenance
6	90	0	4240	200	Scheduled Maintenance
6	269	0	4240	330	Scheduled Maintenance
6	0	31	4245	170	Water Repairs
6	274	0	4250	150	Grass Cutting
6	441	0	4250	160	Grass Cutting
6	2,155	3,075	4250	190	Grass Cutting
6	1,270	0	4250	300	Grass Cutting
6	2,270	0	4250	330	Grass Cutting
6	0	3,840	4250	410	Grass Cutting
6	1,200	256	4260	190	Memorial Gardens Other
6	240	153	4270	190	Wildlife Area
6	49	157	4290	210	Electricity
6	410	2,148	4290	250	Electricity
6	359	469	4290	340	Electricity
6	264	2,379	4290	350	Electricity
6	495	0	4300	210	Cleaning
6	6	155	4360	230	Gen. Bus Shelter Maintenance
6	1,800	215	4370	240	Servicing
6	11,219	13,387	4390	250	Bungalow Rent and Costs
6	41	0	4400	150	Rent Paid
6	6,900	6,900	4400	250	Rent Paid
6	1,820	0	4400	320	Rent Paid
6	438	0	4410	250	Fire Extinguishers

Continued over page

Working details for ANNUAL RETURN - Year ended 31 March 2023

		<u>Last Year £</u>	<u>This Year £</u>	<u>Code</u>	<u>and Centre</u>	<u>Code Description</u>
6		2,595	3,843	4430	250	Business Rates
6		70	0	4430	330	Business Rates
6		3,593	3,593	4430	350	Business Rates
6		94	52	4440	250	Refreshments
6		27,955	0	4450	270	Management and Operation
6		2,915	1,255	4470	300	Small Works
6		200	0	4480	320	Garage and Storage Rental
6		140	0	4490	330	Fulda Crescent
6		305	0	4500	330	Spinningpath Gardens
6		0	360	4520	340	Supplies
6		0	195	4530	340	Autodoor Lock Subs
6		246	42	4540	350	Equipment
6		0	1,250	4550	360	Annual QTRA
6		939	2,055	4560	360	Tree Works
6		234	0	4580	380	Flower Towers
6		5,528	1,042	4590	380	Plants and Flowers
6		339	71	4610	380	Awards Evening
6		3,232	7,121	4620	380	Hanging Baskets and Troughs
6		592	0	4630	380	New Planters
6		9,852	11,592	4650	390	Repeat Costs
6		2,478	5,021	4660	390	Community Participation
6		2,510	3,818	4670	390	New Infrastructure
6		39	0	4700	400	Town Weed Spraying
6		-1,986	11,717	4720	410	Youth Work
6		25,707	26,584	4750	420	Grants Paid
6		0	1,400	4771	130	Jubilee
6		0	202	4771	410	Jubilee
6	(-) All other payments	184,468	170,861	Total expenditure or payments as recorded in the cashbook less staff costs (line 4) and loan interest/capital repayments (line 5).		
7	(=) Balances carried forward	477,475	539,319	Total balances and reserves at the end of the year. [Must equal (1+2+3)-(4+5+6)]		
8		174,761	197,387	200	0	Co-Operative C/Account 9217
8		87,365	88,091	205	0	Cambridge & Counties 6951
8		61,252	85,000	210	0	Nationwide Account 7276
8		49,026	79,148	215	0	Hampshire Trust Bank 4426
8		87,841	88,918	220	0	United Trust Bank 6692
8		0	0	230	0	Petty Cash
8	Total value of cash and short term investments	460,245	538,545	The sum of all current and deposit bank accounts, cash holdings and short term investments held as at 31 March – To agree with bank reconciliation.		
9		257,256	274,896	9	0	Total Fixed Assets
9	Total fixed assets plus long term investments and assets	257,256	274,896	The value of all the property the authority owns – it is made up of all its fixed assets and long term investments as at 31 March.		
10	Total Borrowings	0	0	The outstanding capital balance as at 31 March of all loans from third parties (including PWLB).		

03/04/2023

Crediton Town Council Current Year

16:14

Balance Sheet as at 31st March 2023

31st March 2022

31st March 2023

31st March 2022		31st March 2023	
	Current Assets		
0	Debtors	34	
16,648	VAT Control A/c	3,109	
1,802	Prepayments	3,125	
174,761	Co-Operative C/Account 9217	197,387	
87,365	Cambridge & Counties 6951	88,091	
61,252	Nationwide Account 7276	85,000	
49,026	Hampshire Trust Bank 4426	79,148	
87,841	United Trust Bank 6692	88,918	
0	Petty Cash	0	
478,695		544,813	
478,695	Total Assets	544,813	
	Current Liabilities		
390	Creditors	99	
831	Accruals	5,394	
1,221		5,494	
477,475	Total Assets Less Current Liabilities	539,319	
	Represented By		
304,588	General Reserves	301,625	
172,887	Earmarked Reserves		237,694
477,475		539,319	

The above statement represents fairly the financial position of the authority as at 31st March 2023 and reflects its Income and Expenditure during the year.

