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SALTASH TOWN COUNCIL

Minutes of the Extraordinary Meeting of the Policy and Finance Committee held at the Guildhall on Tuesday 22nd February 2022 at 6.30 pm

PRESENT: Councillors: R Bickford, R Bullock, S Gillies, M Griffiths, S Miller (Chairman), B Samuels, P Samuels, B Stoyel and D Yates (Vice-Chairman).

ALSO PRESENT: S Burrows (Acting Town Clerk), M Thomas (Senior Policy and Data Compliance Officer) and S Emmett (Finance Officer).

APOLOGIES: G Challen, J Dent, J Foster, S Martin and J Peggs.

157/21/22 HEALTH AND SAFETY ANNOUNCEMENTS.

The Chairman informed those present of the actions required in the event of a fire or emergency.

158/21/22 DECLARATIONS OF INTEREST:

- a. To receive any declarations from Members of any registerable (5A of the Code of Conduct) and/or non-registerable (5B) interests in matters to be considered at this meeting.

Councillor	Agenda Item	Pecuniary/Non-Pecuniary	Reason	Left Meeting
B Samuels	4	Non-Pecuniary	STC Representative on NPSG	Yes

- b. Acting Town Clerk to receive written requests for dispensations prior to the start of the meeting for consideration.

None.

Councillor B Samuels declared an interest in the next agenda item and left the meeting.

159/21/22 TO CONSIDER RECOMMENDING TO FULL COUNCIL THE APPROVAL TO USE THE TOWN SEALS FOR THE SALTASH NEIGHBOURHOOD PLAN REFERENDUM DOCUMENTS.

Councillor Yates reported that the Saltash Neighbourhood Plan referendum documents have now been sent for printing and it is too late to add the Town Seals.

It was proposed by Councillor Miller, seconded by Councillor Yates and resolved to **RECOMMEND** to Full Town Council to be held on Thursday 3rd March 2022 to approve the use of the Town Seals on any future Saltash Neighbourhood Plan documents.

Councillor B Samuels was invited and returned to the meeting.

160/21/22 TO RECEIVE AND CONSIDER RECOMMENDING THE FOLLOWING FINANCE POLICIES TO FULL COUNCIL:

The Chairman informed Members that a full review of Finance Policies will be undertaken by the Finance Officer working with the Acting Town Clerk in the coming year with a view to streamlining and simplifying the annual procedures.

161/21/22 ANNUAL BUSINESS CONTINUITY PLAN

It was proposed by Councillor Miller, seconded by Councillor Yates and resolved to **RECOMMEND** to Full Town Council to be held on Thursday 3rd March 2022 to adopt the Annual Business Continuity Plan for the year 2022-23 subject to the attached amendments.

162/21/22 ANNUAL INTERNAL AUDIT AND BUSINESS RISK ASSESSMENT

It was proposed by Councillor Griffiths, seconded by Councillor Bullock and resolved to **RECOMMEND** to Full Town Council to be held on Thursday 3rd March 2022 to adopt the Annual Internal Audit and Business Risk Assessment for the year 2022-23 subject to the attached amendments.

163/21/22 ANNUAL RESERVES POLICY

It was proposed by Councillor P Samuels, seconded by Councillor Griffiths and resolved to **RECOMMEND** to Full Town Council to be held on Thursday 3rd March 2022 to adopt the Annual Reserves Policy for the year 2022-23 subject to the attached amendments.

164/21/22 ANNUAL STATEMENT ON INTERNAL CONTROL

It was proposed by Councillor Gillies, seconded by Councillor Bullock and resolved to **RECOMMEND** to Full Town Council to be held on Thursday 3rd March 2022 to adopt the Annual Statement on Internal Control for the year 2022-23 subject to the attached amendments.

165/21/22 ANNUAL TREASURY MANAGEMENT STRATEGY

It was proposed by Councillor Miller, seconded by Councillor Bullock and resolved to **RECOMMEND** to Full Town Council to be held on Thursday 3rd March 2022 to adopt the Annual Treasury Management Strategy for the year 2022-23 subject to the attached amendments.

166/21/22 ANTI BRIBERY POLICY STATEMENT AND ANTI FRAUD AND CORRUPTION STRATEGY

It was proposed by Councillor Griffiths, seconded by Councillor B Samuels and resolved to **RECOMMEND** to Full Town Council to be held on Thursday 3rd March 2022 to adopt the Anti-Bribery Policy Statement and Anti-Fraud and Corruption Strategy for the year 2022-23 subject to the attached amendments.

167/21/22 FINANCE SCHEDULE AND PRECEPT PLAN

It was proposed by Councillor Miller, seconded by Councillor Griffiths and resolved to **RECOMMEND** to Full Town Council to be held on Thursday 3rd March 2022 to adopt the Finance Schedule and Precept Plan for the year 2022-23 subject to the attached amendments.

168/21/22 FINANCIAL REGULATIONS

It was proposed by Councillor Gillies, seconded by Councillor Bickford and resolved to **RECOMMEND** to Full Town Council to be held on Thursday 3rd March 2022 to adopt the Financial Regulations for the year 2022-23 subject to the attached amendments.

169/21/22 RECEIPTING OF INCOME AND BANKING PROCEDURES

It was proposed by Councillor Miller, seconded by Councillor Yates and resolved to **RECOMMEND** to Full Town Council to be held on Thursday 3rd March 2022 to adopt the Receipting of Income and Banking Procedures for the year 2022-23 subject to the attached amendments.

170/21/22 RISK MANAGEMENT PLAN STATEMENT

It was proposed by Councillor Yates, seconded by Councillor B Samuels and resolved to **RECOMMEND** to Full Town Council to be held on Thursday 3rd March 2022 to adopt the Risk Management Plan Statement for the year 2022-23 subject to the attached amendments.

171/21/22 RISK MANAGEMENT STRATEGY

It was proposed by Councillor Bickford, seconded by Councillor Gillies and resolved to **RECOMMEND** to Full Town Council to be held on Thursday 3rd March 2022 to adopt the Risk Management Strategy for the year 2022-23 subject to the attached amendments.

172/21/22 SCHEME OF DELEGATION

It was proposed by Councillor Stoyel, seconded by Councillor Miller and resolved to **RECOMMEND** to Full Town Council to be held on Thursday 3rd March 2022 to adopt the Scheme of Delegation for the year 2022-23 subject to the attached amendments.

DATE OF NEXT MEETING

Tuesday 8 March 2022 at 6.30 pm

Rising at: 7.23 pm

Signed: _____
Chairman

Dated: _____

Saltash Town Council

Policy/Procedure:

Annual Business Continuity Plan 2022-23 DRAFT

Date of Adoption:

This is a Policy or Procedure document of Saltash Town Council to be followed by both Councillors and employees.

Current Status			
Version	2022-23 DRAFT	Approved by	
Date	February 2022	Date of approval	
Responsible Officer	Town Clerk/RFO	Minute reference	
Responsible Committee	P&F	Review date	Annual review

Version History			
Date	Version	Author/Editor	Comments
October 2015	1	Town Clerk	New Document
August 2016	2	Town Clerk	Updated
March 2019	3	RL/AJT	Updated
Feb 2020	2020/21	Town Clerk	Annual review
June 2020	2020/21 v2	SB	Health Pandemic update
March 2021	2021/22	SB	Annual review
June 2021	2021/22	AJT	For readoption
February 2022	2022/23	SE	Annual review

Review Record				
Date	Type of Review	Minute number	Summary actions of	Completed by
		17/19/20b		

Document Retention	
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Annual Business Continuity Plan

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Distribution

1.	Reception Notice Board (hard copy)
2.	Town Clerk
3	Mayor
4	Line Managers
5.	Electronic copy backed up on the server

1. Introduction:

The Civil Contingencies Act 2004 places a duty on a local authority that it is prepared, as far as reasonably practical, to continue to provide functions/ services in the event of a disruption by whatever cause.

Whilst this is not a statutory duty for a Parish or Town Council, Saltash Town Council recognises the importance of producing and maintaining a Business Continuity Plan for implementation in the event of disruptions to the day to day running of the council.

This plan has been developed to assist in minimising the effects of any potential major disruption and to facilitate the recovery or replacement of Saltash Town Council accommodation, administration/financial operations and services.

A major disruption is defined as a significant incident which threatens personnel, buildings or the operational structure of the businesses involved and requires special measures to be taken to restore things back to good working order.

2. Functions of Saltash Town Council:

The Guildhall houses the Saltash Town Council offices from where the day-to-day administration of the Town Council is undertaken, this includes regular council meetings.

The Guildhall also provides accommodation on a casual hire basis for community groups, public and private hire functions. Some of these are regular scheduled bookings.

To act as a community care and accommodation building in the event of a civil emergency.

Specifically, the Guildhall is designated as an emergency accommodation centre in the event of a disaster at the Saltash Bridge or tunnel.

Saltash Town Council also owns/leases and has public and staff responsibility for Churchtown Cemetery, Saltash Library, Longstone Depot, Pontoon Office, Isambard House (Station Building) and the Maurice Huggins Room.

In the event of a major disaster the Town Council will maintain as many services as practicable.

To facilitate services and facilities the Town Council employ around 25 members of staff.

Customers include residents and visitors to Saltash and any other individual who qualifies to use the services the Town Council provides.

Councillors are democratically accountable to residents of Saltash and collectively are the ultimate policy-makers by carrying out strategic and corporate management functions; contribute to the good governance of the area by actively encouraging and responding to citizen involvement in decision making processes having regard to the interests of the whole local community; maintain the highest standards of conduct and ethics, and act as a responsible employer and ensure the safety of all staff.

3. Business Risk Analysis:

The following are recognised as potential major risks for the operations of Saltash Town Council:

- Fire
- Gas leak/explosion
- Loss of mains electrical power
- Damage to council offices
- Flooding (Environment agency indicate no risk)
- Loss of council documents due to fire, flood, theft or other causes
- Loss of council electronic data due to fault, damage, corruption, hardware failure or hacking attack
- Damage to park, allotments or other amenity area.
- Loss of council equipment due to fault damage, breakdown or theft
- Loss of Communications (Broadband / Telephones)
- Damage to Asbestos Containing materials
- Loss of Investment Money
- Failure to calculate precept on time
- Failure to account for and recover VAT
- Failure to stay within the agreed budgets/inadequate precept
- Failure to maintain fixed asset register
- Allegation of libel or slander
- Fraud by staff or members
- Loss of Town Clerk/ Key Personnel due to resignation, incapacity, long term illness or death
- Death or serious injury to member of staff whilst carrying out town council duties
- Loss of councillors due to multiple resignations (causing the council to be inquorate)
- Health Pandemic/ Lockdown

The objectives of this document are:

- To provide guidance, establish actions to be taken and develop procedures that will allow Council to manage any incident.
- To ensure the continued operation of key services
- To keep the organisation working effectively
- To inform the community and customers of the council.

DRAFT

Business risk	Impact	Likelihood	Score	Mitigation strategy	Notes and Actions to Manage Risks
Disaster impacting on Town	High 4	Low 2	8		<ul style="list-style-type: none"> Emergency plan including contact list of resources maintained by all departments. Key personnel will make themselves available Common sense used to determine appropriate action Actively listen for and monitor any communications Accept instructions from emergency services and Cornwall Council emergency planning team
Guildhall Unserviceable	Medium 3	Low 2	6	<ul style="list-style-type: none"> Carry out regular checks and fire risk assessments Maintain adequate insurance cover 	<ul style="list-style-type: none"> There are no life critical services provided Management Team called together to agree priorities Short- term measure to recover in alternative location – e.g., Library Medium/ long term plan to return to Guildhall
Fire.	High 4	Low 2	8	<ul style="list-style-type: none"> Provision of fire detection and centrally monitored alarm systems, firefighting equipment. 	<ul style="list-style-type: none"> Hire alternative accommodation and equipment to continue council functions and meetings. Cancel bookings and meetings.

<p>Damage to part of or loss to any council building.</p> <p>Loss of life.</p>				<ul style="list-style-type: none"> Fire Risk Assessment reviewed and updated regularly. 	
<p>Gas leak</p> <p>Loss of heating and hot water facilities in any of the council buildings.</p>	<p>Medium</p> <p>3</p>	<p>Low</p> <p>2</p>	6	<ul style="list-style-type: none"> Annual inspection of equipment by gas safe registered contractor. 	<ul style="list-style-type: none"> Provide alternative means of providing heating & hot water. Call out arrangements with Contractor Cancel bookings and meetings.
<p>Loss of main electrical power (long term).</p> <p>Loss of heating, lighting, communications and alarm systems. Inability to use the building safely during the</p>	<p>Medium</p> <p>3</p>	<p>Low</p> <p>2</p>	6	<ul style="list-style-type: none"> Internal fault: The electrical system is inspected and tested every 5 years by competent contractors. External fault: Contact with utility provider to provide information. 	<ul style="list-style-type: none"> Hire alternative accommodation to continue council functions and meetings. Cancel bookings and meetings.

hours of darkness in any of the council buildings.					
Damage to Physical assets owned by the council – buildings, furniture, equipment. Complete loss of ICT, etc.	Medium 3	Medium 3	9	<ul style="list-style-type: none"> • An up-to-date register of assets • Physical verification of assets on register. • Regular safety checks on physical assets • Regular Maintenance arrangements for physical assets. • Insurance regularly reviewed • Buildings re-valued regularly • Computer backups off site • Reputable ICT support contractor/Supplier • Buildings alarmed for security and fire • Staff Training 	<ul style="list-style-type: none"> • Record all information and inform the insurance company of any incident and obtain photographic evidence • Town Council to advise Council and staff of incident • If necessary, relocate to alternative premises or admin team may work from home. • Town Council answer phone to state emergency mobile contact numbers • Review risk assessment

Harm caused by failure to ensure adequate Health and Safety	Medium 3	Medium 3	9	<ul style="list-style-type: none"> • Risk Assessments carried out • H&S Advisory service provided by Moorepay • Council property properly maintained • Specific training provided as per risk assessment findings inc. First Aid • Regular H&S review meetings • H&S covered in team meetings 	
Loss of council documents due to fire, flood, theft or other causes	High 4	Low 2	8	<ul style="list-style-type: none"> • To operate a clear desk policy: • Ensure important documentation is stored securely in fire/ flood proof cabinets. • Ensure backup copies of paper documents i.e., electronic version is stored. 	<ul style="list-style-type: none"> • Town Clerk or in their absence the nominated Deputy as per the line management staff structure to advise council and staff of the incident. • Inform Police and Insurance company (If necessary). • If appropriate, consider security controls i.e., change of locks/ passwords

Loss of council electronic data due to fault, damage, corruption, hardware failure or hacking attack	High 4	Low 2	8	<ul style="list-style-type: none"> • Ensure antivirus software is up to date. • Ensure passwords are robust and regularly updated. • Ensure data is regularly backed up and stored securely. 	<ul style="list-style-type: none"> • Town Clerk or in their absence the nominated Deputy as per the line management staff structure to advise council and staff of the incident. • Inform insurance company (if necessary) • Update security as required
Damage to Park/ allotments or other Amenity Area	Medium 3	Low 2	6	<ul style="list-style-type: none"> • Maintain adequate insurance cover. • Carry out risk assessments 	<ul style="list-style-type: none"> • Secure Park • Advise statutory authorities • Access damage and advise insurance • Prepare a recovery programme

Loss of council equipment due to fault, damage, breakdown or theft	High 4	Medium 2	8	<ul style="list-style-type: none"> • Maintain adequate insurance cover • Ensure regular maintenance and checks of equipment are carried out • Regularly review security arrangements 	<ul style="list-style-type: none"> • Report theft or criminal damage to police. • Inform Insurance Company (If necessary) • Arrange hire of temporary replacement equipment where possible. • Arrange purchase of new equipment.
Loss of communications (Broadband/telephones). (Long term)	Medium 3	Low 2	6	<ul style="list-style-type: none"> • Electronic data backed up online and accessible from other locations. • Use of mobile phones for communications. 	<ul style="list-style-type: none"> • Hire alternative accommodation with broadband access. • Use of mobile phones and laptops.
Damage to Asbestos containing material - release of fibres contamination of affected area.	High 4	Low 1	4	<ul style="list-style-type: none"> • Asbestos register maintained, annual inspections for damage and deterioration, contractors are informed prior to undertaking any work in the building. • A complete copy of the register and survey is held by the Service Delivery Manager and the Consultant Surveyor. 	<ul style="list-style-type: none"> • Initial evacuation of premises. • Advise the Consultant Surveyor, H&S consultants & contact specialist asbestos removal contractors to undertake air testing and decontamination.

