PADSTOW TOWN COUNCIL

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11 June 2025

TO: MEMBERS OF THE FINANCE AND GENERAL PURPOSES COMMITTEE
Councillors R Higman (Chair), G Chapman, P Curgenven, Mrs J Dawe, K Freeman, A Hoskin, A N Rees and M Rickard

Dear Member

All Members of the Committee are hereby summoned to attend a meeting of the **FINANCE AND GENERAL PURPOSES COMMITTEE** in the **Council Chamber, Council Offices, Station House, Padstow** on **Tuesday 17 June 2025** at **7.00 pm** for the purpose of considering and resolving upon the business to be transacted as set out hereunder.

Yours faithfully

K E Pemberton

Kathy Pemberton
Town Clerk

Agenda
Press & Public are invited to attend.

1. Election Vice Chair (if Committee so wishes)
2. To receive **apologies for absence and announcements (if any)**
3. To receive **declarations of interest** relating to items on the agenda in accordance with Padstow Town Council's code of conduct.
4. **Public Participation**: to receive submissions from members of the public relating to items on the agenda, in accordance with the Council's code of conduct & standing orders.
5. **To agree the minutes** of the meeting held on **Tuesday 15 April 2025.** p1-4
6. **Committee Works i) Update:** for information only; **and ii) Programme:** To note and update/amend, as necessary. p5-6
7. **Council Credit Card Policy:** To give consideration to draft policy for recommendation on to Full Council. p7-10
8. **Council IT:** To receive updates in respect of projects, equipment and support services. p7

9. **Future Meetings (commencement of each is 7pm unless stated):**
Tuesday 15 July 2025
Tuesday 16 September 2025 (7pm or on the rising of Personnel & Staffing)
Tuesday 18 November 2025 (Budget)
Tuesday 17 February 2026
Tuesday 21 April 2026 (Grants)

10. **EXCLUSION OF PRESS & PUBLIC:** To consider and if appropriate, to pass the following resolution: That in accordance with section 1(2) of the Public Bodies (Admissions to Meetings) Act 1960, and as extended by Schedule 12A of the Local Government Act 1972, the public, including the press, be excluded from the meeting because of the confidential nature of the following business to be transacted.

11. **Padstow Sand:** To be updated in this matter and discuss and decide on way forward.

12. **Lease and Tenant Matters:** To receive an update on the latest in respect of lease and Tenant matters and discuss and decide on way forward for **i) J Shoes;** and **ii) Padstow Boatyard.**

Agenda Item 5

PADSTOW TOWN COUNCIL

Minutes of the Finance and General Purposes Committee meeting held on Tuesday 15 April 2025 at 7.00 pm in the Council Chamber, Station House, Padstow

Present: Councillors R Higman (Chairman), J O'Keefe (Vice-Chairman), P Curgenven, Mrs J Dawe, A Hoskin, K Freeman, A Rees and M Rickard

In Attendance: Mrs N Barnes (Responsible Financial Officer), Mrs S Daly (Assistant Town Clerk/Assistant RFO and Minute Taker) and 6 members of the public.

FGP2024/33 **Apologies and Announcements:** i) There were no apologies for absence. ii) The Chairman thanked the RFO and Assistant Town Clerk/Assistant RFO for their assistance with the grant application process.

FGP2024/34 **Declarations of Interest:** The following interests were declared under agenda item 6) Community Grant Scheme: 2025/26 Applications:

- Councillor J O'Keefe: Blue Ribbon 'Obby Oss Party, and The Old Oss Party;
- Councillor K Freeman: The Royal British Legion;
- Councillor A Rees: Blue Ribbon 'Obby Oss Party, and Nadelik Lowen;
- Councillor A Hoskin: The Old Oss Party;
- Councillor P Curgenven: Trevone War Memorial Village Hall, and Trevone WI;
- Councillor Mrs J Dawe: Blue Ribbon 'Obby Oss Party, Nadelik Lowen, Padstow Parochial Church Council, Little Fishes, and Padstow Christmas Lights Committee;

FGP2024/35 **Public Participation:** Members of the public spoke in support of grant applications made on behalf of Trevone War Memorial Village Hall, Seven Bays Ukes and The Old Oss Party. Comments included:

Trevone War Memorial Village Hall: Expressed thanks for support shown to Village Hall over the years. Advised project has taken almost 13 years and hall is almost ready to reopen. Considered this could not have been achieved without support of Town Council and invitation will be extended to attend the opening.

Seven Bays Ukes: Happy to answer any questions. Group comprised of members from Padstow and surrounding area, including St Merryn.