Signed :
Chairman _____ Date : _____

Signed :
Responsible
Financial
Officer _____ Date : _____

Crediton Town Council Current Year

Bank - Cash and Investment Reconciliation as at 31 March 2023

<u>Account Description</u>			<u>Balance</u>
<u>Bank Statement Balances</u>			
1	31/03/2023	Co-Operative Current 15006951	197,386.99
2	31/03/2023	Cambridge & Counties 15006951	88,091.32
3	31/03/2023	Nationwide Account 90097276	85,000.00
4	31/03/2023	Hampshire Trust 10254426	79,148.28
5	31/03/2023	United Trust Bank	88,918.05
7		CCLA	0.00
			538,544.64
<u>Receipts not on Bank Statement</u>			
0	31/03/2023	All Receipts Cleared	0.00
			0.00
Closing Balance			538,544.64
<u>All Cash & Bank Accounts</u>			
1		Co-Operative C/Account 9217	197,386.99
2		Cambridge & Counties 6951	88,091.32
3		Nationwide Account 7276	85,000.00
4		Hampshire Trust Bank 4426	79,148.28
5		United Trust Bank 6692	88,918.05
7		CCLA	0.00
Other Cash & Bank Balances			0.00
Total Cash & Bank Balances			538,544.64

phone 03457 213 213

MRS R AVERY

Crediton Town Council
8A North Street
Crediton
Devon
EX17 2BT

M4869/J1027805000

32400

Community Directplus Account

Summary

Account title
CREDITON TOWN COUNCIL

Sort code
089299

Account number
65809217 00

Statement date
3 April 2023

Statement number
193

Page number
1 of 1

Statement opening balance
196,597.93

Money out
3,550.14

Money in
3,566.20

Statement closing balance
196,613.99

International Bank
Account Number

GB41 CPBK 0892 9965 8092 17

Bank Identification Code
CPBK GB22

Date	Description	Money out	Money in	Balance
24 MAR 23	OPENING BALANCE			196,597.93
27 MAR 23	0752 Amazon.co.uk*	21.09		
27 MAR 23	0752 Amazon.co.uk*	33.99		
27 MAR 23	0752 SLCC ENTERPRI		20.00	
27 MAR 23	S Roulston E9A - 2022/2023		2.03	196,564.88
28 MAR 23	0752 AMZNMktplace	70.98		
28 MAR 23	DD BRITISH GAS BGL0228318-0217443	8.40		
28 MAR 23	DD GOCARDLESS NEXUSOPENSYS-DCBWP	169.20		196,316.30
29 MAR 23	0752 Amazon.co.uk*	51.50		
29 MAR 23	Devon County Counc Invoice 55031406	47.90		
29 MAR 23	The Turning Tides Maintenance - Feb	672.68		
29 MAR 23	EE Limited 192171046/1	35.41		195,508.81
30 MAR 23	0752 TESCO STORES	2.75		
30 MAR 23	0752 AMZNMktplace	31.47		
30 MAR 23	The Turning Tides ROOMHIRE004		88.00	195,562.59
31 MAR 23	DD GBC RE CONCORDE I CIL22182	208.90		
31 MAR 23	Crediton Auto Serv Allotment meter	36.99		
31 MAR 23	Touchwood Signs Lt Invoice 5317	42.00		
31 MAR 23	E J Yeandle Plumbi Invoice 4868	102.00		
31 MAR 23	Lee Accounting (So SI-6991	228.00		
31 MAR 23	MAT Electrics Ltd Invoice 43712	378.83		
31 MAR 23	EDF 671167962397	608.05		
31 MAR 23	CARR MW YOUTH CLUB F CARR		10.00	
31 MAR 23	PUGSLEY C+T RENT REBATE		3,419.17	197,386.99
3 APR 23	Mr CC Puglsey & Mr Bungalow Rent	800.00		
3 APR 23	Devon Crediton Int ROOM HIRE March23		27.00	196,613.99
Statement closing balance				196,613.99

Abbreviations: **S** Sub Total (Intermediate Balance) **OD** Overdrawn Balance **NSF** Non-Sterling Transaction Fee. Details of overdraft interest rates are shown overleaf. Details of overdraft interest rates are shown overleaf. Details of overdraft interest rates are shown overleaf.

S J Pollard for Auditing Solutions Ltd

As you may be aware, on 23 March 2023, the Bank of England announced an increase in the Bank of England base rate from 4% to 4.25%. As a result existing overdrafts that are currently linked to the Bank of England base rate will have increased in line with this change.

Our Ref: 15006951\X200\PROC
Date: 31st March 2023
DDI: 0344 225 3939
Fax: 0116 254 4637
Email: savings@ccbank.co.uk

Strictly Private & Confidential

Crediton Town Council
Mr F W Letch
8A North Street
Crediton
Devon
EX17 2BT

Statement of Account

Account name: Crediton Town Council

Account number: 15006951

Sort code: 60-95-86

Product Description: 120 Day Business Notice Account - Issue 1 Monthly

FSCS Eligibility: Eligible

Sheet Number: 6

Statement Period: 01/06/2021 to 31/03/2023

Date	Description	Debits £	Credits £	Balance £
01/06/2021	Brought forward			87,364.61 Cr
30/06/2021	Interest credited gross 15006951		71.45	87,436.06 Cr
31/07/2021	Interest credited gross 15006951		73.89	87,509.95 Cr
31/08/2021	Interest credited gross 15006951		73.95	87,583.90 Cr
30/09/2021	Interest credited gross 15006951		71.63	87,655.53 Cr
31/10/2021	Interest credited gross 15006951		74.07	87,729.60 Cr
30/11/2021	Interest credited gross 15006951		71.75	87,801.35 Cr
31/12/2021	Interest credited gross 15006951		74.19	87,875.54 Cr
31/01/2022	Interest credited gross 15006951		74.27	87,949.81 Cr
28/02/2022	Interest credited gross 15006951		67.13	88,016.94 Cr
31/03/2022	Interest credited gross 15006951		74.38	88,091.32 Cr
30/04/2022	Interest credited gross 15006951		72.04	88,163.36 Cr
31/05/2022	Interest credited gross 15006951		85.98	88,249.34 Cr
30/06/2022	Interest credited gross 15006951		100.28	88,349.62 Cr

S J Pollard for Auditing Solutions Ltd
Attested 9/6/23

*Int credited once annually
in APRIL*

Page 1 of 2

Cambridge & Counties Bank Limited
Charnwood Court
5B New Walk
Leicester LE1 6TE

Tel: 0344 225 3939
Fax: 0116 254 4637
Email: info@ccbank.co.uk
Web: ccbank.co.uk

Cambridge & Counties Bank Limited, Registered office: Charnwood Court, 5B New Walk, Leicester LE1 6TE United Kingdom.
Registered number 07972522. Registered in England and Wales.

