PADSTOW TOWN COUNCIL

Council Offices
Station House
Station Road
Padstow
Cornwall
PL28 8DA

Kathy Pemberton
Town Clerk
Email: enquiries@padstow-tc.gov.uk
Website: www.padstow-tc.gov.uk
Tel: 01841 532296

10 September 2025

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

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 16 September 2025** at **7.00 pm or on the rising of the Personnel and Staffing Committee, whichever the later** for the purpose of considering and resolving upon the business to be transacted as set out hereunder.

Yours faithfully

KE Pemberton

Kathy Pemberton
Town Clerk

Agenda
Press & Public are invited to attend.

1. To receive **apologies for absence and announcements (if any)**

2. To receive **declarations of interest** relating to items on the agenda in accordance with Padstow Town Council's code of conduct.

3. **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.

4. **To agree the minutes** of the meeting held on **Tuesday 17 June 2025.** p1-2

5. **Committee Works i) Update:** for information only; **and ii) Programme:** To note and update/amend, as necessary. p3-4

6. **Annual Review of Information Compliance:** To review current arrangements and discuss and decide on the way forward, if necessary, in relation to **i) Freedom Of Information; ii) Data Protection; and iii) Council Complaints:** p5-6

7. **Councillor IT:** To receive an update on the latest in respect of Council IT matters and discuss and decide on way forward for **i) Councillor Emails** and **ii) Cyber Essentials Certification** To be tabled. p7

8. **Annual Insurance Review:** To review current arrangements and discuss and decide on the way forward. p8-10

9. **Future Meetings (commencement of each is 7pm unless stated):**
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. **To agree the confidential minutes** of the meeting held on 17 June 2025.

Agenda Item 4

PADSTOW TOWN COUNCIL

Minutes of the Finance and General Purposes Committee meeting held on Tuesday 17 June 2025 at 7.00 pm in the Council Chamber, Station House, Padstow

Present: Councillors R Higman (Chair), M Rickard (Vice Chair) P Curgenven, Mrs J Dawe and A Hoskin

In Attendance: Mrs N Barnes (Responsible Financial Officer) and Mrs S Daly (Assistant Town Clerk/Assistant RFO and Minute Taker)

FGP2025/1 **Apologies and Announcements:** i) Apologies were received from Councillors G Chapman and K Freeman; and ii) There were no announcements.

FGP2025/2 **Election of Vice Chair: RESOLVED** to elect Councillor M Rickard as Committee Vice Chair.

FGP2025/3 **Declarations of Interest:** Councillor P Curgenven declared an interest in agenda item 11 Padstow Sand.

FGP2025/4 **Public Participation:** There was no public participation.

FGP2025/5 **Minutes Tuesday 15 April 2025: RESOLVED** that the minutes of the meeting held on Tuesday 15 April 2025 were a true record of the meeting subject to the following amendments: i) amending "Christmas" to "festive" in minute ref FGP2024/38 d) iii); and ii) amending minute ref "FGP2025/40" to "FGP2024/40", and they were signed by the chair.

FGP2025/6 **Committee Works: i) Update:** The update was noted for information. In respect of the Annual Governance and Accountability Return, it was further noted that from 2026/27 a new assertion 10 will be introduced asking Councils to confirm their compliance with Data Protection.

Further to the report it was noted that the new gator has been delivered. The insurance premium will be £336 per annum.

With regard to the civic chains it was noted the Mayoress' last engagement would be Thursday, after which the chain will be sent away for the agreed works.

ii) Programme: The programme was noted without change.

FGP2025/7 **Council Credit Card Policy:** The RFO updated on this item outlining the difficulty in processing the application and her escalation of the matter to the Council's relationship manager. It was hoped this would be resolved soon. In the meantime, members were asked to give consideration to the draft policy.

RESOLVED TO RECOMMEND TO THE FULL COUNCIL that the draft Padstow Town Council Credit Card Policy be approved.

FGP2025/8 **Council IT**: Members were referred to the agenda report in this regard. The Assistant Town Clerk/Assistant RFO advised that an annual review meeting was scheduled for the end of the month to discuss the year to date and future projects with Council's IT provider.

RESOLVED 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.

FGP2025/9 **Future Meetings:** Future meeting dates and times were noted as per the agenda, next meeting being Tuesday 15 July 2025 at 7.00 pm.