					<ul style="list-style-type: none"> Hire alternative accommodation as necessary.
Loss of Investment Money	High 4	Low 2	8	<ul style="list-style-type: none"> Maintain an adequate investment policy. 	<ul style="list-style-type: none"> Quantify loss & understand cause Take any immediate action to minimise the loss. Assess implication of services for remainder of year Review treasury management strategy policy Take action to adjust costs & make provision for any necessary loan/ change of priorities
Failure to calculate/ precept on time	Medium 3	Low 2	6	<ul style="list-style-type: none"> Timetable agenda item for members providing sufficient time for additional meetings if required 	<ul style="list-style-type: none"> Town Clerk/ RFO or in their absence the nominated Deputy as per the line management staff structure to inform members To contact Cornwall Council to make arrangements for late submission.

Failure to account for and recover VAT	Medium 3	Low 2	6	<ul style="list-style-type: none"> • VAT Returns are scheduled • Appropriate accounting system in place to account for VAT appropriately • Staff to receive the necessary council VAT training. • To ensure up to date information is received from the council's VAT consultant 	<ul style="list-style-type: none"> • Town Clerk/ RFO or in their absence the nominated Deputy as per the line management staff structure to inform members • To liaise with the council's VAT consultant to rectify the issue.
Failure to stay within the agreed budgets/ inadequate precept	Medium 3	Low 2	6	<ul style="list-style-type: none"> • To ensure that all committees have input into the annual budget setting. • Members to build sound budget, using risk register and known commitments • Insurance in place with insurer (Zurich) to cover major risk • To ensure a sufficient contingency is in place to mitigate the risk of unforeseen events. This policy to be reviewed each year in conjunction with the rest of the reserves. This is reviewed on annual basis when setting the following year budgets 	<ul style="list-style-type: none"> • RFO/FO to inform the relevant committee Chair & Vice Chair • Town Clerk or in their absence the nominated Deputy as per the line management staff structure to organise an extraordinary Policy and Finance committee if required. • Resort to other funding sources or Public Works Loan Board • Correct deficit via budget planning over subsequent years

Failure to maintain fixed asset register.	Medium 3	Low 2	6	<ul style="list-style-type: none"> • That all the necessary fixed asset purchases are recorded and monitored on the asset register. • Appropriate document e.g., invoices are kept for audit purposes. • Internal audit is carried of the fixed asset register • All staff are aware of the responsibilities of the fixed asset register. 	<ul style="list-style-type: none"> • Town Clerk or in their absence the nominated Deputy as per the line management staff structure to inform members and staff as appropriate. • To liaise with the internal auditor as necessary
Allegation of libel or slander	Medium 3	Low 2	6	<ul style="list-style-type: none"> • Review all press releases or newsletter articles before release. • Press protocol and social media policy in place 	<ul style="list-style-type: none"> • Review insurance cover
Loss of money through fraud, theft, poor accounting systems	Medium 3	Low 2	6	<ul style="list-style-type: none"> • Ensure adequate internal controls are in place and these are documented • Internal controls are at least checked annually by an internal auditor • Informal monitoring, trust and spot checks • Regular reporting to members through committee 	<ul style="list-style-type: none"> • Town Clerk or in their absence the nominated Deputy as per the line management staff structure to inform members as appropriate • Insurance company is informed as appropriate. • Investigation to take place with appropriate disciplinary action as necessary

				<ul style="list-style-type: none"> • Investment strategy and policy priorities security and liquidity of funds • Insurance in place to cover any resulting from financial losses. • Annual review of insurance • Limited cash kept on premises • Only designated staff have keys to any safes • Electronic banking procedure in place with secure passwords • Segregation of Duties 	<ul style="list-style-type: none"> • Police to be informed if appropriate.
Damage to third party property or individuals as a consequence of the council providing services or amenities to the public (Public Liability)	Medium 3	Medium 3	9	<ul style="list-style-type: none"> • Regular health and safety risk assessments • Regular safety checks • Adequate insurance • Training 	

Loss of Town Clerk/ Key Personnel due to resignation, incapacity, long term illness or death	High 4	Medium 3	12	<ul style="list-style-type: none"> • Ensure staffing team are briefed, made aware of interim measures and aware of their responsibilities. • Personnel mitigation strategy: professional development of all staff, retain training development and internal opportunities to avoid resignation in accordance with the employee handbook and recruitment policy • Ensure all key tasks are prioritised • Access to log in details, keys and passwords are made available as necessary 	<ul style="list-style-type: none"> • Mayor to contact next of kin • Mayor to be informed, who will advise council and staff • Mayor and Chair of Personnel to consider appointment of temporary cover • Recruit temporary replacement • Carry out recruitment process to appointment permanent replacement
Death or serious injury to member of staff whilst carrying out town council duties	Medium 3	Low 2	6	<ul style="list-style-type: none"> • Knowledge of duties with regard to Health & Safety • Knowledge of duties with regard to employment law and staff supervision 	<ul style="list-style-type: none"> • Town Clerk or in their absence the nominated Deputy as per the line management staff structure inform council and other members of staff • Insurance company informed (if appropriate) • Health & Safety Executive informed (if necessary)

Employers Liability	Medium 3	Medium 3	9	<ul style="list-style-type: none"> • Ensure compliance with Employment Law through use of consultants (Moorepay) • Comply with Inland Revenue requirements • Legal compliance with council activities ensured through advice from staff, SLCC, NALC and solicitors when necessary. Advice recorded in the minutes. 	
Loss of Councillors due to multiple resignations (causing the council to be inquorate)	High 4	Low 2	8	<ul style="list-style-type: none"> • Co-option of Councillors from waiting list/ reserves by Cornwall Council if necessary 	<ul style="list-style-type: none"> • Town Clerk or in their absence the nominated Deputy as per the line management staff structure to inform remaining councillors and employees of the council • Town Clerk or in their absence the nominated Deputy as per the line management staff structure to inform Cornwall Council Monitoring Officer • Council to review procedure for recruitment of councillors.

Lack of public consultation by the council	Low 2	Low 2	4	<ul style="list-style-type: none"> • Ensure meetings publicised on notice boards & website. • Use of Annual parish meetings • Place articles in newsletters • Include public participation on all council meeting agendas • Ensuring seating available at meetings for the public • Provide advice for members of the public attending • Publish agenda and minutes on website/ notice boards • Hold monthly meet your councillor sessions 	<ul style="list-style-type: none"> • Town Clerk or in their absence the nominated Deputy as per the line management staff structure to inform appropriate members and staff • Appropriate action to be taken to rectify the issue.
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<p>Health Pandemic</p> <p>A pandemic occurs when a new influenza virus, which people have no immunity to, emerges and starts spreading.</p> <p>loss of life.</p> <p>All National and Global Emergencies</p>	<p>High</p> <p>4</p>	<p>Medium</p> <p>3</p>	<p>12</p>	<ul style="list-style-type: none"> • Manage critical works in a safe manner and suspend works as necessary • Arrange remote working for staff • Ensure the Zoom platform is available to staff and councillors to hold informal meetings • Check legislation to hold Full Council, Committee and Sub Committee meetings lawfully 	<ul style="list-style-type: none"> • Focus on maintaining essential and important services for the Town Council and community • Monitor Government and or other guidance/legislation and incorporate relevant mechanisms to comply with best practice for the protection of staff, councillors and the community of Saltash
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				<ul style="list-style-type: none"> • Town Clerk or in their absence the nominated Deputy as per the line management staff structure to provide staff and Councillor guidance and support Government Guidelines and updates from Public Health England. • Ensure regular deep cleaning is in place to try and slow the spread of a virus. • Provide hand sanitiser, soap, warm water and paper towels to avoid spreading the virus. • Replace crockery with disposable paper cups and plates to mitigate the spread of germs whilst operating. • Staff to inform their line manager if they start to feel unwell. • Risk Assessments reviewed and updated regularly. • Town Council to provide suitable materials and PPE to operate. Where this is not possible or due to none supply service to be shut down. 	<ul style="list-style-type: none"> • Close all public buildings subject to requirements • Reduce services to all STC business subject to requirements • Until full Government guidance is given suspend all Full Town Council and Committee meetings and accept a blanket apology to protect staff and councillors until further notice. • Ensure the Zoom platform is available to staff and councillors to hold Full Town Council, Committee meetings and informal meetings subject to requirements • Cancel bookings / events / activities. • Review the Scheme of Delegation to ensure minimal disruption to the operations of the Town Council and its decision making.
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				<ul style="list-style-type: none"> • Staff to shield / self-isolate. 	<ul style="list-style-type: none"> • Notices displayed on buildings, website and social media to inform members of the public & signpost were possible. • Divert switchboard to Town Clerk or in their absence the nominated Deputy as per the line management staff structure work mobiles & setup of automated system. • Where possible staff to operate remotely. • Determine appropriate lunch breaks and location for staff that remain working. • Finance Office to ensure payroll is processed and automatic setup of payments released. • Finance Officer to contact suppliers if there is to be a delay with payments. • Emergency 999. • Summon agency staff.
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				<ul style="list-style-type: none"> • Staff and councillor welfare is paramount. • Safety of the community. • Town Clerk or in their absence the nominated Deputy as per the line management staff structure to provide staff and councillors Government Guidelines and updates from Public Health England. • Staff to shield / self-isolate. 	<ul style="list-style-type: none"> • Where possible staff to work from home adhering to Government guidelines. • Service Delivery Team to operate where possible adhering to social distancing subject to risk assessments, Government guidelines and the Town Council's approval. • Determine appropriate lunch breaks and location for staff that remain working. • Until full Government guidance is given suspend all Full Town Council and Committee meetings and accept a blanket apology to protect staff and councillors until further notice. • To agree delegated authority powers by consensus to the Mayor, Deputy Mayor and Officers including closing or opening services as required and only spending on budget unless a matter of public or staff safety.
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					<ul style="list-style-type: none"> • Any other items requiring decisions to be by the democratic online voting of all Councillors. • No policies to be made. • All Councillors to be informed at all times, require consensus of the Town Council approval or not. • Potential for Town Council facilities and vehicle to be requisitioned to provide community food supply. • All staff to have their ID cards with them in the event of a lockdown. To hold council meetings via zoom platform whilst the council has been given approval from the government to do so. To be reviewed May 2021. • Terminate as may be necessary temporary employment contracts with immediate effect.
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4. Responsibilities:

The Town Clerk will take the lead in the event of a major disruption advising the Mayor and Chairman of Personnel and summoning additional resources/personnel as required. In the absence of the Town Clerk **the nominated Deputy as per the line management staff structure** will take lead on this.

5. Insurances:

Saltash Town Council has insurance that covers employer's liability, public liability and risks to buildings a content. Full insurance details are held at the Guildhall.

6. Key/Alarm Fob holders contact list:

Saltash Town Council maintain a Key/Alarm holder contact list that is held internally and by the alarm monitoring company and police.

Main contacts list:

Function	Company	Contact number (s)
Gas		
Mains supply	National Gas Helpline	0800 111999 Emergency
Gas Safe Contractor	Jackman Peckover	01752 727999
Electric		
Mains supply	Western Power Distribution	105 Emergency
Electrical contractor	Pyramid	07828492597
Water		

Mains supply	South West Water	0344 3462020 Emergency
Plumber	Cormac	01872 324350 Emergency
Insurance		
Insurance Company	Zurich	01243 832116
Health and Safety		
H&S Consultant	Moorepay	Health and Safety Advice Line 0345 073 0240 Option 1.
HSE	HSE	01752 276300
Maintenance contractors		
Fire alarm	ASG	01752 848558
Fire extinguishers	Chubb	0844 8791666 / 0344 8791739
Building Consultant	Various	
Air Conditioning	Cube Services	01752 696547
IT, Broadband and Landlines	IRQ	07801 930486 079 705 12349

Staff and Public Health		
	Government Guidelines	https://www.gov.uk/
	Public Health England	0121 424 3236 https://www.gov.uk/government/organisations/public-health-england
	NHS	111

Saltash Town Council

Policy/Procedure:

**Annual Internal Audit Business Risk Assessment
2022-23 DRAFT**

Date of Adoption:

This is a Policy or Procedure document of Saltash Town Council to be followed by both Councillors and employees.

Current Status			
Version	2022-23	Approved by	
Date	Feb 2022	Date of approval	
Responsible Officer	RFO	Minute reference	
Responsible Committee	P&F	Review date	Annual

Version History			
Date	Version	Author/Editor	Comments
Feb 2020	2020/21	RL	
February 2021	2021/22	SE	For signature
February 2022	2022-23 DRAFT	SE	Annual review

Review Record				
Date	Type of Review	Minute number	Summary of actions	Completed by
10/02/2020	Annual			RL

Document Retention	
Document retention period	Until superseded

**SALTASH TOWN COUNCIL
ANNUAL INTERNAL AUDIT BUSINESS RISK ASSESSMENT 2021/22**

Item Comment/Actions	Frequency
Insurance:	
Public & Employers Liability	3 Yearly
Money & Fidelity Guarantee	3 Yearly
Personal Accident	3 Yearly
Buildings Cover and contents	3 Yearly
Premises Gas safety check/fire/electrical.	Annual
Tree maintenance survey and works	Annually & as required
Pontoon	Annual
Asset Valuations	As required and upon Insurance renewal
Financial Matters:	
Banking Arrangements	Annual
Insurance Providers	3 Yearly
VAT return completed/submitted	Quarterly
Internal Audit	Twice yearly
Salaries Reviewed and Documented	Annual
Budget agreed, monitored and reported	Monthly
Precept requested	Annual
Payments approval procedure	Annual
Bank Reconciliations overseen by Councillors	Monthly
Clerk's Salary reviewed & documented	Annual
Mayors Allowance reviewed at budget setting	Annual
Members Allowance reviewed at budget setting	Annual
External Audit	Annual
Internal check of financial records	Annual
Record Keeping:	
Minutes numbered and signed	Ongoing
Asset Register updated as required	Ongoing
Financial Regulations updated as required	Ongoing
Standing Orders updated as required	Ongoing
Shadow copies taken of computer records	Twice daily
Computer off-site backup	Daily

Employee & Contractors:		
Contracts of employment	As required	
Contractors Indemnity Insurance	Ongoing	
Written arrangements with contractors	Ongoing	
Review of Staffing Policies	Ongoing	
Health and Safety Audit	Annual	
Health & Safety and Human Resources Consultant	3 Yearly	
Finance Consultants		
VAT Consultant	3 Yearly	
Internal Auditor	3 Yearly	
External Auditor (Appointed by Smaller Authorities Audit Appointments (SAAA))	5 Yearly	
Members Responsibilities:		
New Code of Conduct adopted	Ongoing	
Register of Interests completed & updated	Ongoing	
Register of Gifts/Hospitality	Ongoing	
Declarations of interests recorded in minutes	Ongoing	
Review of Standing Orders & Finance Regulations	Ongoing	
National Legislation Awareness & Training	Ongoing	

**Approved Full Town Council <DATE>
Minute no**

Version History

Date	Details
September 2018	Note: Words importing the masculine gender only shall include all other genders and vice versa.



Saltash Town Council

Policy/Procedure:

Annual Reserves Policy 2022-23 DRAFT

Date of Adoption:

This is a Policy or Procedure document of Saltash Town Council to be followed by both Councillors and employees.

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February 2021	2021-22 DRAFT	SE	Annual review
June 2021	2021-22	AJT	For readoption
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Review Record				
Date	Type of Review	Minute number	Summary of actions	Completed by
		17/19/20b		

Document Retention	
Document retention period	Until superseded

SALTASH TOWN COUNCIL RESERVES POLICY

Town Council Reserves

The Town Council needs to maintain reserves to protect against risk, ensure contingencies are in place and to support investment in future projects which are beneficial to the town – *detailed within Section 50 of the Local Government Finance Act 1992*; supported by CIPFA LAAP Bulletin 99 Local Authority Reserves and Balances July 2014.