We are authorised by the Prudential Regulation Authority and are regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
Financial Services Register No: 579415

Summary for 01 Oct 2022 - 31 Mar 2023

Start Balance	85,000.00
Total In	476.46
Total Out	0.00
End Balance	85,476.46

Private & Confidential
Attn of Rachel Avery
Crediton Town Council
Council Offices
8a North Street
Crediton
EX17 2BT

Client Name Crediton Town Council
Account Type Business Instant Saver Issue 5 - Annual

Account Number 90097276
Statement Number 17
Currency Sterling
Interest Rate as at 31 Mar 2023 1.30%

Date	Description	Details	Payments	Receipts	Balance
01 Oct 2022	Start Balance				85,000.00
31 Mar 2023	Interest Credited	For the period 01 Apr 2022 to 31 Mar 2023		476.46	85,476.46
31 Mar 2023	End Balance				85,476.46

S. Pollard for Auditing Solutions Ltd
Halled 9/5/23
Int credited APRIL

The deposits in this account are eligible for protection under the Financial Services Compensation Scheme (FSCS)
Please find enclosed a copy of the FSCS Information Sheet and Exclusion List which provides information about the Financial Services Compensation Scheme and the protection that it provides.
Interest paid during the period 1 April 2022 to 31 March 2023 £ 476.46

If you have a Notice or Instant Access account, you can pay in as often as you like. Just check your terms and conditions to find out the minimum payment and maximum balance for your account type. You can find out how to make a payment on the back of this statement.



Hampshire Trust Bank

Savings
PO Box 74003
London
EC2P 2QR

t: 020 7862 6222
e: savings@htb.co.uk
w: htb.co.uk

Our Ref: 10254426\X200\PROC

Date: 20th April 2023

172471-GL-1,442

Crediton Town Council
Mrs R Avery
8A North Street
Market Street
Crediton
Devon
EX17 2BT



Statement of Account

Account name: Crediton Town Council

Account number: 10254426

Sort code: 23-62-47

Product: 90 Day Business Notice Account Issue 3 (0.25%)

FSCS Eligibility: Eligible

Sheet Number: 5

Date	Description	Paid out £	Paid in £	Balance £
21/04/2022	Brought forward			49,148.28 Cr
23/05/2022	Deposit made		15,000.00	64,148.28 Cr
24/05/2022	Deposit made		15,000.00	79,148.28 Cr
20/04/2023	Interest credited gross 10254426		191.20	79,339.48 Cr

Interest rate summary during statement period

From

To

Interest Rate

21st April 2022

20th April 2023

0.25 %

S J Pollard for Auditing Solutions Ltd

Handwritten signature
9/5/23



Telephone +44 (0)20 7190 5555 United Trust Bank Limited
 Email info@utbank.co.uk One Ropemaker Street
 Website www.utbank.co.uk London EC2Y 9AW

Mrs Rachel Avery
 Crediton Town Council
 8A North Street
 Crediton
 Devon
 EX17 2BT

Statement/Page 5/1
 Sort Code 30-01-51
 Account Number 10026692
 Pounds Sterling
 Business 100d - Notice Account



5/000744

Statement of Account For
 Crediton Town Council

Date	Details	Debit	Credit	Balance
01Nov2021	Balance Brought Forward			87,840.74
31Oct2022	Credit Interest		1,077.31	88,918.05

S J Pollard for Auditing Solutions Ltd
Halsted 9/5/23

Interest rates through statement period

27Oct2022	- 31Oct2022	2.800000%
22Sep2022	- 27Oct2022	2.150000%
05Sep2022	- 22Sep2022	1.950000%
27Jul2022	- 05Sep2022	1.750000%
31May2022	- 27Jul2022	1.300000%
30Mar2022	- 31May2022	1.050000%
11Feb2022	- 30Mar2022	0.950000%
01Nov2021	- 11Feb2022	0.700000%

31Oct2022 Balance Carried Forward 88,918.05

This deposit is eligible under the Financial Services Compensation Scheme (FSCS).

For further information about the compensation provided by
 the FSCS, refer to the FSCS website at www.FSCS.org.uk

