PADSTOW TOWN COUNCIL

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12 November 2025

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

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 18 November 2025** at **7.00 pm** for the purpose of considering and resolving upon the business to be transacted as set out hereunder.

Yours faithfully

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 16 September 2025.** p1-2

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

6. **Budget Report 2025-26:** To receive an update to note for information. p5-6

7. **Budget 2026-27:**
   a) Members' Allowances: To recommend to Full Council whether a Members' Allowance should be set for 2026-27. p6
   b) Committee Recommendations: To consider recommendations from budget holding committees for inclusion in the Draft Budget 2026-27. p7-11
   c) Draft Budget 2026-27: To consider the draft budget 2025-26, which includes recommendations from Committees, and make recommendations to Full Council. p12-21

d) Precept 2026-27: To recommend to Full Council as to whether a precept should be set for 2026-27. p13

e) Business Plan: To consider the Council's Business Plan and make recommendations to Full Council, if necessary. p22 - 32

8. **Future Meetings (commencement of each 7.00 pm unless specified below)**:
   Tuesday 17 February 2026
   Tuesday 21 April 2026 (Grants)

9. **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.

10. **Budget 2026/27: Committee Recommendations:** To consider recommendations from budget holding committees for inclusion in the Draft Budget 2026-27.

11. **Debt Monitoring and Recovery:** to give consideration to and make recommendations to Full Council, where appropriate.

PADSTOW TOWN COUNCIL

Minutes of the Finance and General Purposes Committee meeting held on Tuesday 16 September 2025 at 7.00 pm in the Council Chamber, Station House, Padstow

Present: Councillors R Higman (Chair), P Curgenven, Mrs J Dawe, K Freeman and A N Rees

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

FGP2025/13 **Apologies and Announcements:** i) Apologies: Received from Councillors G Chapman and M Rickard; and ii) Announcements: Members were reminded of the online "Finance For Councillors" training opportunity and the need to contact the office in order to book a space. A reminder of the available dates would be emailed.

FGP2025/14 **Declarations of Interest:** There were no declarations of interest.

FGP2025/15 **Public Participation:** There was no public participation.

FGP2025/16 **Minutes Tuesday 17 June 2025: RESOLVED** that the minutes of the meeting held on Tuesday 17 June 2025 were a true record of the meeting and they were signed by the chair.

FGP2025/17 **Committee Works: i) Update:** The update was noted for information. The Responsible Financial Officer further advised that the outcome of the external audit is expected later this week. **ii) Programme:** The programme was noted without change.

FGP2025/18 **Annual Review of Information Compliance: i) Freedom of Information; ii) Data Protection; and iii) Council Complaints.** The Chair referred members to the agenda report which detailed for the period 1 April 2024 to 31 August 2025 three freedom of information requests, zero data requests/ data breaches, and 1 complaint – relating to the MUGA and dealt with via the Community and Facilities Committee. It was noted that in future this item would be scheduled for Committee's July meeting.

RESOLVED to i) note the information compliance annual reviews as detailed in the agenda report; and ii) agree that future reporting include compliments also.

FGP2025/19 **Council IT**: **i) Councillor Emails:** There was discussion of this item. Generally, members were supportive of the proposal which will improve Council's data handling and processing.

RESOLVED i) to purchase for each Councillor a Microsoft Business Basic account and security package as detailed in the

agenda report, with costs for 2025/26 to be taken from the Computers – Hardware and Software budget within the Capital Expenditure cost centre; ii) that prior to first use, a Councillor Email Policy be developed and to move this forward, this to be taken to either FGP or Full Council, whichever the sooner; and iii) to note the increased cost to the monthly IT fees for Officers as outlined in 3.2 of the agenda report.

ii) Cyber Essentials Certification: Consideration was given to the proposal detailed in the agenda report. Comment was made that cyber security was of particular concern with the RFO advising that Council's insurers recently confirmed this is one of the biggest risks to Councils at present.

RESOLVED to engage Council's IT provider, Acronyms to assist the Council in achieving Cyber Essentials certification at a cost of £1,520 plus VAT, to be funded via the Computers – Hardware and Software Budget within the Capital Expenditure cost centre.

FGP2025/20 **Annual Insurance Review:** The Chair referred members to the agenda report, and the information therein was noted. In response to a member query the Responsible Financial Officer (RFO) advised there had been a significant increase in the cost of insurance premiums following COVID. Furthermore, the Council's insurance was new for old and the cost of building materials has also increased in recent years, thereby impacting buildings insurance. PLI insurance was also noted to be something which is increasing.

The RFO advised the insurance renewal meeting had gone well, with representatives of James Hallam praising the proactive communication of officers. The revised insurance premium was expected shortly and will be taken to October's Full Council meeting. Members were pleased to note the Council's Long-Term Agreement saves approx. £1,600 per year.

RESOLVED to approve the annual review of the Council's Insurance Arrangements.

FGP2025/21 **Future Meetings:** Future meeting dates and times were noted as per the agenda, next meeting being Tuesday 18 November 2025 at 7.00 pm (Budget).

FGP2025/22 **It was RESOLVED to exclude the press and public due to the confidential nature of the business about to be transacted.**

FGP2025/23 **Confidential Minutes Tuesday 17 June 2025: RESOLVED** that the confidential minutes of the meeting held on Tuesday 17 June 2025 were a true record of the meeting and they were signed by the chair.

Meeting closed at 7.16 pm

FINANCE AND GENERAL PURPOSES COMMITTEE
18 NOVEMBER 2025

COMMITTEE WORK UPDATES: FOR INFORMATION ONLY

- **Grants 2025/26:** To date £22,960 has been released to 15 organisations. 4 Organisations have yet to claim any of their award.
- **Audit:** There are no audit recommendations for FGP to monitor or implement arising from either the 2024/25 External Audit (passed with minor points to note, received by FC 30 Sept 2025) or the 2025/26 mid-year Internal Audit (clear report noted by FC 28 Oct 2025).
- **Credit Card:** This is now in operation and procedures are working well.

WORK PROGRAMME: TO NOTE, UPDATE/AMEND AS NECESSARY

DRAFT AGENDA ITEM TITLE	ITEM DETAIL (if necessary)	PROGRESS UPDATE (if any)
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	
ITEMS FOR FUTURE MEETINGS 2026-27		
Audit Recommendations (External 2025-26)	To monitor the implementation of any recommendations arising from the external audit report (if any)	
Audit Recommendations (Internal 2026-27)	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 2026-27	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 2027-28	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.

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

4

PADSTOW TOWN COUNCIL
FINANCE AND GENERAL PURPOSES COMMITTEE: 18 NOVEMBER 2025

AGENDA ITEM 6: BUDGET REPORT 2025-26

1. Income Overview

1.1 In line with best practice, a prudent Budget is considered annually by the FGP Committee to recommend to Full Council. The Council does not currently set a precept and is reliant on rental and car park income to cover its revenue and capital expenditure.

1.2 Following an increase in car park tariffs on 1.4.25, car park income is more than the Budget and greater than the previous year. The weather was generally good over the summer which encourages last-minute bookings.

1.3 Rental income has increased in 2025-26 following the conclusion of some rent reviews and the receipt of back rent due.

2. Expenditure Overview

2.1 The Council is fortunate to own a lot of land and property, but this all requires inspections, compliance checks, insurance, maintenance, and associated costs such as staff, Non-Domestic Rates etc.