The Old Oss Party: Expressed thanks for previous support. Advised that outstanding bank stamen and accounts had been submitted prior to the meeting [tabled]. Commented on increasing costs each year in respect of health and safety requirements.

Representatives of Trevone Village association and the Blue Ribbon 'Obby Oss Party expressed thanks for the Council's previous grant support.

FGP2024/36 **Minutes Tuesday 18 February 2025: RESOLVED** that the minutes of the meeting held on Tuesday 18 February 2025 were a true record of the meeting and they were signed by the chair.

FGP2024/37 **Committee Works:**
i) Update: The update was noted for information.
ii) Programme: The programme was noted without change.

FGP2024/38 **Community Grant Scheme: 2025/26 Applications:** The Chairman addressed Committee in respect of the 2025/26 budget. Members were referred to the administrative timescales for successful applications for information.

RESOLVED to note the key dates for successful applications outlined in 5.1 of the agenda report.

Committee gave consideration to the grant applications. It was **RESOLVED** that grants be released as per the Council's Policy and that the following grants for 2025/26 be offered:

a) <u>LGA Miscellaneous Provisions Act s19</u>

Councillors Mrs J Dawe, A Hoskin, J O'Keefe and A Rees left the meeting for the following items:

i)	Padstow Blue Ribbon Obby Oss Party *[No release conditions, grant less than amount evidenced]*	£2,265
ii)	The Old Obby Oss Party *Subject to receiving copy of invoices to total the balance of the award*	£2,265

Councillors Mrs J Dawe, A Hoskin, J O'Keefe and A Rees returned to the meeting.

Councillor P Curgenven left the meeting for this item

iii)	Trevone WI	£2,500

Councillor P Curgenven returned to the meeting

iv)	Friends of Wadebridge Sports and Leisure Centre	£1,000
v)	Padstow Sea Cadet Unit	£2,150

Councillor P Curgenven left the meeting for this item

vi)	Trevone Village Hall - awarded for toddler group outside gate & fence	£1,000

Councillor P Curgenven returned to the meeting

Councillors Mrs J Dawe and A Rees left the meeting for this item

vii)	Nadelik Lowen *Subject to receiving copy of invoices to total the balance of the award*	£5,500

Councillors Mrs J Dawe and A Rees returned to the meeting

viii) Padstow Rowing Club £500

ix) The Kernow Players £800
Subject to receiving copy of invoices totalling the award amount

x) Padstow United Football Club £2,500
Subject to receiving copy of invoices totalling the award amount

Councillor Mrs J Dawe left the meeting for this item

xi) Padstow PCC £250
Subject to receiving copy of invoices totalling the award amount

Councillor Mrs J Dawe returned to the meeting

xii) 1st Padstow Guides £720

xiii) Padstow Flower Club £nil

xiv) Padstow School PFTA £nil

Councillor Mrs J Dawe left the meeting for this item

xv) Little Fishes £500
Subject to receiving copy of invoices totalling the award amount

Councillor Mrs J Dawe returned to the meeting

b) Local Government and Rating Act 1997 s26-29

i) Padstow & District Community Transport £1,500
Subject to receiving copy of invoices totalling the award amount

c) LGA 1972 s 144 Tourism

Councillor Mrs J Dawe left the meeting for this item

i) Padstow Christmas Lights Committee £9,000
Subject to receiving copy of invoices totalling the award amount

Councillor Mrs J Dawe returned to the meeting

d) LGA 1972 s137

i) Seven Bays Ukes £250

Councillor K Freeman left the meeting for this item

ii) Padstow Branch Royal British Legion - awarded for annual rent £100
Subject to receiving copy of invoices totalling award amount.

Councillor K Freeman returned to the meeting

iii) Trevone Village Association – awarded to replace village Christmas lights £1,000

iv) First Responders £1,200

v) Cornwall CAB £nil

FGP2024/39 **Future Meetings:** It was noted that the meeting schedule for 2025/26 is yet to be agreed.

FGP2025/40 **It was RESOLVED to exclude the press and public due to the confidential nature of the business about to be transacted.**

FGP2024/41 **Confidential Minutes Tuesday 18 February 2025:**
RESOLVED that the minutes of the meeting held on Tuesday 18 February 2025 were a true record of the meeting and they were signed by the chair.