Earmarked Reserves

	Account	Opening Balance	Net Transfers	Closing Balance
320	EMR - Elections	0.00	0.00	0.00
321	EMR - Credition Town Plates	247.00	169.27	416.27
322	EMR-Str. Furniture/Small Work	4,000.00	2,000.00	6,000.00
323	EMR - Economic Development	10,210.00	-210.00	10,000.00
324	EMR - P3 Parish Paths	233.00	740.00	973.00
325	EMR - Floral Credition	2,344.00		2,344.00
326	EMR - Town Clock	500.00		500.00
327	EMR - Upper Deck	960.00		960.00
328	EMR - Premises	6,200.00	-250.00	5,950.00
329	EMR - CCTV	0.00		0.00
330	EMR - Boniface Statue	280.00	2,000.00	2,280.00
331	EMR - War Memorial	2,894.00		2,894.00
332	EMR - Band Stand	173.00	427.00	600.00
333	EMR - Mayors Chain	1,000.00		1,000.00
334	EMR - Allotments	1,387.00		1,387.00
335	EMR - Neighbourhood Planning	7,250.00	-3,501.00	3,749.00
336	EMR - Localism Projects	22,000.00	8,000.00	30,000.00
337	EMR - General Legal/Prof Fees	4,321.00	2,500.00	6,821.00
338	EMR-Council Office Build. Fund	49,992.00	45,008.00	95,000.00
339	EMR - IT Equipment/Support	1,082.05	-1,082.05	0.00
340	EMR - Staffing Costs	9,165.00	-1,575.00	7,590.00
341	EMR - Newcombes Meadow Money	6,732.00		6,732.00
342	EMR - Tree Works	3,661.25	2,338.75	6,000.00
343	EMR - FP19 - Repairs	51.00		51.00
344	EMR - OLS Project	4,400.00	5,600.00	10,000.00
345	EMR - Christmas in Credition	4,240.48	5,759.52	10,000.00
346	EMR - Grants	5,000.00		5,000.00
347	EMR - Civilian Flag Bearer	380.67	-23.87	356.80
348	EMR - Salt Spreader	165.00		165.00
349	EMR-St Boniface/Devonshire Day	1,000.00		1,000.00
351	EMR DCC Feasibility study Mon	190.00		190.00
352	EMR Wildlife Area Peoples Park	130.00		130.00
353	EMR Defibrillator Project	545.00		545.00
354	EMR Xmas Lights Ren/Repairs	3,435.59	-3,103.87	331.72
356	EMR Incred Ed Town Square Gard	9.00		9.00
357	EMR Allotment Access Project	877.56		877.56
358	EMR traffic & Urban Realm FS	50.00	210.00	260.00
359	EMR Diversity Festival	0.00	800.00	800.00
360	EMR P3 PP Tinpot Handrail	2,290.00		2,290.00
361	EMR Tinpot Lane	350.00		350.00
362	EMR Benches	5,000.00		5,000.00
363	EMR Fingerpost	141.52		141.52
364	EMR Project Initiation Funds	10,000.00	-1,000.00	9,000.00
		172,887.12	64,806.75	237,693.87

Crediton Town Council Current Year

Supporting Reserves Reconciliation for ANNUAL RETURN 31 March 2023

Explains the difference between boxes 7 & 8 on the Annual Return

<u>Code</u>	<u>Description</u>	<u>Last Year £</u>	<u>This Year £</u>
	Total Reserves	477,474.83	539,319.04
100	Debtors	0.00	34.20
105	VAT Control A/c	16,648.09	3,108.83
110	Prepayments	1,802.30	3,125.00
	Less Total Debtors	18,450.39	6,268.03
500	Creditors	389.82	99.23
510	Accruals	830.70	5,394.40
	Plus Total Creditors	1,220.52	5,493.63
	Equals Total Cash and Bank Accounts	460,244.96	538,544.64
200	Co-Operative C/Account 9217	174,761.11	197,386.99
205	Cambridge & Counties 6951	87,364.61	88,091.32
210	Nationwide Account 7276	61,252.42	85,000.00
215	Hampshire Trust Bank 4426	49,025.72	79,148.28
220	United Trust Bank 6692	87,840.74	88,918.05
230	Petty Cash	0.36	0.00
	Total Cash and Bank Accounts	460,244.96	538,544.64

Summary Income & Expenditure by Budget Heading 31/03/2023

Month No: 12

Cost Centre Report

		Actual Last Year	Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent
100	Precept							
	Income	325,197	385,738	385,738	0			100.0%
110	Salaries							
	Expenditure	132,788	168,884	182,465	13,581		13,581	92.6%
120	Administration							
	Income	17,726	2,957	2,000	(957)			147.9%
	Expenditure	12,502	23,073	16,710	(6,363)		(6,363)	138.1%
	Net Income over Expenditure	<u>5,224</u>	<u>(20,116)</u>	<u>(14,710)</u>	<u>5,406</u>			
	plus Transfer from EMR	0	12,408					
	less Transfer to EMR	0	1,000					
	Movement to/(from) Gen Reserve	<u>5,224</u>	<u>(8,708)</u>					
130	Council And Councillors							
	Income	1,750	780	0	(780)			0.0%
	Expenditure	16,865	14,363	19,100	4,737		4,737	75.2%
	Net Income over Expenditure	<u>(15,115)</u>	<u>(13,582)</u>	<u>(19,100)</u>	<u>(5,518)</u>			
	plus Transfer from EMR	3,574	12,758					
	less Transfer to EMR	0	10,983					
	Movement to/(from) Gen Reserve	<u>(11,541)</u>	<u>(11,807)</u>					
140	Insurance							
	Expenditure	1,767	3,889	2,500	(1,389)		(1,389)	155.6%
150	Exhibition Road Allotments							
	Income	1,995	2,092	2,100	8			99.6%
	Expenditure	846	1,411	1,800	389		389	78.4%
	Movement to/(from) Gen Reserve	<u>1,149</u>	<u>681</u>					
160	Barnfield Allotments							
	Income	1,626	1,713	1,500	(213)			114.2%
	Expenditure	686	932	1,675	743		743	55.6%
	Movement to/(from) Gen Reserve	<u>940</u>	<u>781</u>					
170	Moffats Land Allotments							
	Income	154	160	170	10			94.2%
	Expenditure	0	31	700	669		669	4.4%
	Movement to/(from) Gen Reserve	<u>154</u>	<u>129</u>					
180	Boniface All. Assoc. Member'p							
	Income	442	442	450	8			98.3%
	Expenditure	113	70	300	230		230	23.3%
	Movement to/(from) Gen Reserve	<u>329</u>	<u>372</u>					
190	Peoples Park							
	Expenditure	3,916	6,453	8,350	1,897		1,897	77.3%
200	Upper Deck							
	Expenditure	90	90	812	722		722	11.1%
210	Bandstand							
	Expenditure	544	157	1,000	843		843	15.7%
220	War Memorial							
	Income	150	150	0	(150)			0.0%
	Expenditure	26	26	350	324		324	7.4%
	Movement to/(from) Gen Reserve	<u>124</u>	<u>124</u>					
230	Street Furniture							
	Expenditure	172	1,063	2,300	1,237		1,237	46.2%
240	Town Clock							
	Expenditure	1,800	215	1,000	785		785	21.5%
250	Town Council Offices							
	Expenditure	23,689	26,952	32,920	5,968		5,968	81.9%
	plus Transfer from EMR	0	4,280					
	Movement to/(from) Gen Reserve	<u>(23,689)</u>	<u>(22,672)</u>					