2.2 Inflation has varied from c1.5% to over 10% during the last few years and CPI is currently 3.8%. This has had a significant impact on revenue expenditure and there has been a noticeable increase in expenses across all cost centres.

3. Budget Monitoring

3.1 The Budget to Actual Variance reports for the quarters ending in March, June, September and December are taken to Full Council to note, as per the Council's Standing Orders.

3.2 Legal costs and insurance costs are higher in 2025-26 than allowed for in the Budget. Committee is asked to consider a virement of funds (transfer) from the General Fund.

3.3 Toilet costs are currently higher than the budget due to supplier issues. However, the RFO does not consider a virement necessary due to the water bills reducing over the winter.

3.4 All other cost centres are currently within the Budgets set for 2025-26.

4. Resilience

4.1 The Council currently holds balances at the bank which should enable it to weather any future short-term financial problems, providing that one year's revenue expenditure is held in free reserves (the General Fund), as Council agreed with its General Reserve Policy.

5. Decision

5.1 Does Committee agree to the virement of funds (transfer) from the General Fund to Investment Properties Expenditure of i) £10,000 for insurance; and

ii) £10,000 for legal fees; noting that this will not affect the Council's General Reserve Policy.

AGENDA ITEM 7: BUDGET 2026-27: a) MEMBERS' ALLOWANCES:

1. Overview

1.1 Parish councils may choose to pay their members an allowance, known as a 'parish basic allowance' or 'members allowance', to recognise the time and effort they put into their parish duties. There is no obligation to pay such allowances or for Members to claim an allowance if one is agreed. The Members' Allowance is subject to PAYE and would be taken into account for any means- tested benefit. Co-opted members are unable to receive the Members' Allowance.

As per previous years, the Draft Budget does not currently include Members' Allowances however, Members can claim travel expenses for training etc undertaken out of the parish.

2. Considerations/Recommendations to Full Council

2.1 Committee is asked to consider whether or not a Members' Allowance should be set for 2026-27 and to make a **recommendation to Full Council**.

PADSTOW TOWN COUNCIL
FINANCE AND GENERAL PURPOSES COMMITTEE: 18 NOVEMBER 2025

AGENDA ITEM 7: BUDGET 2026-27:
b) COMMITTEE RECOMMENDATIONS

1. Introduction

1.1 The Community & Facilities (C&F), and Personnel & Staffing (PS) Committees met to consider making recommendations for the 2026-27 Budget. The FGP Committee is now asked to give consideration to agreeing these recommendations for inclusion in the 2026-27 Draft Budget for recommendation on to Full Council.

2. Considerations:

2.1 Earmarked Reserves: There were no recommendations from the C&F and PS Committees to amend the Council's EMRs for 2026-27

2.2 Revenue Income and Expenditure Recommendations:
Below are the revenue income and expenditure provisions recommended by the Community & Facilities, and Personnel & Staffing Committees

Community & Facilities Committee:

Revenue Income:

- Burial fees to remain the same (appendix 1)
- Car Park Tariffs (inc season tickets) to remain the same (appendix 2)
- 15yr maintenance charge for memorial bench donations be increased to £350, fee to return old memorial plaques by post be increased to £10. All other memorial bench/plaque fees and charges to remain the same (appendix 2)
- Filming fees to remain at £1,000 per day, fee negotiable at the Town Clerk's discretion.
- Padstow Community Hub hire charge to remain the same, being £25 per morning, afternoon or evening session.
- Any new allotment agreements to be charged at the following annual rents (immediate effect): Small (up to 24 sqm) £45 | Medium (125 - 249 sqm) £75 | Large (over 250 sqm) £100. Gate keys be charged at £10 per key, non-refundable. No change to £60 allotment admin fee.
- Leeway charges remain the same.

Revenue Expenditure:	*n/c*	£
• Increased provision for Non Domestic Rates	*Various*	119,800
• Civil Enforcement Officer - PTC car parks	*5333*	6,000
• Increased provision for Grounds Maintenance	*6220*	25,000
• Community Events	*6044*	15,000
• Vehicle Purchase	*9096/7*	25,000

Staffing Committee:

Revenue Expenditure:

	n/c	£
• Councillor training	*5049*	3500
• Outside team training	*6249*	3500

• Administration training	*7049*	3500
• Total wages - (Gross wages, Employers' LGPS pension National Insurance ER's and contingency)	*Various*	434,000

2.3 Capital Expenditure Recommendations: Below are the capital expenditure provisions recommended by Community & Facilities Committee. There were no capital expenditure recommendations from the Personnel &Staffing Committee.

Community & Facilities Committee:		
Capital Expenditure:	*n/c*	£
• Public Toilet Improvements	*9096/7*	50,000
• Community Hub roof & gutters/Public Toilets	9096/7	150,000
• C&F contingency one off items/small projects	9096/7	100,000

2.4 Committee is asked to note that capital expenditure could take place after the summer season 2026, when the actual income and expenditure in 2026-27 will be more accurately known.

3. Consideration

3.1 Does the FGP Committee agree i) to note the Committees' Budget Meeting recommendations relating to revenue income and expenditure as per 2.2; and ii) to provisionally agree their inclusion in the Draft Budget 2026-27 in order for the Committee to consider the Draft Budget in its entirety under a later agenda item.

3.2 Does the FGP Committee agree i) to note the Committees' Budget Meeting recommendations relating to capital expenditure as per 2.3; and ii) to provisionally agree their inclusion in the Draft Budget 2026/27 in order for the Committee to consider the Draft Budget in its entirety under a later agenda item.

CEMETERY FEES 2025 (EXTRACTED)
[Fees due in Churchyard are charged at same as cemetery resident]

INTERMENTS
The fees given below in respect of earthen graves are for a depth of up to 2 metres. An Exclusive Right of Burial must be purchased for each grave.

		Resident	**Non Resident**
1	Interment of the Body of a still-born child or a child not exceeding 12 years in the Children's Section	No Charge	No Charge
2	Interment of the Body of a person exceeding 12 years	£200.00	£600.00
3	Interment of cremated remains in a cremation plot	£120.00	£360.00
4	Interment of cremated remains on an existing earthen plot	£120.00	£360.00
5	FIRST Interment of cremated remains in a new earthen grave purchased solely for cremated remains	£200.00	£600.00
6	SECOND Interment of cremated remains in an earthen grave purchased solely for cremated remains	£200.00	£600.00
7	For each interment of cremated remains AFTER the FIRST and SECOND in an earthen grave purchased solely for cremated remains (maximum 6)	£120.00	£360.00
8	Surcharge where an interment takes place or involves work on a Saturday	£90.00	£270.00
9	Surcharge where an interment takes place or involves work on a Sunday or Bank Holiday	£180.00	£540.00
10	Exhumation	POA	POA

GRAVE EXCAVATION
An external sexton is arranged for all earthen burials. In most instances, excavation of an area for the interment of cremated remains will be undertaken by Padstow Town Council employees. In any circumstance where a sexton is

employed these fees will be a direct re-charge of the sexton's services and as such are subject to change.