FGP2025/10 **It was RESOLVED to exclude the press and public due to the confidential nature of the business about to be transacted.**

FGP2025/11 **Padstow Sand: Councillor P Curgenven left the meeting for this item.**

The verbal update was noted for information.

Councillor P Curgenven returned to the meeting.

FGP2025/12 **Lease and Tenant Matters: i) J Shoes: RESOLVED** to proceed as outlined in paragraph 5.1 of the agenda report. **ii) Padstow Boatyard:** The verbal update was noted for information.

Meeting closed at 7.15 pm

FINANCE AND GENERAL PURPOSES COMMITTEE
16 September 2025

COMMITTEE WORK UPDATES: FOR INFORMATION ONLY

- **Grants 2025/26:** To date £17,835 has been released to 12 organisations.
- **Audit:** External audit report awaited – due by 30 September 2025.
- **Civic Chain:** Works to fit velvet collar and retaining chain complete.
- **Bank Mandate Changes:** Changes to the Council's bank signatories list (Councillors) are now complete as agreed by FC.
- **Credit Card:** Application now complete. The RFO has contacted PTC's Relationship Manager to resolve the issue with the incorrect name on the card and to file a complaint regarding the length of time it has taken to obtain the credit cards and to update the bank mandate.

WORK PROGRAMMME: TO NOTE, UPDATE/AMEND AS NECESSARY

DRAFT AGENDA ITEM TITLE	ITEM DETAIL (if necessary)	PROGRESS UPDATE (if any)
MEETING DATE: 16 September 2025 (Agenda Despatch: 10 September 2025)		
Audit Recommendations (External)	To monitor the implementation of any recommendations arising from the external audit report (if any)	Report still awaited. Once received, report to go to FC to agree actions arising, if any, FGP to monitor once known.
MEETING DATE: 18 NOVEMBER (BUDGET) 2025 (Agenda Despatch: 12 November 2025)		
Audit Recommendations (Internal)	To monitor the implementation of any recommendations arising for the mid-year internal audit report.	
Debt Monitoring and Recovery	To give consideration to and make recommendations to Full Council, were necessary.	
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.
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)	RFO to prepare initial draft budget by October. Committees to give consideration and make recommendations to FGP.

Agenda Item 5

	• Precept 2026-27 • Business Plan	
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: 2026/27 Applications	To discuss and decide on the allocation of grants as per Council's Grant Scheme	[Last policy review February 2024]
ITEMS FOR FUTURE MEETINGS 2026-27		
Annual Review of Information Compliance	To review arrangements for: • Freedom Of Information • Data Protection • Complaints And to monitor any requests/complaints/ matters arising from the above.	
Annual Review of Insurance Arrangements	To review the current arrangements, including any claims that have arisen, ahead of the insurance policy renewals in November	

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

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PADSTOW TOWN COUNCIL

FINANCE AND GENERAL PURPOSES COMMITTEE: 16 SEPTEMBER 2025

AGENDA ITEM 6: ANNUAL REVIEW OF INFORMATION COMPLIANCE

1. Overview

1.1 Committee's terms of refence outlines its roles with regards to reviewing Council's compliance with Freedom of Information and Data Protection. Committee will know that from the 2025/26 financial year, Assertion 10 will be a formal part of the local council's AGAR. Councils must be able to demonstrate compliance with data protection law as part of its annual return. Assertion 10 demands evidence of actual compliance in practice i.e.

- Demonstrating adherence to UK GDPR, the Data Protection Act, and the Freedom of Information Act
- Having up-to-date data protection and information compliance policies that reflect the specific ways your council operates
- Evidencing that council staff and councillors have received regular, relevant training [NB: Staffing Cttee currently addressing training policy for staff and Cllrs].

1.2 These annual review reports are a way in which Committee can ensure that the Council is compliant, alongside policy reviews.

1.3 Furthermore, it's considered advantageous that Committee also monitor complaint matters to ensure that due process is followed with any issues i.e. service delivery being dealt with via the appropriate Committee. This Committee's oversight is one of compliance i.e. was a complaint dealt with in the appropriate timescale.