Summary Income & Expenditure by Budget Heading 31/03/2023

Month No: 12

Cost Centre Report

		Actual Last Year	Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent
260	Stonypark							
	Income	400	0	400	400			0.0%
	Expenditure	0	86	400	314		314	21.6%
	Movement to/(from) Gen Reserve	<u>400</u>	<u>(86)</u>					
270	CCTV							
	Income	450	0	0	0			0.0%
	Expenditure	27,955	0	0	0		0	0.0%
	Net Income over Expenditure	<u>(27,505)</u>	<u>0</u>	<u>0</u>	<u>0</u>			
	plus Transfer from EMR	12,429	0					
	Movement to/(from) Gen Reserve	<u>(15,076)</u>	<u>0</u>					
280	Boniface Statue							
	Expenditure	378	0	350	350		350	0.0%
290	Millennium Cross							
	Expenditure	0	0	150	150		150	0.0%
300	General							
	Expenditure	4,184	1,255	1,000	(255)		(255)	125.5%
	plus Transfer from EMR	0	510					
	Movement to/(from) Gen Reserve	<u>(4,184)</u>	<u>(745)</u>					
310	Wayleave Payments							
	Income	549	19	19	(0)			101.7%
320	Garage and Storage Rental							
	Expenditure	2,020	0	1,820	1,820		1,820	0.0%
330	Public Open Spaces							
	Expenditure	4,373	1,246	2,536	1,290		1,290	49.1%
340	Newcombes Meadow Toilets							
	Income	0	588	0	(588)			0.0%
	Expenditure	2,002	1,024	3,750	2,726		2,726	27.3%
	Movement to/(from) Gen Reserve	<u>(2,002)</u>	<u>(436)</u>					
350	Old Landscore School							
	Expenditure	23,669	6,604	9,400	2,796		2,796	70.3%
	plus Transfer from EMR	17,189	0					
	Movement to/(from) Gen Reserve	<u>(6,480)</u>	<u>(6,604)</u>					
360	Tree Works							
	Expenditure	939	3,305	5,000	1,695		1,695	66.1%
365	Town Maintenance Contract							
	Expenditure	0	7,202	12,000	4,798		4,798	60.0%
380	Floral Credition							
	Expenditure	9,926	8,439	12,700	4,261		4,261	66.5%
390	Christmas Lights							
	Income	1,757	90	1,000	910			9.0%
	Expenditure	14,840	20,432	18,500	(1,932)		(1,932)	110.4%
	Movement to/(from) Gen Reserve	<u>(13,083)</u>	<u>(20,342)</u>					
400	General							
	Expenditure	39	0	300	300		300	0.0%
410	Localism Project							
	Income	413	6,859	10,000	3,141			68.6%
	Expenditure	(1,986)	15,958	18,500	2,542		2,542	86.3%
	Net Income over Expenditure	<u>2,399</u>	<u>(9,100)</u>	<u>(8,500)</u>	<u>600</u>			
	plus Transfer from EMR	0	200					
	Movement to/(from) Gen Reserve	<u>2,399</u>	<u>(8,900)</u>					
420	Annual Grant Funding							
	Expenditure	25,707	26,584	30,000	3,416		3,416	88.6%
430	Diversity Festival							
	Expenditure	260	0	0	0		0	0.0%
	plus Transfer from EMR	60	0					
	Movement to/(from) Gen Reserve	<u>(200)</u>	<u>0</u>					

Summary Income & Expenditure by Budget Heading 31/03/2023

Month No: 12

Cost Centre Report

	Actual Last Year	Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent
Grand Totals:- Income	352,608	401,589	403,377	1,788			99.6%
Expenditure	310,108	339,745	388,388	48,643	0	48,643	87.5%
Net Income over Expenditure	<u>42,500</u>	<u>61,844</u>	<u>14,989</u>	<u>(46,855)</u>			
plus Transfer from EMR	33,252	30,156					
less Transfer to EMR	0	11,983					
Movement to/(from) Gen Reserve	<u>75,752</u>	<u>80,017</u>					

Annual Governance and Accountability Return 2022/23 Form 3

To be completed by Local Councils, Internal Drainage Boards and other Smaller Authorities*:

- where the higher of gross income or gross expenditure exceeded £25,000 but did not exceed £6.5 million; or
- where the higher of gross income or gross expenditure was £25,000 or less but that:
 - are unable to certify themselves as exempt (fee payable); or
 - have requested a limited assurance review (fee payable)

Guidance notes on completing Form 3 of the Annual Governance and Accountability Return 2022/23

1. Every smaller authority in England that either received gross income or incurred gross expenditure exceeding £25,000 **must** complete Form 3 of the Annual Governance and Accountability Return at the end of each financial year in accordance with *Proper Practices*.
2. The Annual Governance and Accountability Return is made up of three parts, pages 3 to 6:
 - The Annual Internal Audit Report **must** be completed by the authority's internal auditor.
 - **Sections 1 and 2** **must** be completed and approved by the authority.
 - **Section 3** is completed by the external auditor and will be returned to the authority.
3. The authority **must** approve Section 1, Annual Governance Statement, before approving Section 2, Accounting Statements, and both **must** be approved and published on the authority website/webpage **before 1 July 2023**.
4. An authority with either gross income or gross expenditure exceeding £25,000 or an authority with neither income nor expenditure exceeding £25,000, but which is unable to certify itself as exempt, or is requesting a limited assurance review, **must** return to the external auditor by email or post (not both) **no later than 30 June 2023**. Reminder letters will incur a charge of £40 +VAT:
 - the Annual Governance and Accountability Return Sections 1 and 2, together with
 - a bank reconciliation as at 31 March 2023
 - an explanation of any significant year on year variances in the accounting statements
 - notification of the commencement date of the period for the exercise of public rights
 - Annual Internal Audit Report 2022/23

Unless requested, do not send any additional documents to your external auditor. Your external auditor will ask for any additional documents needed.