		Resident	Non Resident
11	Sexton's fee for excavation of an earthen grave (maximum double depth) Fixed until Feb 2024	£600.00	£600.00
12	Fee for excavating area for cremated remains (all cremation plots are double depth)	£90.00	£90.00
13	Exhumation	POA	POA

EXCLUSIVE RIGHT OF BURIAL

		Resident	Non Resident
14	For Exclusive Right of Burial in the Children's Section	No Charge	No Charge
15	For Exclusive Right of Burial in an earthen grave	£300.00	£900.00
16	For Exclusive Right of Burial in a cremation plot	£150.00	£450.00

MONUMENTS, TABLETS AND INSCRIPTIONS

		Resident	Non Resident
17	For permission to erect a monument not exceeding 2'6" x 3'0"	£140.00	£420.00
18	For permission to erect a tablet or tablet with integral vase holder	£85.00	£255.00
19	For each additional inscription after the first	£60.00	£180.00
20	For permission to replace an existing kerb memorial on a grave prior to 1974 on a "like for like" basis	£150.00	£450.00

OTHER ADMINISTRATIVE FEES

21	Transfer of Exclusive Right of Burial including preparation of relevant documents	£60.00 max 2 hours, £30.00 per hour thereafter
22	Research of burial records to include up to 2 x A4 hard copies of an entry or a scanned copy.	£60.00 max 2 hours, £30.00 per hour thereafter

CAR PARK TARIFF

1hr £1.80 | 2 hrs £3.50 | 3 hrs £4.80 | 4 hrs £7.20 | 12 hrs £9.60 | 24 hrs £12.00 | Coaches (4hrs) £9.60 | Season Ticket £500 plus VAT

MEMORIAL BENCH FEES & CHARGES (EXTRACTED)

BENCH & FIXINGS – Direct recharge

1	Bench: Phoenix Recycled Material Seat Length: 1790mm Slats: Brown Enviropol	£531.00
2	Concreate surface fixing bolts [typical of most locations]	£nil
3	Paving slab fixing	£14.72
4	Below-ground anchor fixing	£48.90
5	Adjustable depth concrete-in fixing	£35.72

INSTALLATION

6	Standard installation including removal of old bench	£60.00
7	Installation surcharge	£60.00

MAINTENANCE CONTRIBUTION

8	Maintenance contribution to cover whole 15 year period	£300.00

MEMORIAL PLAQUES – Direct recharge

The plaque detailed below is the only style of memorial plaque permitted and the

9	Replacement/additional memorial plaque: Stainless steel Size: 125mm wide x 75mm high Fixing: 4 fixing holes Lettering: Black infill Words: maximum 35	£58.90

ADMINISTRATIVE FEES

10	Replacement bench administration fee	£30.00
11	Replacement memorial plaque administration and installation fee *not applicable if replacing bench at same time	£30.00
12	Additional memorial plaque administration and installation fee	£30.00
13	Return of memorial plaque removed from a bench	£5.00

PADSTOW TOWN COUNCIL
FINANCE AND GENERAL PURPOSES COMMITTEE: 18 NOVEMBER 2025

AGENDA ITEM 7: BUDGET 2026-27:
c) DRAFT BUDGET 2026-27 and d) PRECEPT

1. Introduction

1.1 The appended Draft Budget 2026-27 has been prepared by the RFO, taking into account the recommendations of the Personnel & Staffing, and Communities & Facilities committees and the Council's other operating costs.

1.2 The Draft Budget is prepared up to eighteen months ahead and estimates the Council's income and expenditure across many cost centres.

1.3 The FGP Committee is asked to consider the Draft Budget 2026-27 (appendix 1), subject to any amendments made under the previous agenda item: 7 b) Committee Recommendations, to recommend to Full Council a balanced revenue income and expenditure Budget for 2026-27.

2. Budget Overview -Income

2.1 PTC is reliant on non-guaranteed sources of income, as it does not currently set a precept (local parish or town's costs that are added to the Council Tax set by Cornwall Council), so a cautious Budget needs to be set.

2.2 As the Committee will appreciate, the levels of expenditure detailed in the Draft Budget are based on receiving all rental income promptly. Rental income is higher following the conclusion of various rent reviews.

2.3 The car park tariffs were increased on 1.4.25 and this has helped increase total car park income following a decline last year. This was necessary to cover increasing revenue expenditure across all cost centres.

3. Budget Overview – Expenditure

3.1 It is anticipated that most expenses will continue to increase, with inflation currently at c3.8%. Wages will be higher, following agreement to a national pay award and increased Employers' National Insurance Contributions.

4. FGP Budget Considerations

4.1 Grants: The FGP Committee awarded its full Budget of £35,000 for grants in 2025-26. A provision of £35,000 has again been included for 2026-27.

5. Draft Budget 2026-27

5.1 The Council's reserves are made up of Earmarked Reserves (EMRs) for specific items and/or expenditure which needs to be accrued (e.g Cemetery Land) and the General Fund (free reserves).

5.2 Earmarked Reserves: The current Earmarked Reserves total £635,000 and include provisions for Properties and Grounds Maintenance, Vehicle and Machinery Replacement, Investigating options for Acquiring Cemetery Land, and the Dock Wall.

The RFO recommends reviewing the Earmarked Reserves in January-February 2026 after the tenders have been received for the dock wall and a contractor appointed.

5.3 Revenue Income and Expenditure: Pages B2 to B6 of the appended Draft Budget set out in detail the estimated income and expenditure for 2026-27. The Committee is asked to consider whether it wishes to make any additional expenditure provisions in the Draft Budget (not otherwise included).

Please note that a balanced revenue income and expenditure Budget needs to be agreed, so if any additional revenue expenditure is suggested, then savings will need to be made on another revenue cost. It is essential that the Council has sufficient reserves (General and Earmarked) to finance both its day-to-day operations, future plans and unforeseen events.

5.4 General Reserves: The Council's General Reserve Policy is to hold a minimum of one year's revenue expenditure in free reserves (the General Fund), as part of the Budget-setting process. This is based on best practice and is to help protect the Council against unforeseen events, and to help it weather a short-term future crisis.

In the appended Draft Budget, one year's revenue expenditure is £982,650 this is therefore the **minimum** that should be kept in the General Fund. [NB. the final Draft Budget figure is dependent on Committee's decisions regarding income and expenditure in the preceding paragraphs and previous agenda item.]

5.5 Capital Expenditure (Other operating and reserves): Capital expenditure is funded from the excess of revenue over expenditure or reserves. Page B7 of the appended Draft Budget set out the estimated capital expenditure.

The Committee is asked to consider whether it wishes to make any additional capital project provisions in the Draft Budget (not otherwise included).

6 Precept:

6.1 As in previous years, a balanced revenue income and expenditure Budget has been set. A £nil precept has been included in the Draft Budget 2026-27. If the Council did not receive rental and car park income, then the precept charge on the electorate of Padstow and Trevone would be very high due to the relatively small electorate (c1536) and the increasing costs of managing all the land and assets that PTC own.

7 Considerations

7.1 FGP Considerations: Does Committee agree with the inclusion of the following provisions in the Draft Budget 2026-27:

i) £35,000 for Community Grants;

7.2 Earmarked Reserves: Does the Committee agree with the level of Earmarked Reserves remaining unchanged for 2026-27 at this time but that they be reviewed in January-February 2026?

7.3 Revenue Income and Expenditure: Does Committee wish to make any additional expenditure provisions in the Draft Budget (not otherwise included)?

7.4 Capital Expenditure (Other operating and reserves): Does Committee wish to make any additional Capital Expenditure provisions in the Draft Budget (not otherwise included)?

8. Recommendations To Full Council

8.1 Draft Budget 2026-27: Does Committee wish to **RECOMMEND TO THE FULL COUNCIL THAT** the Draft Budget 2026-27, as detailed in the agenda pages but subject to any amendments in the previous resolutions, be approved?