The Reserves Policy presents information about the requirements to maintain appropriate financial reserves and provides details on the types of reserves and current and predicted balances. The Town Council manages risk by assessing the potential impacts of future events, based on the likelihood that they may occur and the severity of any impact. Mitigating actions are then identified to reduce the exposure and appropriate plans are put in place. As required under sections 31A, 42A of the Local Government Finance Act 1992.

The Governance & Accountability for Local Councils Practitioners Guide:

“As with any financial entity, it is essential that authorities have sufficient Reserves (General and Earmarked) to finance both its day-to-day operations and future plans. It is important, however, given that its funds are generated from taxation/public levies, that such reserves are not excessive

It is important that each authority adopt, as a General Reserve policy, the level appropriate to their size and situation and plan their Budget so as to ensure that the adopted level is maintained. Changes in activity levels/range of services provided will inevitably lead to changes in the requisite minimum level of General Reserve in order to provide working capital for those activities.”

The purpose of this Policy is to enable the Policy and Finance Committee to review the level of reserves to ensure they meet the current and future needs of Saltash Town Council.

The assessment of the adequacy of the Council’s balances and reserves is based on the guidance note on Local Authority Reserves and Balances, which whilst there is not a statutory requirement, is considered to set out current best practice with regard to balances and reserves. The guidance states that no case has yet been made to set a statutory minimum level of reserves and that each local authority should take advice from its Responsible Finance Officer and base its judgement on local circumstances.

Types of Reserves

Saltash Town Council maintains two types of reserves:

1. Earmarked Reserves

This provides a means of accumulating funds, for use in a later financial year, to meet known or planned policy initiatives.

Earmarked Reserves will increase through decisions of the Council and will decrease as they are spent on their specific intended purposes.

The purpose of an Earmarked Reserve is to set aside amounts for projects that extend beyond one year or as a contingency against a specific situation occurring and to support the General Reserve.

Once an Earmarked Reserve has been established by the Town Council it is the responsibility of the Responsible Finance Officer to ensure funds are spent in line with their purpose. The purpose of each Earmarked Reserve should be reviewed annually to ensure that it is still relevant.

2. General Reserves

This represents the non-ring fenced (earmarked) balance of Council funds. The main purposes of the General Reserves are firstly to operate as a working balance to help manage the impact of uneven cash flows and secondly, to provide a contingency to cushion the impact of emerging or unforeseen events or genuine emergencies. In general, a robust level of reserve should be maintained and take account of operational and financial issues facing the Town Council.

A well-run authority with a prudent approach to setting its budget will each year consider its level of general reserves. These general reserves will also need to be supported by earmarked reserves for specific needs, contingencies and commitments. In assessing the level of the Town Council's reserves, account needs to be taken of the risks facing the Council in terms of any significant unforeseen expenditure requirements.

Further major elements which could impact adversely on future precepts are:

- Capping of Town Council Precept by Central Government.
- Cornwall Council as Billing Authority further reducing or ceasing the Council Tax Support grant through the localisation of council tax benefit support scheme.

Purpose of General Fund Reserves

The purpose of general reserves is to minimise the possible financial impacts to the authority from; emergencies, unforeseen events and ad hoc emerging issues during the year.

General Fund Reserve – Risk Assessment

Identifying the risks allows the Council to take account of the circumstances around current structural change due to service provision and economic circumstances.

Risks can be identified as: risks from potential one-off events; risks which will have general financial consequences and actions that need to be in place to minimise the potential for financial support.

Assessment of Potential Risks (not covered by insurance)

The outcome of this analysis has been to place an estimated total value on the range of risks that may arise, and which are not covered by insurance. Saltash Town Council has set its contingency level to be equivalent to **5.5 months' revenue expenditure for 2022/23 which is £570,825 set during the setting of the budget for the year.**

The Town Council has budgeted for the following reserves in addition to this contingency as of 1st April 2022:

Earmarked Reserves: £419,577

General Reserves: £125,000

Breakdown of Contingency Risks

No	Risk	Effects/Action	Value of Risk
1	5.5 months budgeted salary costs for 2022/23	Contingency/ General Reserve to be used	£364,947
2	Annual PWLB Loan Repayments for Churchtown Cemetery	Default on Loan Repayments	£21,385
3	Loss of staff	Council could not function effectively Additional advertising costs to attract staff, pay for staff cover	£20,000
4	Major Loss of Service through fire/flood structural damage and other uninsurable losses	Premises not operational	£50,000
5	Loss of Council Tax Support Grant	Funding shortfall. Anticipated Last Payment in 2022/23	£13,747 2022/23 receipt.
6	Election Reserve	Reserve to meet potential future Election Costs/By-election-Town Poll	£50,000
7	Unanticipated Legal costs	Legal costs that cannot be recovered	£50,000
Total			£570,079

Role of the Responsible Finance Officer

It is the responsibility of the Responsible Finance Officer (RFO) to advise the Town Council about the level of reserves that it should hold and ensure that it has clear protocols for their establishment and use.

There is no statutory minimum but there are four significant safeguards in place against the Town Council over committing itself financially:

- a. The balanced budget requirement.
- b. RFO S114 Powers.
- c. The External Auditors responsibility to review and report on financial standing.
- d. The year-end audit report from the Town Council's Internal Auditor.

Saltash Town Council, on the advice of their RFO, is required to make its own judgements on the level of reserves, taking into account all relevant local circumstances however local circumstances vary.

A well-managed authority with a prudent approach to budgeting should operate with reserves in the Town Council's current range given its emerging service responsibilities.

It is the responsibility of the RFO to ensure reserves are spent in line with their purpose.

Where expenditure is planned in future accounting periods, it is prudent to build up reserves in advance.

The RFO has a fiduciary duty to local taxpayers and must be satisfied that the decisions taken on balances and reserves represent responsible stewardship of public funds.

Summary

General Reserves should not reach the level of the precept.

The figure for General Reserves is obtained from an Assessment of Potential Risks and will be reviewed on a yearly basis.

It is recommended in the 'Good Councillor's Guide to Finance and Transparency' and 'The Governance & Accountability for Local Councils Practitioners Guide' to hold a minimum of 3 to 12 months' reserves.

Saltash Town Council

Policy/Procedure:

Annual Statement on Internal Control 2022-23 DRAFT

Date of Adoption:

This is a Policy or Procedure document of Saltash Town Council to be followed by both Councillors and employees.

Current Status			
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February 2020	2020/21	Town Clerk/RFO	
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February 2022	2022-23 DRAFT	SE	Annual review

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SALTASH TOWN COUNCIL

ANNUAL STATEMENT ON INTERNAL CONTROL 2022/23

1. Introduction

Saltash Town Council is responsible for ensuring that the financial management of the Council is adequate and effective and that the Council has a sound system of internal financial control in accordance with legislation and proper practices for the safeguarding of public funds in an economic and efficient manner.

This statement of internal control should be read in conjunction with Saltash Town Council's standing orders and financial regulations. It provides details of the methodology by which the council affords itself protection in the day-to-day operation of its accounting procedures.

2. The Purpose of the System of Internal Council

The council's system of internal council is designed to manage risk to a reasonable level rather than to eliminate all risk of failure. It can therefore only provide reasonable and not an absolute assurance of effectiveness. The system of internal control is based on an ongoing process designed to:

- Identify and prioritise the risks to the achievement of the Town Council's policies, aims and objectives,
- Evaluate the likelihood of those risks being realised, and the impact should they be realised
- Manage them effectively and economically.

The system of internal control accords with the practices set out in the Practitioners Guide 2020.

3. The Internal Control Environment

Saltash Town Council seeks to ensure that the financial management of the town council is robust and, in particular, that the following management principles are incorporated within the system of internal control:

- Segregation of financial responsibilities
- Compliance with Council Policies including Standing Orders and Financial Regulations
- Compliance with budgetary procedure requirements
- Clearly defined budget Setting and capital expenditure guidelines
- Regular monitoring of reserves/balances **to be reported to the Chairman and Vice Chairman of Policy and Finance and the Mayor weekly.**
- Personal accountability of line managers as budget holders
- Regular reports showing actual expenditure and income against forecasts for reporting on and reviewing financial performance
- Management Supervision

- Development and maintenance of systems by managers
- Independent Internal Auditor
- Internal audits by Chair of Policy of Finance of monthly bank statements and purchase ledger payment
- Annual External Audit (Statutory requirement)
- Annual Governance & Accountability Return (AGAR) (Statutory requirement)
- Asset Register which is reviewed by the internal auditor
- Risk Management Strategy Policy
- Sufficient levels of insurance in place.
- Data Protection

4. Review of Effectiveness

The process agreed by the town council which is applied in maintaining and reviewing the effectiveness of governance arrangement, including the system of internal council includes:

- Internal Audit Reports
- Reporting on any issues relating to value for money, to ensure use of resources in an economical, effective and efficient way.
- Approval through the relevant standing committees of budget plans, the subsequent collation of comments for policy guidance at the Town Council meeting on the setting of the budget and any precept requirements for the following year.
- Responsibility through the Policy and Finance Committee for receiving regular reports on work in progress and to be programmed for the future on internal audit and external audit functions.
- Where any recommendations are made either by the internal or external auditor suggesting improvements to the effectiveness of the systems of governance and internal control, a plan of action will be agreed with the relevant officer within a reasonable period to address weaknesses and to ensure agreed action is undertaken.
- Risk Assessments are undertaken for all areas of the council
- Internal Audits by members are carried out and reported to Full Council and Policy and Finance Committee
- Regular Budget Monitoring is undertaken and the necessary virements are agreed by ~~Policy and Finance~~ relevant committee. **Virements from reserves, must be approved by Full Council.**
- Insurance is regularly monitored in line with the asset register to ensure sufficient level of cover
- Asset Register is maintained at all times.

Monthly Checks

The Town Clerk and Chairman of Policy and Finance Committee checks the original bank statements against the figures shown in the monthly reconciliation print out created in Xero and this is reported to Full Council and Policy and Finance Committee.

All invoices are checked by the Chairman of Policy and Finance on a monthly basis that they are in line with the council's financial regulations and reported to Full Council and Policy and Finance Committee.

5. Internal and External Audit

The council appoints an Internal Auditor in accordance with its financial regulations and is responsible for ensuring that the person appointed meets the competency and independence requirements. For the financial years **2021/22 to 2023/24** this is Hudson Accounting Limited.

The external auditor is independently appointed and currently PKF Littlejohn LLP. The External Auditor examines the Annual Governance and Accountability Return (AGAR) and any other documents specifically requested.

Saltash Town Council is required to review at least annually the effectiveness of its system of financial control. The review of the effectiveness of the system of internal control is informed by the work of the internal auditors and the management of the Council who have responsibility for the development and maintenance of the internal control environment, and also by comments made by the external auditors in their annual letter and other reports.

6. Risk management

The Council is responsible for:

- Establishing and monitoring the achievement of its objectives.
- The facilitation of policy and decision-making.
- Ensuring compliance with established policies, procedures, laws and regulations.
- The Council has overall responsibility for the management of risk.
- The Council all committees, the Town Clerk and staff all contribute to the identification and management of risk. Any identified weaknesses in this area are addressed and actioned by the Council.

Key staff are trained in health and safety, fire and general risk management and appropriate risk assessments are used to regularise these processes.

- Through its standing orders, financial regulations and delegated authority to the Town Clerk the Council has put in place a scheme of delegation, self-audit mechanisms and controls to ensure that best value and financial probity are achieved.
- All committees of the Council receive regular and up to date reports on financial activities under their direction.
- Performance is regularly monitored against financial and operational budgets.

7. Accounting Records and Reports to Council

The Policy and Finance Committee has delegated responsibility for monitoring effectiveness by regular internal audit reports on systems, reports from the Town Clerk/ RFO and Finance Officer and matters raised by external auditors and from other retained professional advisers. It receives and considers such reports promptly and agrees appropriate action to address identified weaknesses.

Subject to any restrictions imposed by the Council the Responsible Financial Officer is required to determine:

- accounting records including the form of accounts and supporting accounting records;
- accounting control systems;
- ensuring that determined systems are adhered to, comply with proper practice and are up to date.

The Responsible Financial Officer is required by statute to:

- ensure that the records are kept in such a way as to enable the financial statements and related notes to be prepared;
- ensure that entries on a day-by-day basis record all money received and expended;
- record the assets and liabilities of the Authority;
- record separately income and expenditure relating to any claim for contribution, grant or subsidy from the government, a body funded by government or a community institution.

The system determined by the Responsible Financial Officer is as required by statute:

- to record transactions as soon as practicable;
- to put in place measures for the prevention and detection of inaccuracy and fraud;
- to put in place measures for the reconstitution of data if records are lost;
- to identify the duties of individual officers and the segregation of duties achieved for significant transactions;
- to only allow the write off of uncollectible amounts including bad debts with the Responsible Financial Officer's evidenced approval;
- to ensure appropriate measures to manage risk.

A system of internal financial control cannot be expected to completely eliminate the possibility of inaccuracy or fraud. In this Council due to the small number of staff and in common with other small organisations it is not possible to achieve full segregation of duties. However wherever possible division of financial responsibility has been introduced to promote best practice.

To compensate for this weakness all payments are approved, and cheques and other payment methods are checked and signed by two Councillors, the Town Clerk/RFO and FO.

Section 114 of the Local Government Finance Act 1988 requires the Responsible Financial Officer to report to the Full Council, Executive and External Auditor if STC or one of its Officers:

- Has made, or is about to make, a decision which involves incurring unlawful expenditure;
- Has taken, or is about to take, an unlawful action which has resulted or would result in a loss of deficiency to the Authority;
- Is about to make an unlawful entry in the Authority's accounts;
- If the expenditure of the authority is likely to exceed the resources available to it to meet that expenditure.

Section 114 of the 1988 Act also requires:

- The Responsible Financial Officer to nominate a properly qualified member of staff to deputise should he or she be unable to perform the duties under Section 114 personally; this is currently the Finance Officer.
- STC to provide the Responsible Financial Officer with sufficient staff, accommodation and other resources – including legal advice as necessary – to carry out the duties under Section 114.

The Council has a computerised accounting package that records all of the accounting transactions and is used to register unpaid supplier invoices and unpaid customer accounts. This package is used to provide financial information and to inform budgetary control.

As required by statute the Council has in place a system of internal audit carried out by an independent auditor. Issues raised by the internal auditor are reported in writing to the Council and agreed actions are monitored to ensure that they have been carried out and actioned within agreed timescales.

Additionally, the Council seeks and receives appropriate property, legal, insurance, V.A.T. health and safety and human resources advice to manage risk.

8. Significant Internal Control Issues

No significant internal control issues were identified during the 2021-22 financial year.

However, the Town Council recognises that the coronavirus pandemic which began in March 2020 has had significant impact on the way that work is carried out, and has reviewed and adapted following advice from the government, the Cornwall Association of Local Councils and others. In addition, this has caused a reduction in expected income, and unexpected, unbudgeted expenditure which were initially appraised by the Town Council in June 2020. This has been under constant review to ensure internal control systems are adapted and maintained to remain robust and effective.

Whilst no significant internal control issues were identified during the year the council strives for the continuous improvement of the system it has adopted at all times.

Saltash Town Council

Policy/Procedure:

Annual Treasury Management Strategy 2022-23

Date of Adoption:

This is a Policy or Procedure document of Saltash Town Council to be followed by both Councillors and employees.

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February 2022	2022-23	SE	Annual review

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SALTASH TOWN COUNCIL

TREASURY MANAGEMENT STRATEGY

Overview

This document gives guidance on borrowing and investments by Saltash Town Council in accordance with 'The Local Government Act 2003'. It highlights that the Town Council is committed to professional Treasury Management practices to ensure that:

- Capital expenditure plans are affordable.
- All external borrowing and other long-term liabilities are within prudent and sustainable levels, and
- Treasury Management decisions are taken in accordance with good professional practice.

The CIPFA Treasury Management Code of Practice defines Treasury Management as:

'The management of the organisation's borrowing, investments and cash flows, its banking, money market and capital market transactions; the effective control of the risks associated with those activities; and the pursuit of optimum performance consistent with those risks.'