Meeting closed at 7.45 pm

Agenda Item 5

FINANCE AND GENERAL PURPOSES COMMITTEE
17 June 2025

COMMITTEE WORK UPDATES: FOR INFORMATION ONLY

- **Grants 2025/26:** To date £12,335 has been released to 9 organisations.
- **Financial Year End:** The Annual Governance and Accountability Return 2024/25 has been submitted to the external auditor. The Notice of Public Rights, internal audit report, and sections 1 and 2 of the unaudited AGAR were published on the Council's website and noticeboards on 2 June as required.
- **Audit:** There were no internal audit recommendations from the Year End audit to implement/monitor. External audit report awaited as per above.
- **Civic Chain:** Velvet collar and retaining chain being progressed. Updated cost (previous quote Nov 24) is £884.26 inc safe postage. Costs for regilding to be confirmed by supplier once received. Will be sent for works when Mayoress' diary clears in next few weeks.

WORK PROGRAMMME: TO NOTE, UPDATE/AMEND AS NECESSARY

DRAFT AGENDA ITEM TITLE	ITEM DETAIL (if necessary)	PROGRESS UPDATE (if any)
MEETING DATE: 15 JULY 2025 (Agenda Despatch: 9 July 2025)		
Freedom Of Information	To review the current arrangements for FOI requests, including any requests that have arisen in the last year.	
Data Protection	To review the current arrangements for Data Protection Compliance	
Council Complaints	To be monitor any complaints that have arisen in the last year.	[Council Complaints Handling Procedure due 2028]
Councillor Emails	To receive an update on progression of dedicated Councillor email addresses and discuss and decide on the way forward	Agreed by FC min ref 2025/36 that TC investigate. Meeting with IT provider scheduled for 27 June.
MEETING DATE: 16 SEPTEMBER 2025 (Agenda Despatch: 10 September 2025)		
Audit Recommendations	To monitor the implementation of any recommendations arising from the external audit report (if any)	
Budget Monitoring 2025-26	To give consideration to the 2025-26 budget and to consider taking action on the virement of funds (if required)	Budget v Actual to be noted at July, October and January FC meetings as per Standing Orders.
Debt Monitoring and	To give consideration and make	Overview of debtors included in monthly

Recovery	recommendations to Full Council, where necessary.	finance report to FC.
Insurance	To review the current arrangements, including any claims that have arisen, ahead of the insurance policy renewals in November	
MEETING DATE: 18 NOVEMBER (BUDGET) 2025 (Agenda Despatch: 12 November2025)		
Audit Recommendations	To monitor the implementation of any recommendations arising for the mid-year internal audit report.	
Budget 2026-27	To consider the following and make recommendations to Full Council, where necessary: • Members' Allowances • Committee Recommendations • Draft Budget 2026-27 (including fees and charges) • Precept 2026-27 • Business Plan	RFO to prepare initial draft budget by October. Committees to give consideration and make recommendations to FGP.
MEETING DATE: 17 FEBRUARY 2026 (Agenda Despatch: 11 February 2026)		
Finance Policies	To consider the following and make recommendations to Full Council, where necessary: • Investment Strategy • Risk Management Policy Statement and Risk Management Scheme • Fixed Asset Threshold • General Reserve Policy • Council Credit Card Policy	[Anti-Fraud and Corruption Policy due 2028]
Annual Governance Reviews	To consider the following and make recommendations to Full Council, where necessary: • Financial Regulations • Effectiveness of Internal Audit • Effectiveness of Internal Control	
MEETING DATE: 21 APRIL (GRANTS) 2026 (Agenda Despatch: 15 April 2026)		
Community Grant Scheme: 2026/26 Applications	To discuss and decide on the allocation of grants as per Council's Grant Scheme	[Last policy review February 2024]

Council properties – Lease/licence/tenancy/rent review issues to be considered by Committee as appropriate.

AGENDA ITEM 7: CREDIT CARD POLICY

1. Overview

1.1 Following Full Council's acceptance of Committee's recommendation regarding the Council Credit card (min ref FGP2024/32) this has been progressed and appendix 1 is a draft credit card policy for consideration.

2. Decision

2.1 To give consideration the draft credit card policy and subject to any amendments, to recommend to Full Council that it be approved.

AGENDA ITEM 8: COUNCIL IT

1. Projects

1.1 Full Council resolved at its meeting on 28 January to decommission Council's server and migrate all data to a cloud-based solution (min ref 2024/165). Committee will be pleased to learn this project was successfully completed in May as per the proposal and with very little disruption. Officers feel the new infrastructure is working well.

2. Equipment

2.1 It has been necessary to purchase 1 laptop and 1 workstation to replace existing equipment that has reached its end of life. This was timed to coincide with the data migration to minimise disruption. The devices were purchased as per the Town Clerk's spending delegation via the IT provision in the Capital Projects budget at a cost of £1,570 including warranty.