8.2 Precept: Committee is asked to **RECOMMEND TO THE FULL COUNCIL** whether or not a precept should be set for 2026-27.

Padstow Town Council
Budget 2025-26 and Draft Budget 2026-27

B1

Income	Actuals to 31.3.24	Actuals to 31.3.25	Actuals to 31.10.25	Budget 2025-26	Draft Budget 2026-27
Central & Democratic Services	£20,354	£40,991	£71,113	£100	**£100**
Car parks	£700,572	£671,511	£677,213	£678,000	**£750,000**
Cemetery	£13,910	£10,691	£5,860	£4,000	**£5,000**
Communities & Facilities	£8,478	£14,243	£12,994	£4,700	**£5,050**
Investment Properties	£283,842	£474,303	£272,392	£300,000	**£346,000**
Other Operating Income	£22,446	£31,646	£17,731	£12,000	**£15,000**
	£1,049,602	£1,243,385	£1,057,303	£998,800	**£1,121,150**
Expenditure					
Democratic Core	£832	£824	£2,456	£15,900	**£8,500**
Corporate Services	£52,113	£53,035	£35,638	£60,300	**£70,300**
Grants	£45,744	£33,536	£22,960	£35,000	**£35,000**
Railway Car Park	£97,157	£92,099	£64,178	£126,200	**£115,500**
Lawn Car Park	£22,873	£27,812	£19,504	£36,200	**£33,000**
Cemetery	£25,239	£32,777	£16,861	£36,250	**£38,750**
Toilets	£69,494	£61,881	£60,727	£79,500	**£85,500**
Communities & Facilities	£143,802	£156,818	£102,440	£196,700	**£214,450**
Administration	£242,364	£258,230	£154,413	£278,950	**£295,650**
Investment Properties	£49,506	£71,877	£48,795	£64,200	**£86,000**
Total expenditure	£749,124	£788,889	£527,972	£929,200	**£982,650**
Net Revenue/(Expenditure)	£300,478	£454,497	£529,331	£69,600	**£138,500**
Capital expenditure from Revenue	£363,308	£170,497	£67,739	£427,000	**£440,000**
Net Rev/(Exp) after capital expenditure	-£62,830	£284,000	£461,592	-£357,400	**-£301,500**

Balance Sheet	1.4.25
Earmarked Reserves:	
Dock wall repairs	
Properties and Grounds Maintenance	£160,000
Vehicle and machinery replacement	£25,000
Investigate options for aquiring Cemetery land	£50,000
General Fund	£1,488,632
Total assets less liabilities	£1,723,632

Padstow Town Council's General Reserve Policy is to hold a minimum of one year's revenue expenditure in free reserves (the General Fund), as part of the Budget-setting process.

B2

Padstow Town Council

Central & Democratic

(FGP Committee)

Income	nominal codes:	Actuals to 31.3.24	Actuals to 31.3.25	Actuals to 31.10.25	Budget 2025-26	Draft Budget 2026-27	
Misc income including CIL income	4300	£20,354	£40,991	£71,113	£100	**£100**	
		£20,354	£40,991	£71,113	£100	**£100**	
Expenditure							
Democratic Core							
Councillors' expenses	5008	£161	£68	£90	£400	**£400**	Councillors' expenses to travel to training and events out of the parish.
Training	5049	£110	£237	£627	£2,500	**£3,500**	Provision for Councillor training.
Contingency	5050	£188	£112	£900	£3,000	**£1,000**	Contingency provision
Mayor's Allowance	5060	£373	£407	£248	£500	**£600**	Bouquets for parishioners with significant birthdays/anniversaries.
Election expenses	5064	£0	£0	£591	£9,500	**£3,000**	Provision for a possible Election.
		£832	£824	£2,456	£15,900	**£8,500**	
Corporate Services							
Subscriptions - CALC, ICCM	5110	£1,005	£996	£1,053	£1,200	**£1,200**	Cornwall Association of Local Councils etc subscriptions.
Bank charges incl RingGo & IPS fees	5111	£30,793	£29,732	£24,221	£36,000	**£38,000**	Car park payment credit/debit card & RingGo fees.
Legal services	5124	£8,294	£6,623	£2,742	£9,000	**£12,000**	Solicitor's legal advice re PTC assets etc.
Internal Audit	5125	£1,500	£1,500	£750	£1,600	**£1,600**	PTC must have its accounts etc reviewed by an independent Internal Auditor.
External Audit	5127	£1,780	£2,100	£0	£2,500	**£2,500**	PTC must have its accounts etc reviewed by an independent External Auditor.
Other professional services	5129	£8,741	£12,084	£6,872	£10,000	**£15,000**	Health & Safety review, check call service, HR advice etc. Asset valuation due at £4k.
		£52,113	£53,035	£35,638	£60,300	**£70,300**	
Grants							
Grants	5242	£44,244	£33,198	£20,510	£33,000	**£33,000**	Grants are awarded annually in accordance with PTC Grants Policy.
S137 Grants	5243	£1,500	£338	£2,450	£2,000	**£2,000**	"
		£45,744	£33,536	£22,960	£35,000	**£35,000**	

B3

Padstow Town Council

Car parks
(Communities & Facilities Committee)

	nominal codes:	Actuals to 31.3.24	Actuals to 31.3.25	Actuals to 31.10.25	Budget 2025-26	***Draft Budget 2026-27***	
Income							
Railway car park	4404	£507,922	£489,660	£488,045	£480,000	***£550,000***	
Lawn car park	4406	£177,887	£164,748	£176,790	£185,000	***£190,000***	
Car Park Season Tickets	4408	£2,854	£6,188	£5,662	£5,000	***£5,000***	
Misc income incl RingGo	4448	£11,909	£10,915	£6,716	£8,000	***£5,000***	
		£700,572	£671,511	£677,213	£678,000	***£750,000***	
Expenditure							
Railway Car Park							
Staff costs	5301	£8,699	£4,765	£4,833	£24,000	***£15,000***	PTC staff checking car park machines, litter picking etc.
Electricity	5315	£1,262	£1,330	£741	£1,500	***£1,500***	Car park machines and pump station electricity.
Non-Domestic Rates (NDR)	5317	£65,024	£69,342	£49,338	£80,000	***£80,000***	Non- Domestic Rates.
Equipment & materials	5332	£423	£1,396	£554	£3,000	***£2,000***	Minor repairs.
Equip service & repair	5333	£9,556	£6,791	£2,825	£5,000	***£4,000***	Pump chamber emptying etc.
CC CEO - PTC car parks	5334	£5,516	£4,406	£3,169	£6,000	***£6,000***	Cornwall Council Civil Enforecement Officer (CEO) patrolling PTC car parks.
Car park machines	5351	£2,465	£2,168	£458	£3,000	***£3,000***	Annual maintenance agreement and repairs.
Car park tickets	5353	£1,883	£0	£738	£1,500	***£2,000***	Car park tickets for coin and card car park users.
Car park machines cash collections	5354	£2,329	£1,901	£1,522	£2,200	***£2,000***	Coin collections have reduced as most people use RingGo and debit or credit cards.
		£97,157	£92,099	£64,178	£126,200	***£115,500***	
Lawn Car Park							
Staff costs	5401	£2,772	£1,886	£3,006	£8,000	***£4,000***	PTC staff checking car park machines, litter picking etc.
Electricity	5415	£921	£746	£310	£900	***£1,000***	Car park machines electricity.
Non-Domestic Rates (NDR)	5417	£17,216	£20,958	£14,670	£24,000	***£24,000***	Non Domestic Rates.
Equipment service & repair	5432	£79	£1,814	£250	£1,000	***£1,000***	Minor repairs and provision to update PTC Parking Order, signs etc
Car park machines	5451	£773	£1,445	£0	£1,000	***£1,500***	Annual maintenance agreement, repairs and update car park tariffs..
Car park tickets	5453	£269	£0	£492	£500	***£600***	Car park tickets for coin and card car park users.
Car park machines cash collections	5454	£843	£963	£776	£800	***£900***	Coin collections have reduced as most people use RingGo and debit or credit cards.
		£22,873	£27,812	£19,504	£36,200	***£33,000***	