ANNUAL INVESTMENT STRATEGY 2021/2022

1. INTRODUCTION

- 1.1 Saltash Town Council (the Council) acknowledges the importance of prudently investing the surplus funds held on behalf of the community.
- 1.2 This strategy Complies (as appropriate) with legislation including the revised requirements set out in the Guidance on Local Government Investments issued by the Secretary of State for Housing Communities and Local Government in 2018 for periods after 1st April 2018.

In accordance with Section 15 (1) of the Local Government Act 2003 Act, the Council will have regard (a) to such guidance as the Secretary of State may issue, and (b) to such other guidance as the Secretary of State may by regulations specify.

The Local Government Act 2003 states that a local authority may invest:

- For any purpose relevant to its functions under any enactment
 - For the purpose of prudent management of its financial affairs.
- 1.3 This Strategy complies with the requirements set out in:
 - The Department of Communities and Local Government Guidance on Local Government Investments

- Section 15 (1) (a) of the Local Government Act 2003
- Guidance within Governance and Accountability for Local Councils

Investments are defined as all the financial assets of a local authority as well as other non-financial assets that the organisation holds primarily or partially to generate a profit.

2. POLICY

2.1 This strategy establishes formal objectives, policies and practices and reporting arrangements for the effective management and control of the Council's treasury management activities and the associated risks and should be read in conjunction with the council's financial regulations.

- a. ~~The Council holds just over £1,375,962 of invested funds as at January 2022 representing income received in advance of expenditure plus balances and reserves held. Over the coming year investment balances are expected to range between £1 million and £1.5 million.~~

3. INVESTMENT OBJECTIVES

3.1 Both the CIPFA Code and the CLG Guidance require the Council to invest its funds prudently, and to have regard to the security (protecting the capital sum from loss) and liquidity (ensuring funds are easily available when required) of its investments before seeking the highest rate of return/yield.

3.2 The Council's objective when investing money is to strike an appropriate balance between risk and return, minimising the risk of incurring losses from defaults and the risk of receiving unsuitably low investment income. The Council will therefore aim to achieve the optimum return on its investments commensurate with appropriate levels of security and liquidity.

3.3 The Council's investment priorities therefore are, in order of importance:

- the security of its reserves
- the adequate liquidity of its investments
- the return (yield) on investments.

3.4 All investments will be made in sterling.

3.5 The Department for Communities and Local Government maintains the borrowing of money purely to invest or to lend and make a return is unlawful and the Council will not engage in such activity. The Council will take account of and seek to invest, where appropriate, to support high social, environmental and other ethical standards.

- 3.6 Investment limits are set by reference to the lowest published long-term credit rating from Fitch Rating Ltd, Moody's Investors Service Ltd or Standard & Poor's.

Credit ratings are obtained and monitored by the Finance Officer who advises the Council on appropriate credit criteria and will also notify changes in credit ratings as they occur.

However, investment decisions are never made solely based on credit ratings, and all other relevant factors including external advice will be taken into account.

- 3.7 The Council may invest its surplus funds with any of the counterparty types below, subject to the cash limits (per counterparty) and time limits shown:

- Call accounts which provide instant access, notice accounts and term deposits with UK banks and building societies on an unsecured basis*: with a credit rating of A- (A minus) or higher: £1.5 million up to a maximum period of 1 year
- Pooled Funds including Money Market Funds: £1.5 million per fund (note: these funds do not have a maturity date).

*It should be noted that call/notice accounts and term deposits are not secured on the bank's or building society's assets. These investments are subject to the risk of credit loss via a bail-in should the banking regulator determine that the institution is failing or likely to fail.

- 3.8 Investments in pooled funds have the advantage of providing wide diversification of investment risks, coupled with the services of a professional fund manager in return for a fee. Short-term Money Market Funds offering same-day liquidity and very low or no volatility provide an alternative to instant access bank accounts.

- 3.9 The Council will monitor the risk of loss on investments by regularly reviewing credit ratings across the three main agencies. The Council will only invest with institutions deemed to be of 'high credit quality' based on rating agency information (see 4.1 below).

- 3.10 Where an entity has its credit rating downgraded so that it fails to meet the approved investment criteria then:

- no new investments will be made
- any existing investments that can be recalled or sold at no cost will be
- full consideration will be given to the recall or sale of all other existing investments with the affected counterparty.

- 3.11 The Council understands that credit ratings are good, but not perfect, predictors of investment default. Full regard will therefore be given to other information, including credit default swaps, financial statements, information on potential government support, and reports in the financial press. No investments will be made with an organisation if there are substantive doubts about its credit quality, even though it may meet credit rating criteria.
- 3.12 Investments will be spread over different providers in line with agreed limits in order to reduce counterparty risk.

4. SPECIFIED INVESTMENTS

- 4.1 The CLG Guidance defines specified investments as those:
- denominated in pound sterling due to be repaid within 12 months of arrangement
 - not defined as capital expenditure by legislation, and
 - invested with one of:
 - the UK Government
 - a UK local authority, parish council or community council, or
 - a body or investment scheme of 'high credit quality'
- 4.2 The Council defines 'high credit quality' organisations and securities as those having a credit rating of A- or higher that are domiciled in the UK or a foreign country with a sovereign rating of AA+ or higher. For money market funds and other pooled funds 'high credit quality' is defined as having credit rating of A- or higher.
- 4.3 Specified investments typically offer lower risk and higher liquidity. All investments made by the Council will be denominated in sterling and for no more than 12 months. Such short-term investments made with the UK Government, a local authority or a Town/Parish Council will be specified investments.
- 4.4 For the prudent management of its treasury balances, including maintaining sufficient levels of security and liquidity, the Council will place deposits with banks, building societies, local authorities and other public authorities/bodies.
- 4.5 The choice of institution and length of deposit will be at the discretion of the Policy and Finance Committee.
- 4.6 Saltash Town Council's current investments are with Barclays Bank, Nationwide, Cornwall Council and CCLA Public Sector Deposit Fund (see Appendix A). As part of the strategy investments are spread across different counterparties in order to reduce counterparty risk.

- 4.7 Day-to-day banking is with Barclays Bank Plc. We hold around 5% of the annual operational expenditure in the current account for cash flow purposes.

5. NON-SPECIFIED INVESTMENTS

- 5.1 Any investment not meeting the definition of a specified investment is classed as non-specified. The Town Council does not intend to make any investments denominated in foreign currencies, nor any that are defined as capital expenditure by legislation, such as company shares.
- 5.2 Non-specified investment will therefore be limited to long-term investments (i.e. those that are due to mature 12 months or longer from the date of arrangement) and investments with bodies or schemes not meeting the definition of 'high credit quality'.

6. NON-FINANCIAL INVESTMENTS

- 6.1 Non-financial investments are non-financial assets that the organisation hold primarily or partially to generate a profit. The asset will normally be a physical asset that can be realised to recoup the capital invested.

The Town Council does plan to invest in non-financial assets in the foreseeable future.

7. LIQUIDITY OF INVESTMENTS

- 7.1 The Council uses cash flow forecasting to determine the maximum period for which funds may be prudently committed.
- 7.2 The Policy and Finance Committee will determine the maximum periods for which funds may prudently be committed so as not to unacceptably increase liquidity risk.
- 7.3 Investments will be regarded as commencing on the date the commitment to invest is entered into rather than the date on which the funds are paid over to the counterparty.

8. LONG-TERM INVESTMENTS

- 8.1 Long-term investments are defined in the DCLG Investment Guidance as those due to be repaid in over 12 months from arrangement.
- 8.2 The Council does not currently hold any long-term investments, and none are envisaged as being taken out during the financial year 2020/21.

9. END OF YEAR INVESTMENT REPORT

- 9.1 At the end of the financial year the Finance Officer will report on investment activity to the Policy and Finance Committee.

10. REVIEW AND AMENDMENT OF REGULATIONS

- 10.1 The Investment Strategy will be reviewed annually by the Policy and Finance Committee.
- 10.2 The Council reserves the right to make variations to the Investment Strategy at any time subject to the approval of Council. Any variations will be made available to the public.
- 10.3 The investment strategy must be approved by Policy and Finance Committee but may be varied from time to time as circumstances dictate.

11. CAPACITY, SKILLS AND CULTURE

- 11.1 The Council is committed to ensuring that those elected members and statutory officers involved in the investments decision making process have appropriate capacity, skills and information to enable them to take informed decisions as to whether to enter into a specific investment, to assess individual assessments in the context of the strategic objectives and risk profile of the Council and to enable them to understand how the quantum of these decision have change the overall risk exposure of the Council.

- 11.2 This will be achieved by:

- Appropriate training of members and officers
- Use of appropriate expert external advisors
- Reporting to Council in the most open, clear, understandable and transparent way possible
- The use of existing regular communication procedures between senior members and officers to facilitate constantly improved capacity, skills and information exchange.

SALTASH TOWN COUNCIL INVESTMENT STRATEGY 2021-22

1. An annual cash flow forecast will be carried out to ascertain expenditure commitments for the coming year. The council is mindful of the need not to make the administration of investments too complex, especially when considering the low rates of return and the administration costs associated with managing multiple accounts and creating new accounts. The following have been identified using Moody's and Fitch ratings:

For 2022/23 the council will invest as much of its surplus funds in low risk products in order to achieve its investment objectives. All investments are held for treasury management purposes only.

The investments will be split between:

- Barclays Active Saver – This is an instant access account for all day-to-day operational expenditure. The finance officer has delegated authority to make all necessary transfers between this account and the council's current account to meet day to day financial commitments of the council. All transfers get reported to Full Council on a monthly basis.
 - Cornwall Council – This is an instant access call account and with a slightly higher interest rate than the Barclays Active Saver. This is currently used to invest Earmarked Funds and Operational Funds until required. The council is currently undertaking large projects and will continue into 2022-23 and the liquidity of funds is therefore a higher priority than a return on investment especially when the differential in rates of interest are very modest.
 - CCLA Public Sector Deposit Fund – This account is an instant access but currently holds around 34% of the council's Contingency Funds and General Reserve funds total.
 - Nationwide Business 95 Day Saver – This account is on 95 Day Withdrawal Notice and holds around 66% of the council's Contingency Funds and General Reserve Funds total.
2. The Cornwall Council account has an investment limit of £1m. All other investments held with other banks or institution as detailed above have a maximum limit of £500,000.

This strategy will be made available on the Town Council's website.

EXTERNAL BORROWING STRATEGY

1. INTRODUCTION

The Town Council acknowledges the importance of borrowing funds and the financial impact on the Town Council and the local community. The council will agree borrowing for specific capital projects (as defined in section 16 of the 2003 Act) and gain approval for borrowing by sending an application to Cornwall Association of Local Councils (CALC) and the National Association of Local Councils (NALC). All borrowings must be approved by Full Council.

2. PRINCIPLES

Before a council can borrow a sum of money, it must first receive an approval to borrow (loan sanction) from the Secretary of State by way of the Ministry of Housing Communities and Local Government (MHCLG), unless it for a temporary loan or overdraft from a bank or otherwise of sums which the council may temporarily require to meet revenue expenditure.

The process to be followed and the criteria applied in deciding whether or not approval should be forthcoming, are detailed in the Guide to Parish and Town Council Borrowing in England, jointly published by MHCLG and NALC.

The Council is only authorised to borrow a maximum of £500,000 in any – single financial year for any single purpose.

The Town Council will ensure the following criteria when considering requesting a borrowing approval:

- The borrowing should be only used for the purpose of Capital expenditure as defined in Section 16 of the Local Government Act 2003.
- The borrowing amount should not be less than £5 multiplied by the number of local government electors in the area of the Town Council of the first day on the current financial year (1st April)
- Any unallocated balances including, where appropriate capital receipts beyond those required for the prudent financial management of the Town Council, should be used in the project for which the borrowing is required.
- The Town Council should have a realistic budget for the servicing and repayment of the debt, taking into account the future effect on the Town Council's precept and cash flow.
- The Town Council must not mortgage or charge any of its property as security for money borrowed.

3. INTEREST RATES

The council will look around for the best possible terms when borrowing but will usually use the Public Works Loan Board (PWLB).

The council feels the fixed term rates offered by the PWLB are relatively cheap and the PWLB loans are most likely to offer stability for the financial planning of the council.

4. PERIOD OF LOAN

The Town Council will determine the period of each loan which should not exceed the period for which the expenditure is forecast to provide benefit to the Town Council i.e. useful life of the asset.

The maximum period will begin on the date on which the money is borrowed and will be;

- 50 years for acquisition of, or work on or to, land, buildings, roads or structures or
- 10 years in all other cases.

5. CURRENT EXTERNAL BORROWING

The Town Council currently has one loan of £250,000 which commenced 30th July 2010 over 15 years with the Public Works Loan Board (PWLB) for Churchtown Cemetery.

6. FURTHER ANTICIPATED BORROWING

The Town Council currently has an application for a further loan of £200,000 with the Public Works Loan Board (PWLB) for the Library refurbishment.

APPENDIX A

Statement of Reserves Position as at March 2021.

1. At the end of the 2020/21 financial year Saltash Town Council had £114,900 in its General Reserve including £481,941 contingency fund and £464,994 in its Earmarked Reserves.
2. The precept of £1,171,123 was received in 2021/22.
3. The precept of £1,255,690 for 2022/23 will be paid into the current account in two tranches, 50% in April 2022 and 50% in September 2022.
4. A report containing a summary of the reserves position was considered by Policy & Finance Committee in May 2021.
5. The current balance – as at date 1st March 2022 - in each of the specified investments is as follows: -
 - Barclays Active Saver – (Fitch Rating: A+) £176,610, Instant Access – 0.1% Interest Rate
 - Cornwall Council Call A/c - £675,313 – Instant Access – 0.4%-0.6% Typical Daily Interest Rate
 - Nationwide 95 Day Notice Saver (Fitch Rating: A) - £500,650 – 95 Day Withdrawal Notice – 0.4% Interest Rate
 - CCLA Public Sector Deposit Fund - £200,000 – Instant Access – 0.04% Typical Daily Interest Rate
6. The Finance Officer will report on all investment rates of return at every Policy and Finance Committee held throughout the financial year.
7. **Review and Amendment of Regulations.**

This strategy will be reviewed annually. The Annual strategy for the coming financial year will be prepared by the Finance Officer and presented for approval to the Policy and Finance Committee.

The Town Council reserves the right to make variation to the strategy at any time, subject to approval of the Full Council. Any variation will be made available to the public.

Purple Text: Balances to be updated on adoption of the policy.

Saltash Town Council

Policy/Procedure:

Anti-bribery Policy Statement and
Anti-fraud and Corruption Strategy 2022-23 DRAFT

Date of Adoption:

June 2021

This is a Policy or Procedure document of Saltash Town Council to be followed by both Councillors and employees.

Current Status			
Version	2022-23 DRAFT	Approved by	
Date	February 2022	Date of approval	
Responsible Officer	Town Clerk/RFO	Minute reference	
Responsible Committee	P&F	Review date	Annual

Version History			
Date	Version	Author/Editor	Comments
01.11.2012	1	Town Clerk	Adopted by FTC
15.01.2013	2	Town Clerk	Updated to include credit card control
March 2019	3	Town Clerk/AJT	
February 2021	2021-22	SE	Annual review (no changes)
February 2022	2022-23 DRAFT	SE	Annual review

Review Record				
Date	Type of Review	Minute number	Summary of actions	Completed by
14.05.2013	New Council		Re-approved	FTC
04.09.2014	Policy		Reapproved until revisions required	FTC
		17/19/20b		
June 2020	Annual		For reapproval	P&F

Document Retention	
Document retention period	Until superseded

SALTASH TOWN COUNCIL

ANTI-BRIBERY POLICY STATEMENT AND ANTI-FRAUD AND CORRUPTION STRATEGY

Policy:

1. Introduction

The Bribery Act 2010 which has been enacted represents the biggest change in UK laws in this area of business for many generations.

There are a new set of risks to navigate with the introduction of the legislation.

The Act introduces a new crime of “failure to prevent” bribery, which means that companies unable to demonstrate that they have implemented “adequate procedures” to prevent corrupt practices within their ranks, or by third parties on their behalf, could be exposed to unlimited fines.