Once the external auditor has completed the limited assurance review and is able to give an opinion, the Annual Governance and Accountability **Section 1, Section 2 and Section 3 – External Auditor Report and Certificate** will be returned to the authority by email or post.

Publication Requirements

Under the Accounts and Audit Regulations 2015, authorities must publish the following information on the authority website/webpage:

Before 1 July 2023 authorities **must** publish:

- Notice of the period for the exercise of public rights and a declaration that the accounting statements are as yet unaudited;
- **Section 1 - Annual Governance Statement 2022/23**, approved and signed, page 4
- **Section 2 - Accounting Statements 2022/23**, approved and signed, page 5

Not later than 30 September 2023 authorities **must** publish:

- Notice of conclusion of audit
- **Section 3 - External Auditor Report and Certificate**
- **Sections 1 and 2 of AGAR** including any amendments as a result of the limited assurance review.

It is recommended as best practice, to avoid any potential confusion by local electors and interested parties, that you also publish the Annual Internal Audit Report, page 3.

The Annual Governance and Accountability Return constitutes the annual return referred to in the Accounts and Audit Regulations 2015. Throughout, the words 'external auditor' have the same meaning as the words 'local auditor' in the Accounts and Audit Regulations 2015.

*for a complete list of bodies that may be smaller authorities refer to schedule 2 to the Local Audit and Accountability Act 2014.

Guidance notes on completing Form 3 of the Annual Governance and Accountability Return (AGAR) 2022/23

- The authority **must** comply with *Proper Practices* in completing Sections 1 and 2 of this AGAR. *Proper Practices* are found in the *Practitioners' Guide** which is updated from time to time and contains everything needed to prepare successfully for the financial year-end and the subsequent work by the external auditor.
- Make sure that the AGAR is complete (no highlighted boxes left empty) and is properly signed and dated. Any amendments must be approved by the authority and properly initialled.
- The authority **should** receive and note the Annual Internal Audit Report before approving the Annual Governance Statement and the accounts.
- Use the checklist provided below to review the AGAR for completeness before returning it to the external auditor by email or post (not both) no later than 30 June 2023.
- The Annual Governance Statement (Section 1) must be approved on the same day or before the Accounting Statements (Section 2) and evidenced by the agenda or minute references.
- The Responsible Financial Officer (RFO) must certify the accounts (Section 2) before they are presented to the authority for approval. The authority must in this order; consider, approve and sign the accounts.
- The RFO is required to commence the public rights period as soon as practical after the date of the AGAR approval.
- You must inform your external auditor about any change of Clerk, Responsible Financial Officer or Chairman, and provide relevant authority owned generic email addresses and telephone numbers.**
- Make sure that the copy of the bank reconciliation to be sent to your external auditor with the AGAR covers all the bank accounts. If the authority holds any short-term investments, note their value on the bank reconciliation. The external auditor must be able to agree the bank reconciliation to Box 8 on the accounting statements (**Section 2, page 5**). An explanation **must** be provided of any difference between Box 7 and Box 8. More help on bank reconciliation is available in the *Practitioners' Guide**.
- Explain fully significant variances in the accounting statements on **page 5**. Do not just send a copy of the detailed accounting records instead of this explanation. The external auditor wants to know that you understand the reasons for all variances. Include complete numerical and narrative analysis to support the full variance.
- If the bank reconciliation is incomplete or variances not **fully** explained then additional costs may be incurred.
- Make sure that the accounting statements add up and that the balance carried forward from the previous year (Box 7 of 2022) equals the balance brought forward in the current year (Box 1 of 2023).
- The Responsible Financial Officer (RFO), on behalf of the authority, **must** set the commencement date for the exercise of public rights of 30 consecutive working days which **must** include the first ten working days of July.
- The authority **must** publish on the authority website/webpage the information required by Regulation 15 (2), Accounts and Audit Regulations 2015, including the period for the exercise of public rights and the name and address of the external auditor **before 1 July 2023**.

Completion checklist – 'No' answers mean you may not have met requirements		Yes	No
All sections	Have all highlighted boxes have been completed?		
	Has all additional information requested, including the dates set for the period for the exercise of public rights , been provided for the external auditor?		
Internal Audit Report	Have all highlighted boxes been completed by the internal auditor and explanations provided?		
Section 1	For any statement to which the response is 'no', has an explanation been published?		
Section 2	Has the Responsible Financial Officer signed the accounting statements before presentation to the authority for approval?		
	Has the authority's approval of the accounting statements been confirmed by the signature of the Chairman of the approval meeting?		
	Has an explanation of significant variations been published where required?		
	Has the bank reconciliation as at 31 March 2023 been reconciled to Box 8?		
	Has an explanation of any difference between Box 7 and Box 8 been provided?		
Sections 1 and 2	Trust funds – have all disclosures been made if the authority as a body corporate is a sole managing trustee? NB: do not send trust accounting statements unless requested.		