4

B4

Padstow Town Council

Cemetery & toilets

(Communities & Facilities Committee)

Income	nominal codes:	Actuals to 31.3.24	Actuals to 31.3.25	Actuals to 31.10.25	Budget 2025-26	***Draft Budget 2026-27***	
Cemetery fees	4511	£13,900	£10,665	£5,860	£4,000	***£5,000***	
Seagull-proof sacks	4513	£10	£26	£0	£0	***£0***	No longer sold.
		£13,910	£10,691	£5,860	£4,000	***£5,000***	
Expenditure							
Cemetery							
Staff costs	5701	£16,172	£16,306	£12,195	£18,000	***£19,000***	Grass cutting, strimming & general maintenance.
Non-Domestic Rates (NDR)	5717	£1,622	£1,622	£1,136	£1,700	***£1,700***	Cemetery Non Domestic Rates.
Water	5718	£22	£0	£0	£50	***£50***	Cemetery water.
Grounds maintenance	5720	£7,368	£8,656	£2,687	£5,000	***£10,000***	Excavate graves (recharged), topsoil etc.
Stability testing	5721	£0	£6,035	£180	£4,000	***£4,000***	Stability testing of graves.
Equipment, materials & repairs	5732-3	£55	£158	£663	£7,500	***£4,000***	Repairs and signs.
		£25,239	£32,777	£16,861	£36,250	***£38,750***	
Toilets							
Staff costs	5801	£25,653	£28,301	£20,307	£27,000	***£28,000***	Toilet cleaning, restocking supplies, maintenance etc.
Electricity	5815	£2,044	£5,502	£3,371	£4,500	***£5,500***	Hand washer/dryers.
Water	5818	£23,619	£8,698	£21,440	£26,000	***£28,000***	3 sets of public toilets - Railway, North Quay & Cory .
Cleaning & domestic supplies	5819	£12,223	£12,452	£8,626	£14,000	***£14,500***	Includes toilet rolls, sanitary/nappy bin service, legionella checks etc.
Equipment & materials	5832	£461	£746	£861	£1,000	***£2,000***	Toilet repairs
Equipment service & repair	5833	£5,494	£6,182	£6,122	£7,000	***£7,500***	Includes Wallgate hand washer/dryers maintenance.
		£69,494	£61,881	£60,727	£79,500	***£85,500***	

Padstow Town Council

Outside spaces, events and Padstow Community Hub

(Communities & Facilities Committee)

Income	nominal codes:	Actuals to 31.3.24	Actuals to 31.3.25	Actuals to 31.10.25	Budget 2025-26	Draft Budget 2026-27	
Memorial benches & plaques	4600	£1,013	£5,132	£5,193	£100	**£500**	
Grass cutting for Cornwall Council	4630	£6,850	£8,094	£7,524	£4,000	**£4,000**	
Allotments	4648	£615	£1,017	£277	£600	**£500**	
Padstow Community Hub	4649					**£50**	new nominal code for Hub bookings
		£8,478	£14,243	£12,994	£4,700	**£5,050**	
Expenditure							
Community Events	6044	£630	£0	£4,586	£15,000	**£15,000**	Budget for Community Day and other local events.
Staff costs (outside spaces)	6201	£83,288	£100,661	£59,638	£114,000	**£119,000**	Grass cutting & strimming Stile Field, Link Road, WJP, estates etc, bin emptying etc
Electricity	6215	£5,062	£3,877	£1,725	£5,000	**£5,500**	Blockhouse, garages etc.
NDR - Padstow Community Hub & MUGA	6217	£536	£4,014	£2,472	£4,600	**£4,600**	Non Domestic Rates - Padstow Community Hub & Multi Use Games Area (MUGA)
Grounds maintenance costs	6220	£14,698	£18,769	£10,491	£20,000	**£25,000**	bulk bin emptying, treeworks, pest control, play inspections, drone inspections etc.
Rent	6221	£175	£175	£175	£200	**£200**	Spritty meadow annual rent.
Vehicle insurance	6222	£2,322	£2,380	£4	£2,500	**£2,700**	PTC vehicles insurance.
Equipment & materials	6232	£20,753	£13,472	£10,208	£15,000	**£18,000**	Maintenance, small items of equipment, paint, wood, signs, outside team safety boots etc.
Padstow Community Hub - alarm, cleaning etc	6233	£3,841	£3,058	£4,585	£5,000	**£6,500**	Hub alarms, cleaning, maintenance etc.
Training	6249	£1,082	£1,064	£303	£3,000	**£3,500**	Outside team equipment training, First Aid etc.
Fuel	6265	£4,996	£4,729	£2,735	£5,500	**£6,000**	PTC vehicles & machinery fuel costs.
Machinery repairs	6266	£2,260	£1,754	£4,375	£2,500	**£4,000**	Ride on mowers, push mowers, strimmers etc repairs.
Vehicle service & repair	6267	£3,319	£1,985	£850	£3,500	**£3,500**	PTC vehicles MOT, service, repairs etc.
Vehicle tax	6268	£840	£880	£293	£900	**£950**	PTC vehicles road tax.
		£143,802	£156,818	£102,440	£196,700	**£214,450**	

Padstow Town Council

Administration

(FGP Committee)

Income	nominal codes:	*Actuals to 31.3.24*	*Actuals to 31.3.25*	Actuals to 31.10.25	Budget 2025-26	***Draft Budget 2026-27***	
Interest income	*4949*	*£22,446*	*£31,646*	£17,731	£12,000	***£15,000***	
Precept	*4950*	*£0*	*£0*	£0	£0	***£0***	
		£22,446	*£31,646*	£17,731	£12,000	***£15,000***	
Expenditure							
Staff costs - gross pay	*7001*	*£204,652*	*£219,722*	£133,973	£238,500	***£249,000***	Town Clerk, RFO, Assistant Town Clerk & Assistant RFO, Facilities Officer & Support Officer.
Subscriptions - SWC etc	*7010*	*£540*	*£554*	£642	£600	***£700***	South West Councils, National Allotments etc subscriptions.
Building maintenance	*7014*	*£2,440*	*£950*	£216	£1,000	***£2,000***	Station House maintenance - alarms, gutter clearing, electric checks etc.
Electricity	*7015*	*£8,011*	*£5,655*	£1,814	£6,500	***£6,800***	Station House electricity (includes heating PTC office & chamber for meetings)
NDR - Station House	*7017*	*£11,512*	*£9,222*	£5,312	£9,500	***£9,500***	Non Domestic Rates - Station House
Water	*7018*	*£20*	*£0*	£0	£100	***£100***	Water
Office cleaning & consumables	*7019*	*£2,079*	*£4,527*	£3,093	£4,500	***£5,000***	Office cleaning & consumables.
Equipment & materials	*7032*	*£1,898*	*£2,023*	£789	£2,000	***£2,200***	Accounts & Payroll software, First Aid kits, shredding bags etc.
Equipment, services & repairs	*7033*	*£1,921*	*£2,333*	£824	£2,000	***£2,500***	Fire alarm, intruder alarm service etc,
Printing	*7034*	*£1,284*	*£1,372*	£1,096	£1,300	***£1,500***	Photocopier & toner for printing Agendas, reports etc.
Stationery	*7035*	*£2,339*	*£2,417*	£1,179	£2,200	***£2,500***	Paper, laminating pouches, pens etc.
Postage	*7036*	*£896*	*£458*	£466	£900	***£600***	Stamps for sending Agendas & reports etc.
Telephone	*7039*	*£445*	*£424*	£504	£600	***£1,000***	PTC office telephone and calls.
Computer	*7040*	*£4,030*	*£6,546*	£3,712	£6,000	***£8,500***	IT support, FTTP, anti virus & security, licences, website, updates, Councillor emails etc.
Advertising	*7047*	*£0*	*£0*	£0	£250	***£250***	Advertising job vacancies etc.
Training	*7049*	*£297*	*£2,027*	£793	£3,000	***£3,500***	CALC, First Aid, AAT etc.
		£242,364	*£258,230*	£154,413	£278,950	***£295,650***	