Saltash Town Council values its reputation for ethical behaviour and for financial probity and reliability.

It recognises that over and above the commission of any crime, any involvement in bribery will also reflect adversely on its image and reputation.

The purpose of this Policy Statement is to set out for members and employees of the town council with the aim of limiting Saltash Town Council's exposure to bribery by:

- Setting out a clear anti-bribery policy;
- Training all employees and members so that they can recognise and avoid the use of bribery by themselves and others;
- Encouraging its employees to be vigilant and to report any suspicions of bribery, providing them with suitable channels of communication and ensuring sensitive information is treated appropriately;
- Rigorously investigating instances of alleged bribery and assisting police and other appropriate authorities in any resultant prosecution;
- Taking firm and vigorous action against any individual(s) involved in bribery.

2. Scope

This Policy Statement applies to Members, co-opted members and all employees who work for the council.

Saltash Town Council prohibits:

The offering, the giving, the solicitation or the acceptance of any bribe, whether cash or other inducement.

to or from

- ☐ any person or company, wherever they are situated and whether they are a public official or body or private person or company

by

- ☐ any individual employee, member, agent or other person or body acting on the council's behalf

in order to

- ☐ gain any commercial, contractual or regulatory advantage for the Council in a way which is unethical

or in order to

- ☐ gain any personal advantage, pecuniary or otherwise, for the individual or anyone connected with the individual.

3. Further Clarification

The council recognises that market practice varies across the areas in which it does business and what is normal and acceptable in one place may not be in another.

This policy statement prohibits any inducement which results in a personal gain or advantage to the recipient or any person or body associated with them, and which is intended to influence them to take action which may not be solely in the interests of the council or of the person or body employing them or whom they represent.

This policy is not meant to prohibit the following practices providing they are customary in a particular market, are proportionate and are properly recorded:

- Normal and appropriate hospitality;
- The giving of a ceremonial gift on a festival or another special time;
- The use of any recognized fast-track process which is available to all on payment of a fee;
- The offer of resources to assist the person or body to make the decision more efficiently provided that they are supplied for that purpose only.

Inevitably, decisions as to what is acceptable may not always be easy. If anyone is in doubt as to whether a potential act constitutes bribery, the matter should be referred to the Town Clerk **or in their absence the nominated Deputy as per the line management staff structure.**

4. Employee and Member Responsibility

The prevention, detection and reporting of bribery is the responsibility of all employees and members throughout the council. Suitable channels of communication by which employees and others can report confidentially any suspicion of bribery will be maintained by the Whistleblowing procedure as detailed in the Saltash Town Council Grievance Procedure Policy.

Strategy:

1. The Town Council is committed to an effective Anti-Fraud and Corruption Strategy to protect its integrity, its assets and ensure probity.
2. The ethos of the organisation is one of honesty and integrity, belief in the principles and practices of Best Value, and opposition to fraud and corruption.
3. All Members of the Town Council are required to abide by Standing Orders as approved from time to time, the Code of Conduct, Financial Regulations and Councillor/Staff Protocol.
4. All employees are required to maintain conduct of the highest standard such that confidence in their integrity, motives and impartiality is sustained.
5. Employees at all levels are required to assist in ensuring adherence to legal requirements, policy decisions, proper procedures and best practice, including in particular procurement.
6. All employees must register with the Town Clerk any gifts or hospitality, above the de minimis level set from time to time and abide by the provisions of Section 117 of the Local Government Act 1972 regarding any interest in contracts let by the Town Council.
7. The Council will maintain a system of financial control based on a framework of regular management information, financial regulations and administrative procedures which include segregation of duties, appropriate management and supervision, and a policy of delegation and accountability.

In particular, the system includes:

- comprehensive budgeting systems;
- structural budget preparation cycle;
- preparation of regular financial reports which indicate actual income and expenditure against forecasts;
- clearly defined capital and revenue guidelines;

- Council Credit Card Control for which the Town Clerk has delegated authority with the agreement of the Chairman of P and F, or in their absence that of the Committee Vice Chairman, Mayor or Deputy Mayor for registered staff to use the Town Council Credit Card, where the expenditure in question is acceptable under council regulation, and where necessary for the efficient running of the council and for best value. However, in no case may this be used for individual expenses to be reclaimed, or in excess of the credit limit agreed by Full Council.
8. The Council has an internal auditor, who is independent and who will report back to the Council.
 9. A programme of regular internal audit is carried out in accordance with proper practices by selected members as determined from time to time as well as a programme of special investigations to include economy, efficiency and effectiveness of operations.
 10. The Town Council's operations, accounts, assets and systems are subject to an independent annual audit by an auditor appointed by the Audit Commission, following availability of the accounts for public inspection for the period prescribed by statute.
 11. The Grievance Procedure is available for use by any employee wishing to make a "qualifying disclosure" under the Public Interest Disclosure Act 1998 and details of the criteria for this are set out in the Grievance Procedure.
 12. If any "qualifying disclosure" under the Public Interest Disclosure Act 1998 is made an "Investigating Officer", **normally the Town Clerk or in their absence the nominated Deputy as per the organisation staff structure**, will be appointed to be in charge of any investigation on a day-to-day basis.
 13. The Investigating Officer will make records as the investigation proceeds and report to the Chairman of Personnel. Pending this, any employee making a "qualifying disclosure" must not discuss their suspicions with anyone.

The Town Clerk **or in their absence the nominated Deputy as per the line management staff structure** and Chairman of Personnel are empowered to decide when, or whether, any matters should be referred to the Police.

14.
 - a. Any such “qualifying disclosure” made in good faith, even if subsequently held to be unfounded, would result in no consequences whatsoever for the employee concerned unless found to have been initiated maliciously.
 - b. Any “qualifying disclosure”, if subsequently upheld after investigation, could lead to action under the Disciplinary Procedure.
15. At the end of any such investigations, whether there is Police involvement or not, a report will go to the Town Council and to the external auditors.
16. The Town Council supports the principle of continuous development for staff, especially for those involved in the operation of internal control systems, to ensure that there is a culture of continuous improvement.
17. Any member of the public who believes there has been an incidence of fraud or corruption must submit the allegation in writing to the Town Clerk or Mayor, who will decide whether to initiate a formal investigation.
18. Any investigation conducted will be carried out in the method as recommended at that time by the Audit Commission and appropriate enforcement agencies.
19. Sections 11-15 to be read in conjunction with the Grievance Procedure Policy.

Saltash Town Council

Policy/Procedure:

Finance Schedule and Precept Plan 2022-23 DRAFT

Date of Adoption:

This is a Policy or Procedure document of Saltash Town Council to be followed by both Councillors and employees.

Current Status			
Version	2022-23 DRAFT	Approved by	
Date	February 2022	Date of approval	
Responsible Officer	RFO/FO	Minute reference	
Responsible Committee	P&F	Review date	ANNUAL

Version History			
Date	Version	Author/Editor	Comments
FEB 2020	2 DRAFT	RL/SE	Updated schedule to reflect external deadlines with precept submission
February 2021	2021-22 DRAFT	SE	Annual review (no changes)
June 2021	2021-22	AJT	For readoption
February 2022	2022-23 DRAFT	SE	Annual review

Review Record				
Date	Type of Review	Minute number	Summary of actions	Completed by

Document Retention	
Document retention period	Until superseded

SALTASH TOWN COUNCIL

FINANCE SCHEDULE AND PRECEPT PLAN

April - ~~May~~

- Finance Officer produces end of year accounts, summary VAT claims etc.
- Each committee examines 4th quarter budget monitoring for their committee.
- P&F also receives summary report by committee to also consider any overall effects, particularly in relation to precept process predictions for 'rest of year expenditure' and quarterly VAT returns.
- ~~Year-end internal audit to take place for the previous financial year.~~

~~May~~ June

- Full Council ~~to~~ approve the End of Year accounts (AGAR) for the previous financial year by the given deadline date (around the end of June) before submission to the external auditor ~~(June if necessary)~~.

July

- Committees consider 1st quarter budget monitoring reports.
- P&F receives summary report by committee to also consider any overall effects, including quarterly VAT returns.
- ~~External audit of the End of Year accounts (AGAR) commences for the previous financial year and the relevant public notices are issued.~~

September - ~~October~~

- ~~Special Council~~ Extraordinary Town Council meetings to be called to consider Town Council priorities for the forthcoming year for each committee.
- If necessary, Chairs of Committees, the Mayor and Town Clerk/ RFO, meet to agree any changes to the precept process, and to agree which Committee should take on any new items.
- ~~Interim internal audit to take place.~~
- ~~Completion of external audit (AGAR) for the previous financial year to be received by the P&F Committee.~~

~~November~~ October-November

- Committees consider 2nd quarter budget monitoring report and adjust estimated spend figures for financial year.
- P&F also receives summary report by committee to also consider any overall effects, including quarterly VAT returns.
- P&F agrees its own initial estimates for year-end spending and budget.
- Following P&F each committee confirms estimates for year-end spending and sets initial budget for following year for that committee.

November-December

- P&F considers committee recommendations, and passes any comments, including targets for net revenue changes, back to committees.
- Special budget-only **extraordinary** meeting of P&F to submit the final budget and precept recommendation **to Full Council**.
- P&F sets target precept, and target increase in net revenue budget for each committee.

January-December

- Full Council **agrees to approve** precept and budget.
- Office prepares precept statement and information **for submission to Full Council**.

January – March

- **Committees reconsider and confirm or amend estimated spending and budgets in light of 3rd quarter budget monitoring report and P&F comments.**
- **P&F also receives summary report by committee to consider any overall effects, including quarterly VAT returns.**

Saltash Town Council

Policy/Procedure:

Financial Regulations 2022-23

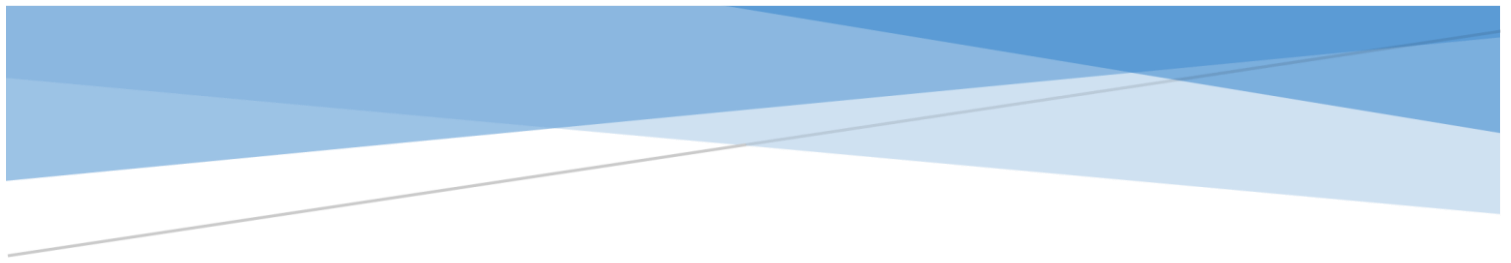
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June 2020	08/2019	SE	Update
August 2020 DRAFT	08/2020	SE	Update – approved 09/2020
February 2021	2021	SE	Update (see back page)
February 2022	2022-23 DRAFT	SE	Annual review

Review Record				
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Nov 2018	Update from audit	23.11.2018	Item 7.3 added	AJT
Dec 2018	FTC resolution	18.01.2019	3.4 Statutory contingency	AJT
Jan 2019	Tender opening	18.01.2019	12.1.e SB recommend increase minimum number cllrs	AJT
		539/18/19		



DRAFT

STC_FINANCIAL_ REGULATIONS 2022-23

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1. GENERAL

- 1.1. These financial regulations govern the conduct of financial management by the Council and may only be amended or varied by resolution of the Council. Financial Regulations are one of the Council's three governing policy documents providing procedural guidance for members and officers. Financial regulations must be observed in conjunction with the Council's Standing Orders and any individual Financial Regulations relating to contracts.
- 1.2. The Council is responsible in law for ensuring that its financial management is adequate and effective and that the Council has a sound system of internal control which facilitates the effective exercise of the Council's functions, including arrangements for the management of risk.
- 1.3. The Council has established Financial Regulations for the governance and management of its finances and to meet the requirements of the audit and accountability regime in place at the time. These are attached as Part II of these Standing Orders.
- 1.4. All payments by the Council shall be authorised, approved and paid in accordance with the law, proper practices and the Council's Financial Regulations.
- 1.5. The Council's proper practices will be in accordance with the most recent JPAG guidance.
- 1.6. The Council's accounting control systems must include measures:
 - for the timely production of accounts;
 - that provide for the safe and efficient safeguarding of public money;
 - to prevent and detect inaccuracy and fraud; and
 - identifying the duties of officers.
- 1.7. These Financial Regulations demonstrate how the Council meets these responsibilities and requirements.
- 1.8. **At least once a year, prior to approving the Annual Governance Statement, the Council must review the effectiveness of its system of internal control which shall be in accordance with proper practices.**
- 1.9. A breach of these Regulations may result in disciplinary action.
- 1.10. Members of Council are expected to follow the instructions within these Regulations and not to entice employees to breach them. Failure to follow instructions within these Regulations brings the office of Councillor into disrepute.

- 1.11. The Responsible Financial Officer (RFO) holds a statutory office to be appointed by the Council. The Clerk has been appointed as RFO for this Council and these regulations will apply accordingly.
- 1.12. The RFO;
- acts under the policy direction of the Council;
 - administers the Council's Financial affairs in accordance with all Acts, Regulations and Proper Practices;
 - determines on behalf of the Council its accounting records and accounting control systems;
 - ensures the accounting control systems are observed;
 - maintains the accounting records of the Council up to date in accordance with proper practices;
 - assists the Council to secure economy, efficiency and effectiveness in the use of its resources; and
 - produces financial management information as required by the Council.
- 1.13. The accounting records determined by the RFO shall be sufficient to show and explain the Council's transactions and to enable the RFO to ensure that any income and expenditure account and statement of balances, or record of receipts and payments and additional information, as the case may be, or management information prepared for the Council from time to time comply with the Accounts and Audit Regulations¹.
- 1.14. The accounting records determined by the RFO shall in particular contain:
- entries from day to day of all sums of money received and expended by the Council and the matters to which the income and expenditure or receipts and payments account relate;
 - a record of the assets and liabilities of the Council; and
 - wherever relevant, a record of the Council's income and expenditure in relation to claims made, or to be made, for any contribution, grant or subsidy.
- 1.15. The accounting control systems determined by the RFO shall include:
- procedures to ensure that the financial transactions of the Council are recorded as soon as reasonably practicable and as accurately and reasonably as possible;

¹ In England - Accounts and Audit (England) Regulations 2011/817
In Wales - Accounts and Audit (Wales) Regulations 2005/368

- procedures to enable the prevention and detection of inaccuracies and fraud and the ability to reconstruct any lost records;
 - identification of the duties of officers dealing with financial transactions and division of responsibilities of those officers in relation to significant transactions;
 - procedures to ensure that uncollectable amounts, including any bad debts are not submitted to the Council for approval to be written off except with the approval of the RFO and that the approvals are shown in the accounting records; and
 - measures to ensure that risk is properly managed.
- 1.16. The Council is not empowered by these Regulations or otherwise to delegate certain specified decisions. In particular, any decision regarding:
- setting the final budget or the precept (Council Tax Requirement);
 - approving accounting statements;
 - approving an annual governance statement;
 - borrowing;
 - writing off bad debts;
 - declaring eligibility for the General Power of Competence; and
 - addressing recommendations in any report from the internal or external auditors, shall be a matter for the full Council only.
- 1.17. In addition, the Council must:
- determine and keep under regular review the bank mandate for all Council bank accounts;
 - in respect of the annual salary for any employee have regard to recommendations about annual salaries of employees made by the relevant Committee in accordance with its Terms of Reference.
- 1.18. In these Financial Regulations, references to the Accounts and Audit Regulations or 'the regulations' shall mean the regulations issued under the provisions of section 27 of the Audit Commission Act 1998, or any superseding legislation, and then in force unless otherwise specified.
- In these Financial Regulations the term 'proper practice' or 'proper practices' shall refer to guidance issued in *Governance and Accountability for Local Councils – a Practitioners' Guide (England)* issued by the Joint Practitioners Advisory Group (JPAG), available from the websites of NALC and the Society for Local Council Clerks (SLCC).