3. IT Support

3.1 The Council's annual contract for IT support expires on 30 June 2025. Shortly before the start of this contract, Council's IT provider was taken over by Acronyms, Council's current provider. Despite some "teething" issues at the beginning of the takeover, the Town Clerk and Officers are satisfied with the support provided and overall service and the Town Clerk has agreed to a new 12 month contract. The renewal cost is £16.50 more per month than the current agreement which has been held at the same price for the last 2 years. An increase was factored into the Council's budget setting for 25/26.

4. Conclusion

4.1 Committee is asked to note i) completion of the project to update the Council's IT Infrastructure including the replacement of 1 laptop and 1 workstation; and ii) the renewal of IT support with Acronyms for a further 12 months for an additional £16.50 per month.

PADSTOW TOWN COUNCIL
CREDIT CARD POLICY

POLICY/PROTOCOL/PROCEDURE			
Version	DRAFT	**Comments**	
Approval Date		**Responsible Officer**	RFO
Committee	Finance & General Purposes	**Approval by**	Full Council

VERSION HISTORY		
Date	**Version**	**Comments**
17.6.25	DRAFT	Draft policy prepared and taken to FGP

REVIEW RECORD		
Date Review initiated	**Review undertaken by i.e. officer/ Cttee/Council**	**Summary of any recommended updates/changes to be made**

1. Purpose Of Policy

1.1 To ensure strong financial management and accountability controls are in place for the Council's business credit card transactions.

1.2 To protect both staff and the Council from the risk of fraud and unauthorised expenditure.

2. Credit Card Provision

2.1 The Council recognises that the provision of a business credit card helps to achieve best value and efficient processing for some forms of minor business expenditure.

2.2 The Council may have up to three business credit cards with Barclays Bank, one for each authorised user. The business credit cards have an account credit limit of £1,500 in total.

2.3 The persons authorised to use the business credit cards are limited to the Town Clerk, Responsible Financial Officer and Assistant Town Clerk/Assistant RFO once they have signed and confirmed acceptance of the Credit Card Policy.

2.4 The credit card can only be used for Council related expenditure within an agreed budget, up to a maximum value of £500 excluding VAT for a single transaction. Use of the card for personal transactions is prohibited.

2.5 Cash withdrawals are not permitted.

2.6 The Council's Financial Regulations apply to all transactions made by credit card.

2.7 The credit card has been set up to pay the full balance by direct debit each month.

2.8 Requests to authorise additional users of the credit card, additional credit cards, changes to the credit limit, or updates to the policy, must be approved by the Full Council, following consideration by the Finance and General Purposes Committee.

3. Authorisation Of Transactions

3.1 The Town Clerk, Responsible Financial Officer and Assistant Town Clerk/Assistant RFO will complete and process all credit card transactions.

3.2 The credit card should only be used for low value one-off purchases requiring immediate payment, where the Council does not have an account or where payment by invoice is not available.

3.3 All credit card transactions will be reported to Full Council via the schedule of payments presented to bank mandate holders for authorisation, at the next relevant meeting following receipt of the monthly credit card statement.

3.4 The credit card can be used for payments online, in-person and on the phone (if necessary). When online payments are made, the card user should be aware of internet security precautions, including website security certificates and, where possible, only purchase from known suppliers. Credit card details and security information must not be retained on any website and must not be supplied via email.

3.5 A signed Purchase Order and the original VAT invoice or receipt for each transaction must be attached to the Credit Card Statement. The RFO will ensure the monthly credit card balances are monitored as part of the financial monitoring process. Any anomalies identified will be followed up and in the case of a suspicious transaction, the credit card company will be contacted immediately.

4. Card security

4.1 The credit card and PIN should be kept separately in a locked cabinet accessible only to authorised card users. The PIN and security details must not be disclosed to anybody else. If the card is lost or the PIN is compromised, the RFO must be informed and the RFO must contact the card provider immediately.

4.2 When using the card, the card user is responsible for the security of the card at all times and must take all reasonable steps to ensure that the card, PIN and security details cannot be viewed or overheard by anybody else.

4.3 Any authorised user who leaves the employment of the Council or ceases to be an authorised named cardholder, will have the use of the card immediately revoked and the RFO or Assistant Town Clerk/RFO will arrange for the card to be cancelled, or in the case of shared card, for a new card and PIN to be issued.

4.4 The RFO or Assistant Town Clerk/Assistant RFO will reconcile the credit card statement monthly. The Chair or Vice Chair of the Finance Committee will check and initial the credit card statement monthly.

5. Credit Card Misuse

5.1 Use of the credit card for any purpose that is not in accordance with this policy may result in action being taken under the Council's Disciplinary Policy and the withdrawal of the card. Examples of unauthorised use include transactions for personal or non-business use, the use of the card without prior authorisation and the failure to comply with the terms of this policy.