Padstow Town Council

Investment Properties

(FGP Committee)

	nominal codes:	Actuals to 31.3.24	Actuals to 31.3.25	Actuals to 31.10.25	Budget 2025-26	Draft Budget 2026-27	
Income							
Rental income	4702	£237,801	£434,190	£248,874	£285,000	**£308,000**	
Miscellaneous rents - leeway charges	4703	£46,041	£40,113	£23,518	£15,000	**£38,000**	
		£283,842	£474,303	£272,392	£300,000	**£346,000**	
Expenditure							
Buildings maintenance	6914	£291	£291	£0	£1,200	**£2,000**	Latchway testing and minor maintenance.
Premises insurance	6923	£41,028	£41,297	£25,333	£35,000	**£44,000**	Commercial combined insurance - increased due to higher turnover, Fidelity Guarantee etc.
Legal services	6924	£7,792	£14,121	£17,437	£14,000	**£20,000**	Legal advice re leases etc.
Surveyors	6926	£395	£16,168	£6,025	£14,000	**£20,000**	Surveyor's fees for negotiating rent reviews.
		£49,506	£71,877	£48,795	£64,200	**£86,000**	

Capital and Project Expenditure

n/c 9096 Projects funded from Revenue (items costing less than £10k)
n/c 9097 Cap Exp funded from Revenue (items costing over £10k)

Misc repairs etc	£3,445	£2,050		£5,000	**£5,000**	Minor repairs.
Community events	£6,515	£7,148			**£0**	Now included under n/c 6044.
Computers - hardware & software	£3,085	£1,125	£6,094	£12,000	**£10,000**	Updates to hardware and software as required.
Multi Use Games Area (MUGA)	£197,214	£5,032				
Contingency - projects (previously HRT)	£17,892	£26,284	£1,130	£75,000	**£0**	The contingencies will now be only General and Communities & Facilities (this was the HRT contingency).
Padstow Community Hub improvements	£7,882	£81,446	£9,400		**£150,000**	Hub roof, guttering and toilets.
Lawn play equipment	£90,257					
Camel roadway improvements		£37,770				
Railway car park railings	£37,018					
Dock wall - pressure washing/survey		£9,642				
Investigate electric vehicle charging points				£5,000		
Update vehicles and machinery			£21,865	£40,000	**£25,000**	Provision to update vehicles & machinery.
Communities & Facilities contingency			£24,625	£75,000	**£100,000**	Communities & Facilities contingency (previously the LTOS contingency).
General Contingency			£3,950	£150,000	**£100,000**	General contingency
Dock Wall repairs			£675	£65,000		Dock wall repairs due to take place in May 2026.
Public toilet improvements					**£50,000**	Railway & Cory toilet improvements.
	£363,308	£170,497	£67,739	£427,000	**£440,000**	

PADSTOW TOWN COUNCIL
FINANCE AND GENERAL PURPOSES COMMITTEE: 18 NOVEMBER 2025

AGENDA ITEM 7: BUDGET 2026-27:
e) BUSINESS PLAN

1. Business Plan Overview

1.1 Committee is asked to give due consideration to the draft 3-year Council Business Plan (2026/27 – 2028/29) appended to this cover report.

1.2 Whilst including detail from Council's current Plan it has been updated to provide greater clarity on Council's staffing structure, the role of Council's standing committees and an appended overview of the responsibilities of both Padstow Town Council and Cornwall Council.

1.3 The draft Plan also updates the Council's mission statement, aims and objectives to align with its focus towards community engagement as shown through the Community Fun Day and the Community Hub.

2. Capital Projects

2.1 As with the current Business Plan, it details capital projects – being projects over £20,000 – which Council has earmarked to take place. Projects identified for 2026/27 are considered during the budget setting process where relevant budget can be allocated. However, the Plan will also outline projects the Council has identified for 2027/28 and 2028/29 to assist Council when undertaking its budget setting process in future years.

2.2 The draft Business Plan has been populated with the recommendations from the Community and Facilities Committee. There were no recommendations from the Personnel and Staffing Committee. It is worth noting further that Council will be undertaking the Dock Wall improvement works in 2026/27. Furthermore, it is anticipated that the Railway bus stop and associated works will take place during this financial year however, this has yet to be confirmed.

3. Missions, Aims and Objectives

3.1 When considering the Draft Business Plan, Committee is asked to pay particular attention to the drafted Mission Statement, Aims and Objectives.

3.2 To assist Committee in this matter. It is worth noting that:

Mission Statement: This should be clear and concise, defining the purpose of the Council. Committee is asked to note that this is a 3-year plan therefore the mission has been drafted with this in mind.

Aims: These are broad, overarching goals and intentions. These have been linked to the Mission Statement.

Objectives: Are set to achieve the aims. These are tangible and measurable and provide the clarity on actions the Council will take to meet its aims.

3.3 Should Committee be supportive of the same, once the Business Plan is in effect from April 2026, these Aims and Objectives will be linked to each relevant Committee, included within their Work Programmes to ensure that the Council will be settings it work appropriately to deliver the Aims and Objectives it has set.

4. Business Plan Review

4.1 The Business Plan also details that the Plan will be reviewed annually, like it is presently. However, it goes further to detail that an Annual Report will be produced which will provide an update on progress against the Aims and Objectives, major capital projects and detail achievements and any other matters worthy of note.

5. Introduction/Front Page

5.1 It was thought that an introduction to Council's Business Plan by the Chair of the Council/Mayoress should be incorporated.

5.2 Front Page includes some photos of Padstow and Trevone and Council's crest in the centre. This is along similar lines to Council's current Plan.

6. Considerations/Recommendations to Full Council:-

6.1 Committee to give the draft Plan due consideration, making any changes prior to recommending on to Council for its approval.

6.2 To consider **recommending to the Full Council** that the Council's 3-Year Business Plan, as detailed in the agenda pages, subject to any amendments in the previous resolutions under paragraph 6.1 above and previous agenda item 7 b).

PADSTOW TOWN COUNCIL
BUSINESS PLAN

2026/27 – 2028/29

INTRODUCTION

This Plan offers an overview of the Town Council and its financial information, as well as providing an appendix clarifying the responsibilities of the Town Council and Cornwall Council - which can be confusing at times to understand.