2. ACCOUNTING AND AUDIT (INTERNAL AND EXTERNAL)

- 2.1. All accounting procedures and financial records of the Council shall be determined by the RFO in accordance with the Accounts and Audit Regulations, appropriate Guidance and proper practices.
- 2.2. On a regular basis, at least once in each quarter, and at each financial year end, the Chairman of Policy and Finance Committee and Town Clerk shall be appointed to verify bank reconciliations (for all accounts) produced by the FO. The Chairman and Town Clerk shall sign the reconciliations and the original bank statements (or similar document) as evidence of verification. This activity shall on conclusion be reported, including any exceptions, to and noted by the Council.
- 2.3. The RFO shall complete the annual statement of accounts, annual report, and any related documents of the Council contained in the Annual Return (as specified in proper practices) as soon as practicable after the end of the financial year and having certified the accounts shall submit them and report thereon to the Council within the timescales set by the Accounts and Audit Regulations by 30th June annually.
- 2.4. The Council shall ensure that there is an adequate and effective system of internal audit of its accounting records, and of its system of internal control in accordance with proper practices. Any officer or member of the Council shall make available such documents and records as appear to the Council to be necessary for the purpose of the audit and shall, as directed by the Council, supply the RFO, internal auditor, or external auditor with such information and explanation as the Council considers necessary for that purpose.
- 2.5. The internal auditor shall be appointed and shall carry out the work in relation to internal controls required by the Council in accordance with proper practices.
- 2.6. The internal auditor shall:
 - appointed every 3 years;
 - be competent and independent of the financial operations of the Council and declare such by a written statement on an annual basis;
 - report to Council in writing, or in person, on a regular basis with a minimum of one annual written report during each financial year;
 - to demonstrate competence, objectivity and independence, be free from any actual or perceived conflicts of interest, including those arising from family relationships; and
 - have no involvement in the financial decision making, management or control of the Council.

- 2.7. Internal or external auditors may not under any circumstances:
- perform any operational duties for the Council;
 - initiate or approve accounting transactions; or
 - direct the activities of any Council employee, except to the extent that such employees have been appropriately assigned to assist the internal auditor.
- 2.8. For the avoidance of doubt, in relation to internal audit the terms 'independent' and 'independence' shall have the same meaning as is described in proper practices.
- 2.9. The RFO shall make arrangements for the exercise of electors' rights in relation to the accounts including the opportunity to inspect the accounts, books, and vouchers and display or publish any notices and statements of account required by Audit Commission Act 1998, or any superseding legislation, and the Accounts and Audit Regulations.
- 2.10. The RFO shall, without undue delay, bring to the attention of all Councillors any correspondence or report from internal or external auditors.
- 2.11. The Council will periodically review its internal day to day controls and procedures.

3. ANNUAL ESTIMATES (BUDGET) AND FORWARD PLANNING

- 3.1. Each committee shall review its five-year forecast of revenue and capital receipts and payments. Having regard to the forecast, it shall thereafter formulate and submit proposals for the following financial year to the Policy and Finance Committee not later than the end of ~~December~~ **November** each year including any proposals for revising the forecast.
- 3.2. The RFO must each year, by no later than ~~January~~ **December** prepare detailed estimates of all receipts and payments including the use of reserves and all sources of funding for the following financial year in the form of a budget to be considered by Policy and Finance Committee.
- 3.3. The Council shall consider annual budget proposals in relation to the Council's five-year forecast of revenue and capital receipts and payments including recommendations for the use of reserves and sources of funding and update the forecast accordingly.
- 3.4. The contingency budget shall be a minimum of 3 months and a maximum of 12 months operating costs.

- 3.5. The contingency budget of a minimum of 3 months operating costs and a maximum of twelve months operating costs of the Council shall be related and available from the contingency, EMF's and capital works arising from devolved assets and services.
- 3.6. The Council shall fix the precept (Council tax requirement), and relevant basic amount of Council tax to be levied for the ensuing financial year not later than by the end of January each year. The RFO shall issue the precept to the billing authority and shall supply each member with a copy of the approved annual budget.
- 3.7. The approved annual budget shall form the basis of financial control for the ensuing year.

4. BUDGETARY CONTROL AND AUTHORITY TO SPEND

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

- The Town Clerk shall have delegated authority himself and delegated authority to authorise members of staff to disperse other monies with the authority of Full Council or Committees under the following restrictions:
- Tender for all items over £50,000.
- Three written quotes up to £50k.
- The Clerk, in conjunction with Chairman of Council or Chairman of the appropriate committee, for items up to £10,000.

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

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

- 4.2. No expenditure may be authorised that will exceed the amount provided in the revenue budget for that class of expenditure other than by resolution of the Council, or duly delegated committee. During the budget year and with the approval of Council having considered fully the implications for public services, unspent and available amounts may be moved to other budget headings or to an earmarked reserve as appropriate ('virement').
- 4.3. The FO to conduct regular checks to ensure all expenditure is within the powers of the Council to undertake and comply with the EU Procurement Directive (**see section 10.1 procurement**)

- 4.4. Unspent provisions in the revenue or capital budgets for completed projects shall not be carried forward to a subsequent year.
- 4.5. The salary budgets are to be reviewed at least annually in September by the individual Committees in conjunction with the Personnel Committee for the following financial year and such review shall be evidenced by a hard copy schedule signed by the Clerk and the Chairman of Council or relevant committee. The RFO will inform committees of any changes impacting on their budget requirement for the coming year in good time.
- 4.6. In cases of extreme risk to the delivery of Council services, the clerk may authorise revenue expenditure on behalf of the Council which in the clerk's judgement it is necessary to carry out. Such expenditure includes repair, replacement or other work, whether or not there is any budgetary provision for the expenditure, subject to a limit of £1,000. The Clerk shall report such action to the chairman as soon as possible and to the Council as soon as practicable thereafter.
- 4.7. No expenditure shall be authorised in relation to any capital project and no contract entered into or tender accepted involving capital expenditure unless the Council is satisfied that the necessary funds are available, and the requisite borrowing approval has been obtained.
- 4.8. All capital works shall be administered in accordance with the Council's standing orders and financial regulations relating to contracts.
- 4.9. The RFO shall regularly provide the Council with a statement of receipts and payments to date under each head of the budgets, comparing actual expenditure to the appropriate date against that planned as shown in the budget. These statements are to be prepared at least at the end of each financial quarter and shall show explanations of material variances. For this purpose, "material" shall be in excess of 15% of the budget.
- 4.10. Changes in earmarked reserves shall be approved by Council as part of the budgetary control process.

5. BANKING ARRANGEMENTS AND AUTHORISATION OF PAYMENTS

- 5.1. The Council's banking arrangements, including the bank mandate, shall be made by the RFO and approved by the Council; banking arrangements may not be delegated to a committee. They shall be regularly reviewed for safety and efficiency.
- 5.2. The RFO shall prepare a monthly schedule of payments made forming part of the Agenda for Full Council and present the schedule to Council. The Council shall review the schedule for compliance and having satisfied itself shall

authorise by a resolution of the Council. A detailed list of all payments shall be disclosed within or as an attachment to the minutes of the meeting. Personal payments (including salaries, wages, expenses and any payment made in relation to the termination of a contract of employment) may be summarised to remove public access to any personal information.

- 5.3. All invoices for payment shall be examined, verified and certified by the RFO, Budget Line Manager, Finance Officer and two Councillors to confirm that the work, goods or services to which each invoice relates has been received, carried out, examined and represents expenditure previously approved by the Council.
- 5.4. The Finance Officer shall examine invoices for arithmetical accuracy and analyse them to the appropriate expenditure heading. The Finance Officer shall take all steps to pay all invoices submitted, and which are in order.
- 5.5. The Clerk and Finance Officer shall have delegated authority to authorise the payment of items only in the following circumstances:
 - a) If a payment is necessary to avoid a charge to interest under the Late Payment of Commercial Debts (Interest) Act 1998, and the due date for payment is before the next scheduled Meeting of Council, where the Clerk and Finance Officer certify that there is no dispute or other reason to delay payment, provided that a list of such payments shall be submitted to the next appropriate meeting of Council.
 - b) An expenditure item authorised under 5.6 below (continuing contracts and obligations) provided that a list of such payments shall be submitted to the next appropriate meeting of Council or
 - c) fund transfers within the Councils banking arrangements provided that a list of such payments shall be submitted to the next appropriate meeting of Council.
- 5.6. For each financial year the Finance Officer shall draw up a list of due payments which arise on a regular basis as the result of a continuing contract, statutory duty, or obligation such as but not exclusively, Salaries, PAYE and NI, Superannuation Fund and regular maintenance contracts and the like for which Council or a duly authorised committee may authorise payment for the year provided that the requirements of regulation 4.1 (Budgetary Controls) are adhered to, provided also that a list of such payments shall be submitted to the next appropriate meeting of Council.
- 5.7. On a monthly basis a record of regular payments made under 5.6 above shall be drawn up and be signed by FO, RFO and two members on each and every occasion when payment is authorised - thus controlling the risk of duplicated payments being authorised and / or made.

- 5.8. In respect of grants a duly authorised committee shall approve expenditure within any limits set by Council and in accordance with any Policy statement approved by Council.
- 5.9. Members are subject to the Code of Conduct that has been adopted by the Council and shall comply with the Code and Standing Orders when a decision to authorise or instruct payment is made in respect of a matter in which they have a disclosable pecuniary or other interest, unless a dispensation has been granted.
- 5.10. The Council will aim to rotate the duties of members in these Regulations so that onerous duties are shared out as evenly as possible over time.
- 5.11. Any changes in the recorded details of suppliers, such as bank account records, shall be approved in writing by the Chairman of Policy and Finance.

6. INSTRUCTIONS FOR THE MAKING OF PAYMENTS

- 6.1. The Council will make safe and efficient arrangements for the making of its payments.
- 6.2. Following authorisation under Financial Regulation 5 above, the Council, a duly delegated committee or, if so delegated, the Clerk or RFO shall give instruction that a payment shall be made.
- 6.3. All payments shall be effected by cheque or other instructions to the Council's bankers, or otherwise, in accordance with a resolution of Council.
- 6.4. Cheques or orders for payment drawn on the bank account in accordance with the schedule as presented to Council shall be signed by two members of Council and countersigned by the line manager and Financial Officer in accordance with a resolution relating to that payment. If a member who is also a bank signatory has declared a disclosable pecuniary interest, or has any other interest, in the matter in respect of which the payment is being made, that Councillor shall be required to consider Standing Orders, and thereby determine whether it is appropriate and / or permissible to be a signatory to the transaction in question.
- 6.5. To indicate agreement of the details shown on the cheque or order for payment with the counterfoil and the invoice or similar documentation, the signatories shall each also initial the cheque counterfoil.
- 6.6. Cheques or orders for payment shall be reported to the Council at the next convenient meeting.
- 6.7. **If thought appropriate by the Council, payment for utility supplies (energy, telephone and water) and any National Non-Domestic Rates may be made by variable Direct Debit provided that the instructions are signed by two members and any payments are reported to Council as made. The**

approval of the use of a variable Direct Debit shall be renewed by resolution of the Council at least every two years.

- 6.8. **If thought appropriate by the Council, payment for certain items (principally Salaries) may be made by Banker's Standing Order provided that the instructions are signed, or otherwise evidenced by two members are retained and any payments are reported to Council as made. The approval of the use of a Banker's Standing Order shall be renewed by resolution of the Council at least every two years.**
- 6.9. **If thought appropriate by the Council, payment for certain items may be made by BACS or CHAPS methods provided that the instructions for each payment are signed, or otherwise evidenced, by two authorised bank signatories are retained and any payments are reported to Council as made. The approval of the use of BACS or CHAPS shall be renewed by resolution of the Council at least every two years.**
- 6.10. If thought appropriate by the Council payment for certain items may be made by the Council credit card or internet banking transfer provided evidence is retained showing which members approved the payment.
- 6.11. Any Credit/Debit Card issued for use will be specifically restricted to a limit of £4,000 to be paid off in full each month.
The card only be used for corporate procurement and no personal use.
The authorisation to use the card is delegated to the Chairman, Vice Chairman of Policy and Finance Committee, Finance Officer and the Clerk.

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

Any corporate credit card or trade card account opened by the Council will be specifically restricted to:

- A limit of £2,000 expenditure activity to be paid off in full each month.
- The accounts only be used for corporate procurement and no personal use.
- The authorisation to use the corporate credit card be delegated to the Chairman, Vice Chairman of Policy and Finance Committee, Finance Officer and the Clerk and in the absence of the Clerk the Deputy Town Clerk.

Personal credit or debit cards of members or staff shall not be used under any circumstances.

- 6.12. Where a computer requires use of a personal identification number (PIN) or other password(s), for access to the Council's records on that computer, a note shall be made of the PIN and Passwords and shall be retained in a sealed dated envelope in the safe. This envelope may not be opened other than in the presence of two other Councillors. After the envelope has been opened, in any circumstances, the PIN and / or passwords shall be changed as soon as practicable. The fact that the sealed envelope has been opened, in whatever circumstances, shall be reported to all members immediately and formally to the next available meeting of the Council. This will not be required for a member's personal computer used only for remote authorisation of bank payments.
- 6.13. No employee or Councillor shall disclose any PIN or password, relevant to the working of the Council or its bank accounts, to any person not authorised in writing by the Council or a duly delegated committee.
- 6.14. Regular back-up copies of the records on any computer shall be made and shall be stored securely away from the computer in question, and preferably off site.
- 6.15. The Council, and any members using computers for the Council's financial business, shall ensure that anti-virus, anti-spyware and firewall, software with automatic updates, together with a high level of security, is used.
- 6.16. Where internet banking arrangements are made with any bank, the Finance Officer shall be appointed as the Service Administrator. The Bank Mandate approved by the Council shall identify a number of Councillors who will be authorised to approve transactions on those accounts. The bank mandate will state clearly the amounts of payments that can be instructed by the use of the Service Administrator alone, or by the Service Administrator with a stated number of approvals.
- 6.17. Access to any internet banking accounts will be directly to the access page (which may be saved under "favourites"), and not through a search engine or e-mail link. Remembered or saved passwords facilities must not be used on any computer used for Council banking work. Breach of this Regulation will be treated as a very serious matter under these regulations.
- 6.18. Supplier bank details used for electronic payments are particularly vulnerable to fraud or error and it is therefore essential that the following procedure is followed to carry out any changes.

Any requests for change to supplier bank details for payments must be received by written hard copy notification from the supplier.

The written hard copy notification from the supplier must be authenticated and confirmed by further email communication with the supplier.

The written hard copy notification from the supplier and the email authentication and confirmation must be signed by a Councillor and the Town Clerk prior to any change being made to the supplier bank details.

The Chairman or Vice Chairman of Policy and Finance Committee will check and sign off standing data of all suppliers' bank details on a monthly basis when signing the bank reconciliations.

- 6.19. The Finance Officer may provide petty cash to officers for the purpose of defraying operational and other expenses. Vouchers for payments made shall be forwarded to the FO with a claim for reimbursement.
- a) The FO shall maintain a petty cash float of £390 (which includes Library float) for the purpose of defraying operational and other expenses. Vouchers for payments made from petty cash shall be kept to substantiate the payment.
 - b) Income received must not be paid into the petty cash float but must be separately banked, as provided elsewhere in these regulations.
 - c) Payments to maintain the petty cash float shall be shown separately on the schedule of payments presented to Council under 5.2 above.

7. PAYMENT OF SALARIES

- 7.1. As an employer, the Council shall make arrangements to meet fully the statutory requirements placed on all employers by PAYE and National Insurance legislation. The payment of all salaries shall be made in accordance with payroll records and the rules of PAYE and National Insurance currently operating, and salary rates shall be as agreed by Council, or duly delegated committee.
- 7.2. The Clerk and Chairman of Policy and Finance Committee will conduct regular checks to ensure that PAYE and VAT regulations have been followed.
- 7.3. Employee timesheets do not need to be signed by the Clerk as long as this is carried out by individual line managers.
- 7.4. Payment of salaries and payment of deductions from salary such as may be required to be made for tax, national insurance and pension contributions, or similar statutory or discretionary deductions must be made in accordance with the payroll records and on the appropriate dates stipulated in employment contracts, provided that each payment is reported to the next available Council meeting, as set out in these regulations above.
- 7.5. No changes shall be made to any employee's pay, emoluments, or terms and conditions of employment without the prior consent of the Council.