**Governance and Accountability for Smaller Authorities in England – a Practitioners' Guide to Proper Practices*, can be downloaded from www.nalc.gov.uk or from www.ada.org.uk

Annual Internal Audit Report 2022/23

Crediton Town Council

www.crediton.gov.uk

ENTER PUBLICLY AVAILABLE WEBSITE/WEBPAGE ADDRESS

During the financial year ended 31 March 2023, this authority's internal auditor acting independently and on the basis of an assessment of risk, carried out a selective assessment of compliance with the relevant procedures and controls in operation and obtained appropriate evidence from the authority.

The internal audit for 2022/23 has been carried out in accordance with this authority's needs and planned coverage. On the basis of the findings in the areas examined, the internal audit conclusions are summarised in this table. Set out below are the objectives of internal control and alongside are the internal audit conclusions on whether, in all significant respects, the control objectives were being achieved throughout the financial year to a standard adequate to meet the needs of this authority.

Internal control objective	Yes	No*	Not covered**
A. Appropriate accounting records have been properly kept throughout the financial year.			
B. This authority complied with its financial regulations, payments were supported by invoices, all expenditure was approved and VAT was appropriately accounted for.			
C. This authority assessed the significant risks to achieving its objectives and reviewed the adequacy of arrangements to manage these.			
D. The precept or rates requirement resulted from an adequate budgetary process; progress against the budget was regularly monitored; and reserves were appropriate.			
E. Expected income was fully received, based on correct prices, properly recorded and promptly banked; and VAT was appropriately accounted for.			
F. Petty cash payments were properly supported by receipts, all petty cash expenditure was approved and VAT appropriately accounted for.			
G. Salaries to employees and allowances to members were paid in accordance with this authority's approvals, and PAYE and NI requirements were properly applied.			
H. Asset and investments registers were complete and accurate and properly maintained.			
I. Periodic bank account reconciliations were properly carried out during the year.			
J. Accounting statements prepared during the year were prepared on the correct accounting basis (receipts and payments or income and expenditure), agreed to the cash book, supported by an adequate audit trail from underlying records and where appropriate debtors and creditors were properly recorded.			
K. If the authority certified itself as exempt from a limited assurance review in 2021/22, it met the exemption criteria and correctly declared itself exempt. <i>(If the authority had a limited assurance review of its 2021/22 AGAR tick "not covered")</i>			
L. The authority published the required information on a website/webpage up to date at the time of the internal audit in accordance with the relevant legislation.			
M. In the year covered by this AGAR, the authority correctly provided for a period for the exercise of public rights as required by the Accounts and Audit Regulations <i>(during the 2022-23 AGAR period, were public rights in relation to the 2021-22 AGAR evidenced by a notice on the website and/or authority approved minutes confirming the dates set)</i> .			
N. The authority has complied with the publication requirements for 2021/22 AGAR <i>(see AGAR Page 1 Guidance Notes)</i> .			
O. (For local councils only)	Yes	No	Not applicable
Trust funds (including charitable) – The council met its responsibilities as a trustee.			

For any other risk areas identified by this authority adequate controls existed (list any other risk areas on separate sheets if needed).

Date(s) internal audit undertaken

Name of person who carried out the internal audit

DD/MM/YYYY

DD/MM/YYYY

DD/MM/YYYY

ENTER NAME OF INTERNAL AUDITOR

Signature of person who carried out the internal audit

SIGNATURE REQUIRED

Date

DD/MM/YYYY

***If the response is 'no' please state the implications and action being taken to address any weakness in control identified (add separate sheets if needed).**

****Note:** If the response is 'not covered' please state when the most recent internal audit work was done in this area and when it is next planned; or, if coverage is not required, the annual internal audit report must explain why not (add separate sheets if needed).

Section 1 – Annual Governance Statement 2022/23

We acknowledge as the members of:

Crediton Town Council

our responsibility for ensuring that there is a sound system of internal control, including arrangements for the preparation of the Accounting Statements. We confirm, to the best of our knowledge and belief, with respect to the Accounting Statements for the year ended 31 March 2023, that:

	Agreed		
	Yes	No*	
1. We have put in place arrangements for effective financial management during the year, and for the preparation of the accounting statements.			<i>prepared its accounting statements in accordance with the Accounts and Audit Regulations.</i>
2. We maintained an adequate system of internal control including measures designed to prevent and detect fraud and corruption and reviewed its effectiveness.			<i>made proper arrangements and accepted responsibility for safeguarding the public money and resources in its charge.</i>
3. We took all reasonable steps to assure ourselves that there are no matters of actual or potential non-compliance with laws, regulations and Proper Practices that could have a significant financial effect on the ability of this authority to conduct its business or manage its finances.			<i>has only done what it has the legal power to do and has complied with Proper Practices in doing so.</i>
4. We provided proper opportunity during the year for the exercise of electors' rights in accordance with the requirements of the Accounts and Audit Regulations.			<i>during the year gave all persons interested the opportunity to inspect and ask questions about this authority's accounts.</i>
5. We carried out an assessment of the risks facing this authority and took appropriate steps to manage those risks, including the introduction of internal controls and/or external insurance cover where required.			<i>considered and documented the financial and other risks it faces and dealt with them properly.</i>
6. We maintained throughout the year an adequate and effective system of internal audit of the accounting records and control systems.			<i>arranged for a competent person, independent of the financial controls and procedures, to give an objective view on whether internal controls meet the needs of this smaller authority.</i>
7. We took appropriate action on all matters raised in reports from internal and external audit.			<i>responded to matters brought to its attention by internal and external audit.</i>
8. We considered whether any litigation, liabilities or commitments, events or transactions, occurring either during or after the year-end, have a financial impact on this authority and, where appropriate, have included them in the accounting statements.			<i>disclosed everything it should have about its business activity during the year including events taking place after the year end if relevant.</i>
9. (For local councils only) Trust funds including charitable. In our capacity as the sole managing trustee we discharged our accountability responsibilities for the fund(s)/assets, including financial reporting and, if required, independent examination or audit.	Yes	No	N/A