1.4 Committee to note that this item will be scheduled for its July meeting in future.

2. Annual Reviews

i) FREEDOM OF INFORMATION

Period 1 April 2024 to 31 March 2025

NO.	FOI Date Rec'd	FOI Response Deadline	FOI Deadline Met?	FOI Request Relating to	Comments
1/24	2.10.2024	30.10.2024		Railway Bus Stop	
2/24	10.10.2024	15.11.2024		Railway Bus Stop	Responded before deadline 13.11.24
3/24	31.10.2024	29.11.2024		Christmas Lights	Responded before deadline 1.11.24

Notes:
Responses to the above FOIs were compliant having been responded to by the 20-working day deadline or before the deadline.

Due process was followed, which included completion (applicable to 1/24 and 2/24 above) of a FOI Information Checklist and Estimation of Cost (applicable to 2/24 above).

No Internal Reviews were requested in regard to the responses given and no matters referred to the Information Commissioner's Office.

Period 1 April 2025 to 31 August 2025: No FOI requests received.

Key:

Deadline Met or Exceeded	
Deadline Extended	
Deadline Missed	

ii) DATA PROTECTION

Period 1 April 2024 to 31 March 2025:
i) No requests received.
ii) No breaches reported by either staff or Councillor.

Period 1 April 2025 to 31 August 2025:
i) No requests received.
ii) No breaches reported by either staff or Councillor.

Notes:
Town Clerk undertook a 3-part training course which she found incredibly helpful. Following the same she will be undertaking a review on Data Protection matters and will provide a further report to Committee in this regard looking at both policies and practices in light of this recent training.

iii) COUNCIL COMPLAINTS

Period 1 April 2024 to 31 March 2025:
No formal complaints received. Concerns raised re: Railway Bus Stop matter which was addressed by Council and statements placed on Council website.

Period 1 April 2025 to 31 August 2025:
July 2025: Complaint dealt with via the Community and Facilities Committee regarding MUGA use – Chair and Town Clerk met with member of public, improvements made to MUGA fence height increased and noise dampeners to fence. Letter sent to complainant.

Notes:
Council Complaints Handling Procedures to be reviewed in 2028.

The Town Clerk considers, if Committee agree, that the annual review also include compliments i.e. annual review of Complaints and Compliments.

3. Considerations
3.1 To note annual reviews as detailed in the agenda report.
3.2 To agree that future reporting include compliments also.

AGENDA ITEM 7: COUNCIL IT

i) Councillor Emails

A report on this item will be tabled for the meeting pending further information from Council's IT provider regarding costs.

ii) Cyber Essentials Certification

1. Overview

1.1 Council's IT Provider and Insurers recommend Council obtains Cyber Essentials Certification. Cyber Essentials is a government-backed, industry-supported scheme to help organisations protect themselves against common online threats.

1.2 Cyber Essentials is a set of standard technical controls organisations should have in place to protect themselves against the most common online security threats. The .gov website states "the scheme helps protect against almost all cyber threats. 92% fewer insurance claims are made by businesses and organisations with the Cyber Essentials controls in place".

2. Proposal & Budget

2.1 A proposal to assist the Council in achieving Cyber Essentials certification has been received from Council' IT provider, Acronyms at a cost of £1,520 plus VAT. This figure is based on a certificate for 10-49 users as the new official Councillor email addresses will be included in the Cyber Essentials works.

2.2 Acronyms work will include completing all technical prework, preparing the required documentation, conducting a security vulnerability assessment, completing any remedial works if required and providing further security advice and guidance beyond the minimum Cyber Essentials requirements.

2.3 Acronyms advise the project may take up to 8 weeks to deliver and the RFO confirms there is sufficient budget available in the Computers – Hardware and Software Budget within the Capital Expenditure cost centre.

3. Conclusion

3.1 Does Committee wish to request that Acronyms be engaged to assist the Council in achieving Cyber Essentials certification at a cost of £1,520 plus VAT funded via the Computers – Hardware and Software Budget within the Capital Expenditure cost centre?

FINANCE AND GENERAL PURPOSES: 16 SEPTEMBER 2025

AGENDA ITEM 8: ANNUAL INSURANCE REVIEW

1. Purpose Of Report

1.1 The purpose of this report is to set out for consideration the annual review of the Council's insurance arrangements, as required by the Committee's Terms of Reference and best practice.

1.2 The report also sets out for information a summary of insurance claims made or received by the Council during the year to date.

2. Overview

2.1 The Council's insurance policies are arranged and managed by James Hallam Insurance Brokers, who are specialists in the Local Council sector.