- 7.6. Each and every payment to employees of net salary and to the appropriate creditor of the statutory and discretionary deductions shall be recorded in a separate confidential record (confidential cash book). This confidential record is not open to inspection or review (under the Freedom of Information Act 2000 or otherwise) other than:
- a) by any Councillor who can demonstrate a need to know;
 - b) by the internal auditor;
 - c) by the external auditor; or
 - d) by any person authorised under Audit Commission Act 1998, or any superseding legislation.
- 7.7. The total of such payments in each calendar month shall be reported with all other payments as made as may be required under these Financial Regulations, to ensure that only payments due for the period have actually been paid.
- 7.8. An effective system of personal performance management should be maintained for the senior officers.
- 7.9. Any termination payments shall be supported by a clear business case and reported to the Council. Termination payments shall only be authorised by Council.
- 7.10. Before employing interim staff, the Council must consider a full business case.

8. LOANS AND INVESTMENTS

- 8.1. All borrowings shall be effected in the name of the Council, after obtaining any necessary borrowing approval. Any application for borrowing approval shall be approved by Council as to terms and purpose. The application for Borrowing Approval, and subsequent arrangements for the Loan shall only be approved by full Council.
- 8.2. Any financial arrangement which does not require formal Borrowing Approval from the Secretary of State/Welsh Assembly Government (such as Hire Purchase or Leasing of tangible assets) shall be subject to approval by the full Council. In each case a report in writing shall be provided to Council in respect of value for money for the proposed transaction.
- 8.3. All loans and investments shall be negotiated in the name of the Council and shall be for a set period in accordance with Council policy.
- 8.4. The Council shall consider the need for an Investment Strategy and Policy which, if drawn up, shall be in accordance with relevant regulations, proper practices and guidance. Any Strategy and Policy shall be reviewed by the Council at least annually.

- 8.5. All investments of money under the control of the Council shall be in the name of the Council.
- 8.6. All investment certificates and other documents relating thereto shall be retained in the custody of the RFO.
- 8.7. Payments in respect of short term or long term investments, including transfers between bank accounts held in the same bank, or branch, shall be made in accordance with Regulation 5 (Authorisation of payments) and Regulation 6 (Instructions for payments).

9. INCOME

- 9.1. The collection of all sums due to the Council shall be the responsibility of and under the supervision of the RFO.
- 9.2. Particulars of all charges to be made for work done, services rendered or goods supplied shall be agreed annually by the Council, notified to the RFO and the RFO shall be responsible for the collection of all accounts due to the Council.
- 9.3. The Council will review all fees and charges at least annually, following a report of the Clerk.
- 9.4. Any sums found to be irrecoverable and any bad debts shall be reported to the Council and shall be written off in the year.
- 9.5. All sums received on behalf of the Council shall be banked intact as directed by the RFO. In all cases, all receipts shall be deposited with the Council's bankers with such frequency as the RFO considers necessary.
- 9.6. The origin of each receipt shall be entered on the paying-in slip.
- 9.7. Personal cheques shall not be cashed out of money held on behalf of the Council.
- 9.8. The RFO shall promptly complete any VAT Return that is required. Any repayment claim due in accordance with VAT Act 1994 section 33 shall be made at least annually coinciding with the financial year end.
- 9.9. Where any significant sums of cash are regularly received by the Council, the RFO shall take such steps as are agreed by the Council to ensure that more than one person is present when the cash is counted in the first instance, that there is a reconciliation to some form of control such as ticket issues, and that appropriate care is taken in the security and safety of individuals banking such cash.
- 9.10. Any income arising which is the property of a charitable trust shall be paid into a charitable bank account. Instructions for the payment of funds due from the charitable trust to the Council (to meet expenditure already incurred by the

authority) will be given by the Managing Trustees of the charity meeting separately from any Council meeting (see also Regulation 16 below).

Please refer to the Income and Banking Procedure which is augment to the above income regulations.

10. PROCUREMENT

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

- Up to £25,000 Requirements in the Councils standing orders and financial standing orders.
- Over £25,000 Use of the Contract Finder website and other light touch rules in the Public Contracts Regulations 2015.

European Union requirements and the 'threshold' EU requirements apply to any contract the value of which exceeds the 'threshold'. The threshold is reviewed every two years. For contracts commencing on or after 1st January 2018 the threshold is:

- Over £181,302 for contracts for supplies and services or £4,551,413 for works contracts. Other detailed and complex requirements in the 2018 Regulations.

E.U. requirements include (but are not limited to) a requirement to advertise in the Official Journal of the European Union.

11. ORDERS FOR WORK, GOODS AND SERVICES

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

11.2. Order books shall be controlled by the Finance Officer.

11.3. All members and Officers are responsible for obtaining value for money at all times. An officer issuing an official order shall ensure as far as reasonable and practicable that the best available terms are obtained in respect of each transaction, usually by obtaining three or more quotations or estimates from appropriate suppliers, subject to any *de minimis* provisions in Regulation 13.1 below.

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

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

12. CONTRACTS

- 12.1. Procedures as to contracts are laid down as follows:

- a. Every contract shall comply with these financial regulations, and no exceptions shall be made otherwise than in an emergency provided that this regulation need not apply to contracts which relate to items (i) to (vi) below:
 - i. for the supply of gas, electricity, water, sewerage and telephone services;
 - ii. for specialist services such as are provided by legal professionals acting in disputes;
 - iii. for work to be executed or goods or materials to be supplied which consist of repairs to or parts for existing machinery or equipment or plant;
 - iv. for work to be executed or goods or materials to be supplied which constitute an extension of an existing contract by the Council;
 - v. for additional audit work of the external Auditor up to an estimated value of £500 (in excess of this sum the Clerk and RFO shall act after consultation with the Chairman and Vice Chairman of Council); and
 - vi. for goods or materials proposed to be purchased which are proprietary articles and / or are only sold at a fixed price.
- b. Where it is intended to enter into a contract exceeding £50,000 in value for the supply of goods or materials or for the execution of works or specialist services other than such goods, materials, works or specialist services as are excepted as set out in paragraph (a) the Clerk shall invite tenders from at least three firms to be taken from an appropriate approved list.
- c. When applications are made to waive financial regulations relating to contracts to enable a price to be negotiated without competition the reason shall be embodied in a recommendation to the Council.
- d. Such invitation to tender shall state the general nature of the intended contract and the Clerk shall obtain the necessary technical assistance to prepare a specification in appropriate cases. The invitation shall in addition

state that tenders must be addressed to the Clerk in the ordinary course of post. Each tendering firm shall be supplied with a specifically marked envelope in which the tender is to be sealed and remain sealed or secure email address (which account has access restricted to the Deputy Town Clerk and Administration Officer) until the prescribed date for opening tenders for that contract.

- e. All sealed tenders shall be opened at the same time on the prescribed date by the Clerk or Deputy Town Clerk in the presence of at least one member of the Council. Tenders received in the secure email account will be opened by either the Deputy Town Clerk or Administration Officer in the presence of the Town Clerk.
- f. If less than three tenders are received for contracts above £50,000 or if all the tenders are identical the Council may make such arrangements as it thinks fit for procuring the goods or materials or executing the works.
- g. **Any invitation to tender issued under this regulation shall refer to the Anti-Bribery Policy Statement and Anti-Fraud and Corruption Strategy.**
- h. When it is intended to enter into a contract of less than £50,000 and above £5,000 in value for the supply of goods or materials or for the execution of works or specialist services other than such goods, materials, works or specialist services as are excepted as set out in paragraph (a) the Clerk or FO shall obtain 3 quotations (priced descriptions of the proposed supply); where the value is below £5,000 the Clerk or RFO shall strive to obtain 3 estimates. Otherwise, Regulation 12.1 (ii) above shall apply.
- i. The Council shall not be obliged to accept the lowest or any tender, quote or estimate.
- j. Should it occur that the Council, or duly delegated committee, does not accept any tender, quote or estimate, the work is not allocated and the Council requires further pricing, provided that the specification does not change, no person shall be permitted to submit a later tender, estimate or quote who was present when the original decision making process was being undertaken.

13. PAYMENTS UNDER CONTRACTS FOR BUILDING OR OTHER CONSTRUCTION WORKS

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

- 13.2. Where contracts provide for payment by instalments the RFO shall maintain a record of all such payments. In any case where it is estimated that the total cost of work carried out under a contract, excluding agreed variations, will exceed the contract sum of 5% or more a report shall be submitted to the Council.
- 13.3. Any variation to a contract or addition to or omission from a contract must be approved by the Council or delegated committee and Clerk to the contractor in writing, the Council or delegated committee being informed where the final cost is likely to exceed the financial provision.

14. STORES AND EQUIPMENT

- 14.1. The officer in charge of each section shall be responsible for the care and custody of stores and equipment in that section.
- 14.2. Delivery Notes shall be obtained in respect of all goods received into store or otherwise delivered and goods must be checked as to order and quality at the time delivery is made.
- 14.3. Stocks shall be kept at the minimum levels consistent with operational requirements.
- 14.4. The FO in conjunction with Line Managers shall be responsible for periodic checks of stocks and stores at least annually.

15. ASSETS, PROPERTIES AND ESTATES

- 15.1. The Clerk shall make appropriate arrangements for the custody of all title deeds and Land Registry Certificates of properties held by the Council. The RFO shall ensure a record is maintained of all properties held by the Council, recording the location, extent, plan, reference, purchase details, nature of the interest, tenancies granted, rents payable and purpose for which held in accordance with Accounts and Audit Regulations.
- 15.2. No tangible moveable property shall be purchased or otherwise acquired without the authority of the Council or delegated Committee, together with any other consents required by law, save where the estimated value of any one item of tangible movable property does not exceed £1,000.
- 15.3. No tangible moveable property shall be sold, leased or otherwise disposed of, without the authority of the Council or delegated Committee, together with any other consents required by law, save where the estimated value of any one item of tangible movable property does not exceed £250.
- 15.4. No real property (interests in land) shall be sold, leased or otherwise disposed of without the authority of the Council, together with any other consents required by law, In each case a Report in writing shall be provided to Council in respect

of valuation and surveyed condition of the property (including matters such as planning permissions and covenants) together with a proper business case (including an adequate level of consultation with the electorate).

- 15.5. No real property (interests in land) shall be purchased or acquired without the authority of the full Council. In each case a Report in writing shall be provided to Council in respect of valuation and surveyed condition of the property (including matters such as planning permissions and covenants) together with a proper business case (including an adequate level of consultation with the electorate).
- 15.6. Subject only to the limit set in Reg.15.2 above, no tangible moveable property shall be purchased or acquired without the authority of the full Council or delegated Committee. In each case a Report in writing shall be provided to Council with a full business case.
- 15.7. The RFO shall ensure that an appropriate and accurate Register of Assets and Investments is kept up to date. The continued existence of tangible assets shown in the Register shall be verified at least annually, possibly in conjunction with a health and safety inspection of assets.

16. INSURANCE

- 16.1. Following the annual risk assessment (Financial Regulation 18), the FO in conjunction with Line Managers shall effect all insurances and negotiate all claims on the Council's insurers in consultation with the Clerk.
- 16.2. Line Managers shall give prompt notification to the FO of all new risks, properties or vehicles which require to be insured and of any alterations affecting existing insurances.
- 16.3. The RFO shall keep a record of all insurances effected by the Council and the property and risks covered thereby and annually review it.
- 16.4. The RFO shall be notified of any loss liability or damage or of any event likely to lead to a claim and shall report these to Council at the next available meeting.
- 16.5. All appropriate members and employees of the Council shall be included in a suitable form of security or fidelity guarantee insurance which shall cover the maximum risk exposure as determined annually by the Council, or duly delegated committee.

17. CHARITIES

- 17.1. Where the Council is sole managing trustee of a charitable body the Clerk and RFO shall ensure that separate accounts are kept of the funds held on charitable trusts and separate financial reports made in such form as shall be appropriate, in accordance with Charity Law and legislation, or as determined by the Charity

Commission. The Clerk and RFO shall arrange for any Audit or Independent Examination as may be required by Charity Law or any Governing Document.

18. RISK MANAGEMENT

- 18.1. The Council is responsible for putting in place arrangements for the management of risk. The Clerk with the FO and Senior Policy & Data Compliance Monitoring Officer shall prepare, for approval by the Council, risk management policy statements in respect of all activities of the Council. Risk policy statements and consequential risk management arrangements shall be reviewed by the Council at least annually.
- 18.2. When considering any new activity, the Clerk with the FO shall prepare a draft risk assessment including risk management proposals for consideration and adoption by the Council.

19. SUSPENSION AND REVISION OF FINANCIAL REGULATIONS

- 19.1. It shall be the duty of the Council to review the Financial Regulations of the Council from time to time. The Clerk shall make arrangements with the FO and Senior Policy & Data Compliance Monitoring Officer to monitor changes in legislation or proper practices and shall advise the Council of any requirement for a consequential amendment to these financial regulations.
- 19.2. The Council may, by resolution of the Council duly notified prior to the relevant meeting of Council, suspend any part of these Financial Regulations provided that reasons for the suspension are recorded and that an assessment of the risks arising has been drawn up and presented in advance to all members of Council.

Notes to the Model

Stated dates or months may be changed to suit local circumstances.

[square brackets] This part may be deleted if not relevant. An alternative may have been provided.

Where the word “regularly” is used in the text it is for the individual Council to set the required interval, monthly, quarterly, or half-yearly. This period should never exceed 12 months.

The value inserted in square brackets in [...] any of the paragraphs (other than the EU Procurement thresholds referred to in 11.1(l)) may be varied by the Council and should be reviewed regularly and confirmed annually by the Council.

The appropriate approved list referred to in paragraph 13.1 shall be a list drawn up by the Clerk and approved by Council but, normally shall be based on the list maintained by the District Council for such works.

Every effort has been made to ensure that the contents of this document are correct at time of publication. The National Association of Local Councils (NALC) cannot accept responsibility for errors, omissions and changes to information subsequent to publication.

Saltash Town Council Financial Regulations Version History

Date	Summary of amendments
08.01.2015	Adopted FTC
07.04.2016	Revised Financial Regulations approved
April 2018	Updated P&R
August 2018	Updates recommended P&R Approved FTC September 2018
November 2018	7. Payment of salaries (timesheet signatories). Auditor advice.
January 2018	3.4/3.5 Statutory contingency (FTC 06.12.2018) 12e Tender opening, number of Councillors present increased to two. (Office Manager input.)
March 2019	NALC/CALC various recommendations.
August 2020	Amendments to sections 3;4;5;14;16 APPROVED 09/2020
March 2021	Amendments to 2.3; 6.4;6.11
June 2021	For readoption (new council)
February 2022	Annual review

Saltash Town Council

Policy/Procedure:

Receipting of Income and Banking Procedures DRAFT

Date of Adoption:

This is a Policy or Procedure document of Saltash Town Council to be followed by both Councillors and employees.

Current Status			
Version	2022-23	Approved by	
Date	February 2022	Date of approval	
Responsible Officer	Finance Officer	Minute reference	
Responsible Committee	P&F	Review date	Annual

Version History			
Date	Version	Author/Editor	Comments
29 th January 19	1 st	Sonia Emmett	New
February 2022	2022-23 DRAFT	SE	Annual review

Review Record				
Date	Type of Review	Minute number	Summary of actions	Completed by
		480/18/19		
10/02/2020	As required		Updated Job Titles	SE
May 2021	For reapproval – new council		No changes	AJT

Document Retention	
Document retention period	Until superseded

Saltash Town Council

Receipting of Income and Banking Procedures

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This document is in addition to 9.11 of the Financial Regulations

Introduction and Purpose

The Income and Banking Procedure augment the Financial Regulations on Banking Arrangements, Income, Petty Cash and Security and therefore, have the same standing as the Financial Regulations.