***Please provide explanations to the external auditor on a separate sheet for each 'No' response and describe how the authority will address the weaknesses identified. These sheets must be published with the Annual Governance Statement.**

This Annual Governance Statement was approved at a meeting of the authority on:

DD/MM/YYYY

and recorded as minute reference:

MINUTE REFERENCE

Signed by the Chairman and Clerk of the meeting where approval was given:

Chairman

SIGNATURE REQUIRED

Clerk

SIGNATURE REQUIRED

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Section 2 – Accounting Statements 2022/23 for

Crediton Town Council

	Year ending		Notes and guidance
	31 March 2022 £	31 March 2023 £	
1. Balances brought forward	434,974	477,475	Total balances and reserves at the beginning of the year as recorded in the financial records. Value must agree to Box 7 of previous year.
2. (+) Precept or Rates and Levies	325,197	385,738	Total amount of precept (or for IDBs rates and levies) received or receivable in the year. Exclude any grants received.
3. (+) Total other receipts	27,411	15,851	Total income or receipts as recorded in the cashbook less the precept or rates/levies received (line 2). Include any grants received.
4. (-) Staff costs	125,639	168,884	Total expenditure or payments made to and on behalf of all employees. Include gross salaries and wages, employers NI contributions, employers pension contributions, gratuities and severance payments.
5. (-) Loan interest/capital repayments	0		Total expenditure or payments of capital and interest made during the year on the authority's borrowings (if any).
6. (-) All other payments	184,468	170,861	Total expenditure or payments as recorded in the cash-book less staff costs (line 4) and loan interest/capital repayments (line 5).
7. (=) Balances carried forward	477,475	539,319	Total balances and reserves at the end of the year. Must equal (1+2+3) - (4+5+6).

8. Total value of cash and short term investments	460,245	538,545	The sum of all current and deposit bank accounts, cash holdings and short term investments held as at 31 March – To agree with bank reconciliation.
9. Total fixed assets plus long term investments and assets	257,616 <i>RESTATE</i>	274,896	The value of all the property the authority owns – it is made up of all its fixed assets and long term investments as at 31 March.
10. Total borrowings	0	0	The outstanding capital balance as at 31 March of all loans from third parties (including PWLB).

For Local Councils Only	Yes	No	N/A	
11a. Disclosure note re Trust funds (including charitable)		✓		The Council, as a body corporate, acts as sole trustee and is responsible for managing Trust funds or assets.
11b. Disclosure note re Trust funds (including charitable)			✓	The figures in the accounting statements above do not include any Trust transactions.

I certify that for the year ended 31 March 2023 the Accounting Statements in this Annual Governance and Accountability Return have been prepared on either a receipts and payments or income and expenditure basis following the guidance in Governance and Accountability for Smaller Authorities – a Practitioners' Guide to Proper Practices and present fairly the financial position of this authority.

Signed by Responsible Financial Officer before being presented to the authority for approval

SIGNATURE REQUIRED

Date

DD/MM/YYYY

I confirm that these Accounting Statements were approved by this authority on this date:

DD/MM/YYYY

as recorded in minute reference:

MINUTE REFERENCE

Signed by Chairman of the meeting where the Accounting Statements were approved

SIGNATURE REQUIRED

Section 3 – External Auditor's Report and Certificate 2022/23

In respect of

Crediton Town Council

1 Respective responsibilities of the auditor and the authority

Our responsibility as auditors to complete a **limited assurance review** is set out by the National Audit Office (NAO). A limited assurance review is **not a full statutory audit**, it does not constitute an audit carried out in accordance with International Standards on Auditing (UK & Ireland) and hence it **does not** provide the same level of assurance that such an audit would. The UK Government has determined that a lower level of assurance than that provided by a full statutory audit is appropriate for those local public bodies with the lowest levels of spending.

Under a limited assurance review, the auditor is responsible for reviewing Sections 1 and 2 of the Annual Governance and Accountability Return in accordance with NAO Auditor Guidance Note 02 (AGN 02) as issued by the NAO on behalf of the Comptroller and Auditor General. AGN 02 is available from the NAO website – <https://www.nao.org.uk/code-audit-practice/guidance-and-information-for-auditors/>.

This authority is responsible for ensuring that its financial management is adequate and effective and that it has a sound system of internal control. The authority prepares an Annual Governance and Accountability Return in accordance with *Proper Practices* which:

- summarises the accounting records for the year ended 31 March 2023; and
- confirms and provides assurance on those matters that are relevant to our duties and responsibilities as external auditors.

2 External auditor's limited assurance opinion 2022/23

(Except for the matters reported below)* on the basis of our review of Sections 1 and 2 of the Annual Governance and Accountability Return, in our opinion the information in Sections 1 and 2 of the Annual Governance and Accountability Return is in accordance with Proper Practices and no other matters have come to our attention giving cause for concern that relevant legislation and regulatory requirements have not been met. (*delete as appropriate).

(continue on a separate sheet if required)

Other matters not affecting our opinion which we draw to the attention of the authority:

(continue on a separate sheet if required)

3 External auditor certificate 2022/23

We certify/do not certify* that we have completed our review of Sections 1 and 2 of the Annual Governance and Accountability Return, and discharged our responsibilities under the Local Audit and Accountability Act 2014, for the year ended 31 March 2023.

*We do not certify completion because:

External Auditor Name

ENTER NAME OF EXTERNAL AUDITOR

External Auditor Signature

SIGNATURE REQUIRED

Date

DD/MM/YYYY