It also details the Town Council's mission, aims and objectives over the next 3 years, providing our Parish with the commitment to be an effective and transparent Council and that our community enjoys and benefits from our open spaces, play areas and Community events. This Plan will give our community a clear understanding of what the Town Council does and what it is trying to achieve. It will also assist the Council in taking a planned approach to the prioritisation and allocation of resources.

As one of 12 Councillors who collectively are the Council, we want to do the best we can for all who live, work and visit both Padstow and Trevone.

Councillor Mrs Dawe
Padstow Town Council Mayoress/Chair

OVERVIEW OF PADSTOW TOWN COUNCIL

Padstow Town Council has always tried to serve its communities of Padstow and Trevone the best it can within its permitted remit. It is the first tier of local government closest to the community, with an important role to play by representing its interests.

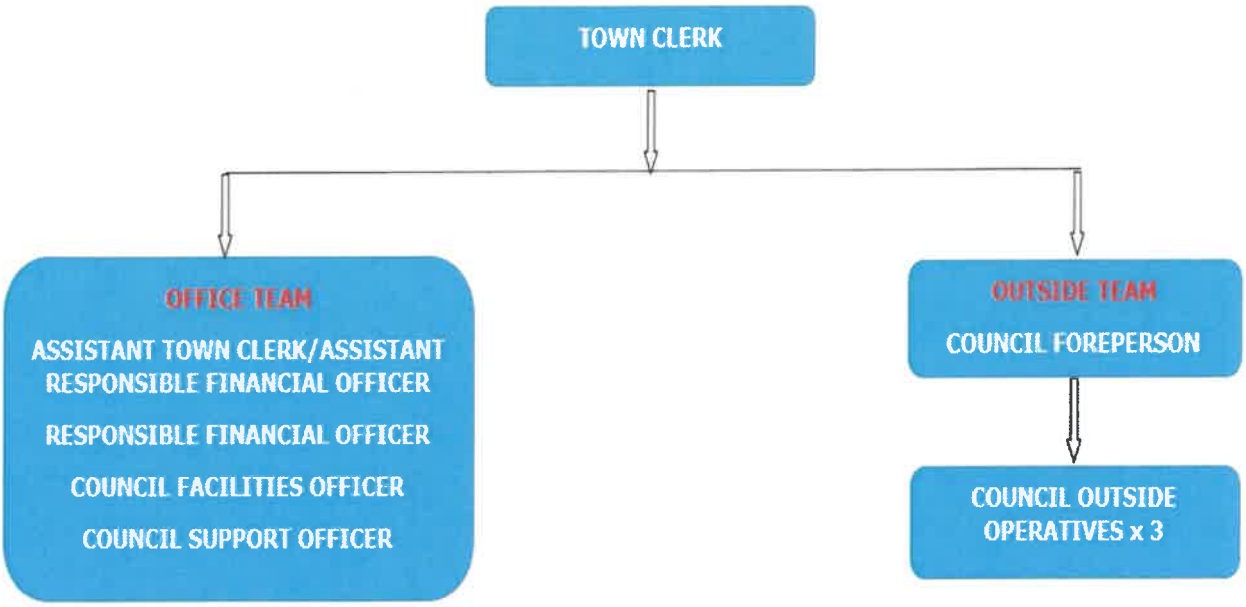
The public sector has faced many challenges and financial restrictions over the last few years, alongside continuing compliance and legislative issues. The population of the parish is approximately 3,000, which includes nearby Trevone village. In the summer months this figure increases greatly, with day visitors in the region of 500,000 a year. Despite these challenges, we aim to be responsive, accessible and transparent in all that we do.

The Council is made up of 12 Councillors, who represent the wards of Trevone (3) and Padstow (9). Councillors are elected every four years. Any vacancies at other times are either filled via by-elections, or by means of co-option.

The Chair and Deputy Chair are elected by Town Councillors annually at the Annual Town Council meeting. The Chair also undertakes the role of Mayor/ess, representing the Town Council and community at official engagements, with their consort. The Deputy Chair undertaking the Deputy Mayor/ess role as understudy.

The administration of the Town Council is carried out by a Town Clerk, who is appointed by the Council. The Town Clerk is required to carry out all the functions required by law as the Town Council's Proper Officer and to issue all statutory notifications. The Responsible Financial Officer (RFO) is responsible for managing the finances on behalf of the Council.

The Council employs a total of nine staff at present. The staffing structure and positions as follows:



The Town Council operates a committee system. Working groups are formed as required to deal with issues as appropriate and meet on an ad hoc basis.

The following are Council's standing committees. These will meet as outlined in the Committee's Terms of Reference:

Committee	Scope
Community and Facilities Committee	The Council has established this Committee to oversee all Council property/facilities, whether owned, leased or managed and its community functions and activities.
Personnel and Staffing Committee	The Council has established this Committee, whose primary purpose is to ensure the Council complies with the requirements of employment law and follows best practice in providing good working conditions for staff, including health and safety. It all oversees the appraisal process and training programmes for both staff and Councillors.
Finance and General Purposes Committee	The Council established this Committee to oversee and monitor the Council's finances, ensuring adequate financial controls are in place to utilise and protect both Council finances and its assets. It oversees insurance and lease matters in accordance with legislation, guidance and the Council's Financial Regulations and Standing Orders and compliance on regulatory matters such as FOI and Data Protection.
Planning and Highways Committee	The Council established this Committee to undertake the role of the Council as a statutory consultee, reviewing/commenting on planning applications as advised by the principal authority. Responding on any matters relating to heritage, highways, byways, footpaths and transport issues that affect the Parish. Responding to consultations on planning matters and be lead committee for the Parish's Neighbourhood Development Plan.

Full Council and Committee meetings are usually held on a Tuesday and are open to the public. Full Council meetings are not usually held in August and December. A list of Council meetings, as well as agendas and Minutes of Council meetings, together with other Council documents, are available on the Council website: www.padstow-tc.gov.uk

FINANCIAL INFORMATION

The Council's main source of income is from the Railway and Lawn car parks and commercial rental properties located on the Railway car park. This income has enabled the Council historically not to charge a precept (town or parish cost that is added to Council tax). The setting of a precept is considered by the Council each year during the budget setting process.

The Finance and General Purposes Committee considers an annual Budget for the following 1st April – 31st March in the autumn each year (usually November). The Draft Budget then goes to Full Council for approval. At that time, the Council also considers whether a precept should be set and duly notifies Cornwall Council. It also gives consideration to Councillor allowances. Historically, these have not been paid to serving Councillors apart from travel and subsistence. The Council aims to set a balanced Revenue and Expenditure Budget each year.

As part of the budget setting process, consideration is given to the level of financial support the Council can allocate to support local charities and not-for–profit organisations, through its annual, discretionary grants scheme. The Finance and General Purposes Committee has delegated authority from the Council to allocate grants from any grant budget agreed annually.

The Accounts for the year ending 31st March are normally prepared between April and May each year for Full Council approval.

The Council is required to hold 3-12 months' revenue expenditure in a General Fund, adopting a risk-based approach to the level of reserves, which are reviewed regularly. Earmarked Reserves are monies set aside for specific projects, usually over £20,000.

The Council owns several assets and maintains a fixed asset register. Capital expenditure prioritises the maintenance and improvement of existing assets, to ensure these are preserved for the short, medium and long term.