2.2 The Council has six insurance policies, two of which are subject to a 3-year Long Term Agreement (LTA). The main insurance policy is provided under a Commercial Combined Insurance Policy. The total premium (including Insurance Premium Tax and Fees) for all policies for 2024/25 was £43,514.88.

2.3 A summary of each policy and the cover provided is set out below:

Policy:	Commercial Combined insurance (Aviva Insurance Ltd)
Cost Of Premium:	£36,549.65
Agreement:	3 Year LTA

Cover Provided:	• Material Damage - Cover includes all risks, subsidence ground heave landslip, and theft or attempted theft.
	  ○ All Council premises, machinery, plant and all other contents therein.
	  ○ Council property anywhere within the boundaries of Padstow [property in public open spaces including street furniture, playground equipment, shelters etc.]
	  ○ Business all risks (UK) [being portable items including regalia, garden & maintenance equipment, portable IT etc]
	• Business Interruption – Car park income, rental income, and increased work hours total sum insured £996,000
	• Money and Assault
	• Employers' Liability up to £10 million

	• Public Liability up to £10 million • Products Liability • Fidelity Guarantee – up to £1.75 million for any one loss • Legal Expenses • Directors & Officers • Terrorism

Policy:	Aviva Group Personal Accident/Sickness/Business Travel (Aviva Insurance Ltd)
Cost Of Premium:	£458.99
Agreement:	3 Year LTA
Cover Provided:	• Group Personal Accident & Sickness

Policy:	Excess Public Liability (CAN Insurance Company Ltd)
Cost Of Premium:	£3081.06
Agreement:	1 Year
Cover Provided:	• Public Liability Excess Layer up to £5 million

Policy:	Farmers Plan Motor fleet insurance (ERS)
Cost Of Premium:	£2380.28 (Adjustment premium following change of Gator)
Agreement:	1 Year
Cover Provided:	• Council vehicles' insurance, including ride-on mowers

Policy	Cyber insurance (Travelers Insurance Co. Ltd)
Cost Of Premium:	£684.43
Agreement:	1 Year
Cover Provided:	• Cyber cover up to £100,000

Policy	Commercial Combined Insurance (Ansvar Insurance)
Cost Of Premium:	£360.47
Agreement:	1 Year from 15.11.25
Cover Provided:	Wheal Jubilee Park Millennium Green Trust – Commercial Combined, Employers' Liability and Public Liability

3. Annual Review of Insurance Arrangements

3.1 The Town Clerk and Responsible Financial Officer are satisfied there are no major omissions or gaps within the Council's current insurance cover.

3.2 A pre-renewal review meeting with representatives of James Hallam Insurance Brokers, the Town Clerk and the RFO is scheduled for 10 September, to ensure the Council's insurance cover remains appropriate

to the Council's needs and requirements prior to the policy renewals. The RFO wishes to specifically consider the sums insured in respect of:

- Fidelity guarantee

3.3 Officers have regular contact with a named representative from James Hallam Insurance Brokers throughout the year. Any changes in circumstances such as the purchase of new vehicles, machinery, play equipment, disposal of assets, and any new initiatives or special events, are notified to the insurance company, as and when required.

4. Premiums 2025/26

4.1 The renewal quote will be received after James Hallam has updated their records following the 10 September meeting. The Town Clerk and RFO will advise James Hallam of rentals, turnover, vehicle values etc and any changes anticipated in the next year.

4.2 The Council agreed a 3-year Long Term Agreement (LTA) that commenced on 1.11.24 for the Commercial Combined Insurance and Group Personal Accident Insurance with Aviva. This means that Aviva waived the 5% rate escalator, which saved c£1600 in 2024-25.

4.3 The New Business Units, South Quay buildings insurance is covered by the Council's insurance policy and recharged by the Council to the tenants.

5. Insurance Claims

5.1 Any insurance claims are notified to the insurance company via James Hallam Insurance Brokers.

5.2 From the commencement of the current policies, 1 November 2024 (15 November 2024 for Wheal Jubilee Parc) to the end of August 2025 there have been no insurance claims. Furthermore, the Council has a good claims history.

6. Considerations

6.1 To note the information provided in the report.

6.2 Subject to any additional information following the pre-renewal meeting on 10 September, to approve the annual review of the Council's insurance arrangements.