An Internal Auditor regularly reviews the effectiveness of the Council's risk management, control and governance processes. The Internal Audit reports are reviewed by Full Council. The Annual Governance and Accountability Return (AGAR), which summarises the Council's financial position, is publicised on the Council's website and audited by an External Auditor.

PADSTOW TOWN COUNCIL'S MISSION STATEMENT

"Our mission is to be transparent and effective in the management of our services, assets and resources; with a focus towards inclusion and enjoyment for the benefit of our community."

OUR AIMS AND OBJECTIVES

AIMS	OBJECTIVES
To be open, transparent and accountable to our community	Keeping the Council's website updated with recent and relevant information.
	Promoting all Council meetings, ensuring to publish meeting agendas as per prescribed timescales and detailing future meeting dates.
	Publishing a 3-year Council Business Plan and introducing an annual report detailing the work undertaken over the preceding year.
	Encourage our community to attend the Council's Annual meeting.
	Processing any Freedom of Information requests in the timescales prescribed.
To continue to effectively manage the Council's finances, services and assets	To provide regular financial reporting to Full Council/Finance and General Purposes Committee.
	To have in place appropriate insurance cover.
	To ensure regular internal audit inspections are undertaken, publishing the full report and addressing any recommendations as required in a timely manner.
	To manage and monitor the Council's Training and Development Policy, ensuring it provides essential training to support Councillors and staff so as to effectively manage Council affairs.
	To ensure that the Council maintains its Asset Register.
	To manage and maintain Council assets, ensuring regular reporting and oversight of maintenance works and programmes.
	To manage Council services ensuring best value and endeavouring to maintain high service levels.
To continue with and build upon Council community led events	To budget for and maintain the annual Community Day event, with a view to build upon and improve.
	To strive to look for other initiatives and programmes which have a positive and inclusive effect on our community.
	To budget for and providing assistance to the Local British Legion in the delivery of the Remembrance Parade.

To help local organisations and groups to support all members of our community	To endeavour to provide financial assistance to help organisations to support the local community via Council's Community Grant Scheme.
	Assisting local groups and organisations to promote the work they do via Council's platforms i.e. website/Facebook etc
	To consider any land use requests favourably for community-led events, but mindful of health and safety and the Council's insurance obligations.
	Continuing to promote the Community Hub and keeping it free of charge to not-for-profit/charitable organisations and services.
To foster inclusion and enjoyment for all of our community	To continue to attract support and advice services to the Community Hub for the benefit of our whole community.
	To work in partnership to deliver holiday programmes for all children/young people in our community.
	To proactively promote the Council's Community Grants Scheme, encouraging inclusion from all groups and organisations.
	To ensure Council's open spaces/play areas are maintained, free to use and open to all for their enjoyment.
	To ensure appropriate budgets are allocated for the maintenance of Council's open spaces and recreational facilities.

CAPITAL PROJECTS

Detailed below are capital projects identified by Council over the next 3 years, alongside indicative costings.

Budgets will be allocated during the budget setting process of the preceding year (November). For the 2026/27 indicative budgets have been allocated for the identified projects.

Capital Projects *(Items over £20,000 in value)*			
Project	**2026/27**	**2027/28**	**2028/29**
Dock wall repairs	tbc		
Community Hub improvements inc public toilets	150,000		
Public toilet improvements	50,000		
North Quay parade improvements		tbc	
Cemetery extension		tbc	
Stile Field top path improvements		tbc	
Lawn garages & Scout Hut improvement project			tbc
Total	*tbc*		

REVIEW

This Plan will be reviewed annually to ensure that the Council remains focused on the delivery of its aims and objectives and to assist with the budget setting process. This function will be the responsibility of the Finance and General Purposes Committee, who will take an overview of proposed projects considered by each committee and their further input.

An Annual Report will be prepared at the end of the financial year which will provide update on:

- Progress of Council's aims and objectives.
- Progress of major capital projects.
- Detail on its achievements and any additional information of note.

Padstow Town Council welcomes feedback on its Business Plan which can be viewed online at https://padstow-tc.gov.uk/council-finance/ Alternatively, hard copies can be obtained by contacting the Council Offices.

(Adopted by Council ???)

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APPENDIX: PTC AND CC RESPONSIBILITIES

PTC is the local Council for the Parish of Padstow	
Padstow Town Council **Website:** www.padstow-tc.gov.uk/ **Tele:** 01841 532296 **Email:** enquiries@padstow-tc.gov.uk	• Emptying rubbish dog bins on PTC land (PTC also empty bins at St George's Well) • Maintaining and managing open spaces such as Stile Field, Plantation, Wheal Jubilee Parc, Spritty Meadow and Trevone Green • Maintenance of Victoria Memorial and Stile Field War Memorial • Maintenance of Church Clock • Management of Railway and Lawns Car Parks (excluding enforcement which is undertaken by Cornwall Council) • Provision and management of Multi-Use Games Area (MUGA), Skate Park and Children's Play Area at the Lawns Car Park • Provision of Rope Walk Allotments • Maintaining Padstow Churchyard and undertaking the management of cremation plots (on behalf of the Church) • Provision and management of Padstow Cemetery, including managing burials and ashes interments. • Provision and maintenance of public toilets (Railway Car Park, Cory and North Quay) • Provision and maintenance of shelters in Padstow Town Area • Management agreed with a company to clean, maintain some bus shelters in the Parish (as agreed with CC) • Maintaining and running the Padstow Town Council Offices, Station House • Provision and management of Padstow Community Hub, including Partnership Working with Wadebridge Food Bank • Management of Discretionary Community Grants (via the Finance and General Purposes Committee – subject to budget setting each year) to support local organisations • Maintaining footpaths, verges and other areas via annual Service Level Agreements with CC across the Parish • Planning Consultee in response to planning applications within the Parish • Responding to Local Authority Consultations • Managing Events provided by the Town Council for its community • Dealing with Land Use requests on land owned by Padstow Town Council • Managing via relevant policies, memorial benches and memorial trees on Padstow Town Council land • Managing assets on Council's Railway Car Park and Lawns Car Park

Cornwall Council is the Principal Authority for Cornwall	
   Website: www.cornwall.gov.uk **Tele:** 0300 1234 121 **Email:** Visit website to contact online **Report It:** www.cornwall.gov.uk/report-something/	**Specific CC Functions of Interest to Padstow Parish** • **Camel Trail** • **Dogs:** Dog Orders on Beaches (Trevone Beach and St George's Well) • **Grass Verges & Estate Grass Cutting:** Various sites across the Parish in CC ownership [*Usually PTC undertake this on behalf of CC, as agreed in an annual Service Level Agreement in which CC define the locations and frequency*] • **Link Road Car Park** (own, operate, enforce & maintain) • **Parking Enforcement:** On and Off-Street Parking Enforcement (includes Padstow Town Council Car Parks) • **Street Cleaning:** mainly in Padstow town on highways and emptying bins **Overall Functions** • Adult Care and Support • Benefits • Buses / Public Transport • Car Parks • Children, Schools and Families • Council Tax and Business Rates • Elections • Enforcement – On and Off-Street • Environmental Health and Licensing • Environmental Management (including fly tipping on Cornwall Council land) • Fire and Community Safety • Help and support for businesses • Housing / Rough sleeping • Libraries • Planning Authority • Public Rights of Way - footpaths • Public toilets • Roads and Highways (including closures, parking, defects) • Refuse and recycling • Registration Services

NB: This appendix is not an exhaustive list but a broad overview.