RFO must ensure that all line managers within their departments have read and understood the Procedure and that they are complied with at all times. Furthermore, all staff involved in cash handling and banking should be made aware of the requirements of and have access to the Procedure. Line Managers and staff should be advised that disciplinary procedures may be taken against them if they fail to comply with the Procedure.

The Procedure represent the **minimum standard** that must operate throughout the Council. Under no circumstances should the requirements of the Procedure be reduced or omitted.

The Procedure is intended to offer guidance to line managers and staff on the minimum required procedure for the collection, control and banking of Council income. The procedure outlines the Receipting and Banking of all monies that are collected, receipted, recorded and banked and applies to **all council staff**. For the purpose of this procedure income includes that received direct by cash, cheques, card held on Council premises.

The RFO is responsible for ensuring that there are effective income collection systems that enable all income to be identified, collected, receipted and banked properly, and that VAT is correctly accounted for.

It is preferable that income is obtained in advance or at the point of supplying goods or services as this avoids the time and cost of administering debts.

All staff receiving monies and dealing with receipts must be fully aware of the need for complete honesty and integrity and the security implications of handling cash. All monies received by an employee on behalf of the council must be properly recorded and paid without delay into the Council's bank account by following the procedure below.

The following are **not permitted** from any cash takings/receipts:

- The cashing of personal cheques even if the intention is to reimburse later
- Taking cash for personal use and paying it back at a later date
- The topping up of any petty cash float
- The payment of travel expenses or advances to employees
- The payment to individuals for services supplied (e.g. payments to visitors for travel expenses)
- The payment of external suppliers for services rendered

- No monies should be removed from any council premises unless it is to follow the procedure.

The Finance Officer will ensure that all departments are supplied with receipt books and other documents as appropriate and that there are control procedures in place. Card, Cash and cheques are received by Saltash Town Council as part of the day-to-day management of the council. All cheques should be made payable to **Saltash Town Council** except if it is a charity donation to the Mayor's Charity A/c, this should be made payable to **Saltash Town Council Mayor's Charity**. The receipts may result from daily takings or the payment of invoices issued previously by finance. This section describes the procedures for collecting (receipting) and banking (departmental banking) card, cash and cheques.

All employees are responsible for the administration and supervision of all council banking.

Legislation, Guidance and Standards

The Management of Health and Safety at Work Regulations 1999 Corporate Health, Safety and Wellbeing Policy

Monitoring Arrangements

This document shall be subject to audit and shall be reviewed once in every two years or following substantial change. Such change shall include but not be exclusive to; new/increased risk identified by assessment, changes to payment, collection and storage methodologies, changes to staffing arrangements and transit processes.

Risk Assessment

All sites where cash payments are accepted and / or cash may be in transit shall be subject to risk assessment. Such risk assessment to consider as a minimum;

- Staff competencies
- Secure handling & storage processes
- Secure transit processes
- Responses to attempted robbery

Roles and Accountabilities

Security of Cash on Departmental Premises

Cash held should be kept to a maximum of £100 of cash at any time. The member of staff that is on duty should be responsible for the safeguarding of funds and ensure that all monies are kept in a safe or lockable cash box or secured in a locked cupboard or drawer. Banking should be handed into the council reception at the end of each day. If this is not possible i.e. it's a weekend receipt it should be kept secure overnight and out of public view and handed into reception on the next available working day. No cash should be left unattended and must be receipted by the member of staff as detailed below.

Cash should not be sent through the mail by a member of staff to reception for banking - any cash should be delivered in person.
Petty cash should also be kept locked away and out of public view.
Keys to petty cash boxes and/ or safes should be kept in a safe place and out of sight at all times.

In the Event of Attempted Robbery

- Staff should not endanger their safety in any way and should comply with demands imposed.
- Hand over cash as required
- Staff should not activate Police linked panic alarms (where applicable) unless it is safe for them to do so and can be done discreetly without **provoking** the situation
- Where possible staff should note any distinguishing features of the thieves, i.e. facial features, voice and mannerisms.
- Post event, the incident should be reported to the police immediately by calling 999.
- The incident should be reported to the Town Clerk **or in their absence the nominated Deputy as per the line management staff structure** immediately.
- Where possible, still images should be obtained from CCTV systems and shared internally, within the defined limits of the Data Protection Act. Please note, Police requisition of CCTV records may be required.

Main Procedure

Cash handling should be carried out safely and efficiently with the minimal amount of risk for all participants in the process. Staff must ensure the completeness of all cash received and ensure there is an adequate audit trail surrounding transactions. Customers should feel satisfied that their monies have been correctly received and will be allocated correctly.

All staff should comply with the following key processes:

- A receipt **must be issued for all monies at the time the income is collected/received and must not be issued retrospectively**. Each department is issued with receipt books and only the issued council receipt books should be used. Under no circumstances should amendments be made to completed receipts. If an error is made the receipt must be cancelled, all copies retained and a new receipt issued. An explanation must be given to why the receipt was cancelled and signed by the employee and countered signed by the line manager.
- All sections of the receipt must be completed in full. Receipts must be dated, the customer's name recorded and all required information completed. Only then should the receipt be signed by the member of staff collecting the income and the top copy issued to the customer.
- All receipts are split in three parts: the top copy should go to the customer (if the customer isn't present this should be posted out) and the 2nd copy should be handed into reception with the monies. The 3rd and final copy should remain

in the receipt book for departmental records/ audit. If income is received via the post this should be receipted in the same way.

- The member of staff who is on duty should fill in the “office use only” section of the receipt before taking the monies to reception. They should ensure all monies match the receipts and sign and date each receipt. The last receipt issued prior to banking must be endorsed with the total amount to be banked.
- All transfers of cash between members of staff must be formally acknowledged in writing by the receiving member of staff, i.e. A separate receipt should be issued by reception while the person depositing the banking is present. Reception staff should check the cash and cheques prior to issuing a receipt.
- For direct banking to the council’s bank account the finance officer will let the relevant department know and the banking will be processed on the finance system.
- Once the deposit has taken place at reception an email should be sent to the Finance Officer & Finance Assistant if either of these members of staff are absent the Deputy Town Clerk and also the departmental emails should be copied in as well detailing the banking and clear indication of which department has deposited the monies and by whom.
- The Finance Assistant or Finance Officer will then receipt this deposit to the finance system and ensure the monies are banked twice a week.
- Accurate and up to date records should be available at all times relating to all income (cheques, card and cash) that is in the tin/Safe and should match the records showing the receipt of the income and the actual amount held in the tin/Safe.
- If monies are mislaid by a member of staff due to carelessness, then this must be reported to their line manager and the Finance Officer. It will be at the discretion of the line manager to decide if funds should be replaced by the member of staff.

Card Payments

Security of Credit Card Information

All Departments MUST ensure that any credit card detail and information received is not copied, replicated or stored electronically in any fashion.

The Finance Officer will ensure all information is held in a secure place with restricted access.

For more information on taking card payments and security please refer to the Information Security Policy.

Card Procedure

All departments wishing to take a card payment via the online portal must obtain login details from the Finance Officer.

For all card payments a council receipt must be issued to the customer as well as any additional card receipt. Second receipt must be handed into reception and will be matched off by the Finance Officer when monies are received in the council’s bank account. Third copy must remain in the receipt book for departmental records.

All Refunds will be processed to the same credit card as the initial transaction.

Departmental Logs

All departments must keep separate electronic logs of income up to date as instructed by the Finance Officer. E.g. Guildhall Bookings must be logged onto the Council's Booking Calendar & logged on booking log spreadsheet, pontoon bookings must be logged onto the spreadsheet of all boats visiting the pontoon.

All receipts should be reconciled against the log at the end of each month and signed off by a member of staff and handed into the Finance Officer.

Audit Checks

Audit checks will be carried out by the Finance Officer, Finance Assistant & Chairman of P&F at random.

The following checks will be made:

- To verify that the receipt numbers run sequentially, e.g. there are no missing receipts unaccounted for. This is essential to ensure that any breaks are discovered in the sequential numbering and if there are any found this must be reported to the RFO for investigation and the incident and action taken formally recorded.
- Income banked to be agreed to the individual departmental logs. This is to ensure that all income receipted has been banked.

Reporting of Irregularities

Any member of staff who thinks that there may have been a theft or other case of misappropriation of the Council's monies must inform their line manager immediately. The Line Manager must report this direct to the Town Clerk, **or in their absence the nominated Deputy as per the line management staff structure.**

Any member of staff who has query with regards to the Income and Banking Procedure must ask their line manager for assistance. If the query is not answered, then advice can be sought from the Finance Officer.

Saltash Town Council

Policy/Procedure:

Risk Management Plan Statement 2022-23 DRAFT

Date of Adoption:

This is a Policy or Procedure document of Saltash Town Council to be followed by both Councillors and employees.

Current Status			
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February 2021	2021-22 DRAFT	SE	Updated

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Saltash Town Council: Risk Management Plan Statement 2021-22

Area	Risk	Impact	Likelihood	Score	Controls	Action
Assets	Protection of physical assets	Medium 3	Low 2	6	Buildings insured. Value increased annually by CPI.	Insurance revalue 2016. Current revaluation of all property, land and open spaces underway.
	Security of buildings, equipment etc. Security of Regalia	Medium 3	Low 2	6	Alarms on all main buildings. Station Building secured by bolts and locks during first stage of refurbishment. Legionella monitoring in place for all buildings and toilets. Regalia and valuables kept in insurance company approved safe.	Fire and Security Systems Installed linked to monitoring station. Service contract in place.
	Maintenance of buildings etc.	Medium 3	Low 2	6	Survey and planned programme of electrical and safety equipment worked up in conjunction with building maintenance consultant. 5-year maintenance and budget plan in place. Linked to precept.	Completed September 2012 Updated 2021
	Failure to maintain fixed asset register.	Medium 3	Low 2	6	That all the necessary fixed asset purchases are recorded and monitored on the asset register.	Ongoing

					<p>Appropriate document e.g., invoices are kept for audit purposes.</p> <p>Internal audit is carried of the fixed asset register</p> <p>All staff are aware of the responsibilities of the fixed asset register.</p>	
Finance	Banking	Medium 3	Low 2	6	<p>All funds and investment deposits with high street banks and investment company.</p> <p>Funds distributed with a minimum of 3 separate investment bodies based on credit rating, interest rates and accessibility to funds.</p>	<p>Investment Strategy in place.</p> <p>Council Policy 2015 updated to LGA 3rd edition 2021.</p>
	Risk of consequential loss of income	Medium 3	Low 2	6	<p>Insurance to cover loss of income and relocating office. Important documents backed-up off site.</p>	<p>Maintain insurance and IT support.</p>
	Loss of cash through theft or dishonesty	Medium 3	Low 2	6	<p>Division of responsibility in operation as per Governance and Accountability recommendations and audit.</p> <p>Fidelity insurance in place.</p>	<p>Ongoing monitoring of work updated practices and audit trail.</p>

	Financial controls and records	Medium 3	Low 2	6	Monthly bank reconciliation and quarterly VAT report prepared by FO and checked by Chairman of P & F and Town Clerk and reported to Council. Two signatories for payments. Internal and external audit.	Ongoing monitoring.
	Failure to meet deadline for submission of AGAR (Annual Return)	Medium 3	Low 2	6	The external return is programmed in and to ensure that Full Council meeting is held for signing off the annual return in sufficient time for submission deadline.	Ongoing
	Comply with Customs and Excise Regulations	Medium 3	Low 2	6	Use help line when necessary. VAT payments and claims calculated by FO and checked by Town Clerk & Chairman of P&F. Internal and external auditor to provide double check.	VAT consultant engaged. to ensure compliance with partial exemption regulations and annual report.
	Sound budgeting to support annual precept	Medium 3	Low 2	6	Committees and Council receive detailed budgets in the late autumn. Precept derived directly from this. Expenditure against budget reported to committees at each meeting.	Ongoing.
	Failure to calculate/ precept on time	Medium 3	Low 2	6	Timetable agenda item for members providing sufficient time for additional meetings if required	Ongoing

	Failure to respond to electors wishing to exercise right of inspection	Low 2	Low 2	4	<p>Ensure appropriate public rights dates are obtained from the external auditor.</p> <p>They are displayed on the website & notice boards as appropriate.</p> <p>Details are advertised on how to obtain copies and inspect the annual accounts are published</p>	Ongoing
	Complying with borrowing restrictions	Low 2	Low 2	4	All borrowing conducted via CALC to Public Works Loan Board.	Ongoing.
Liability	Risk to third party, property or individuals	Medium 3	Low 2	6	Insurance in place. Property and land checked regularly. Trees inspection in place. Risk assessments of individual events such as Christmas lights and other events carried out as necessary.	Ongoing.
	Risks to staff & members	Medium 3	Low 2	6	Constant awareness of obstructions e.g., trailing wires, step ladders are used and provided where necessary, ensure electrical safety checks are carried out on all electronic equipment and using shredders and other equipment with safety precautions.	Ongoing

	Legal liability as consequence of asset ownership.	Medium 3	Low 2	6	Insurance in place. Regular safety inspections and checks conducted with records kept.	Ongoing.
Employer Liability	Comply with Employment Law	Medium 3	Low 2	6	HR consultants in place. Membership of various bodies including CALC regular checks for updates. Clerk is member of SLCC. Personnel Committee in place.	Ongoing.
	Comply with Inland Revenue requirements	Medium 3	Low 2	6	Regular advice from HMRC, Xero and Sage Payroll. Internal and external auditors carry out annual checks. Staff training in place.	Ongoing.
	Safety of Staff and visitors	Medium 3	Low 2	6	Health and Safety consultants retained as of 2012. Regular risk assessment checks of all buildings, premises and open spaces by Grounds and Premises Warden. Annual risk assessment audit by HR Consultant.	Ongoing.
	VDU/ Workstation usage by Staff	Low 2	Low 2	4	Health and safety checks are carried out to check workstation posture, regular eye tests, correct chairs purchased, DSE training to avoid RSI injuries, back injury, eye strain	Ongoing
	Violence and Aggression	Medium 3	Low 2	6	All office and library staff are given training on dealing with anger, violence and aggression	Ongoing

	Lone Working (Office)	Low 2	Low 2	4	That appropriate security measures are put in place. Ongoing communication with the lone worker is maintained to ensure they are monitored for their safety.	Ongoing
Legal Liability	Ensuring activities are within legal powers	Medium 3	Low 2	6	Town Clerk to clarify legal position on any new proposal. Legal advice to be sought where necessary. Power of Competence taken up.	Ongoing.
	Proper and timely reporting via the Minutes	Medium 3	Low 2	6	Council meets once a month and always receives and approves minutes of meetings held in interim. minutes made available to press and public at the Guildhall and via the web site.	Ongoing.
	Inadequate awareness/ failure to comply of relevant legislation	Medium 3	Low 2	6	Maintain membership to CALC/ NALC on Annual basis Town Clerk or in their absence the nominated Deputy as per the line management staff structure to attend committee meetings SLCC training is maintained Liaise with internal and external auditors	Ongoing

	Non – compliance with data protection	Medium 3	Low 2	6	<p>All staff and councillors are made aware of the latest legislation around GDPR/ Data protection.</p> <p>Appropriate training is undertaken as necessary for the relevant staff and members.</p> <p>A data protection officer is nominated and monitors the activity of the council</p>	Ongoing
	Proper document control	Medium 3	Low 2	6	Copies kept in the office and backed up off site. Original leases stored in safe.	Ongoing.
Councillor propriety	Registers of Interests and gifts and hospitality in place	Medium 3	Low 2	6	Register of interest completed and anti-bribery policy statement and anti-fraud and corruption strategy in place. Code of Conduct adopted.	Ongoing.
Direct Acquisition & Devolution receipt of Assets and Services	Financial cost and reputational risk linked to lack of service delivery standard	Medium 3	Low 2	6	Acquisition and acceptance of assets or services based on community need and cost benefit analysis and budgeting via working party scrutiny though to Full Council decision.	Ongoing.

General Reserve	Insufficient funds to match any unforeseen events or general emergencies	Medium 3	Low 2	6	<p>Assessed annually at precept and budget setting and supported by ear marked funds.</p> <p>To ensure a sufficient contingency is in place to mitigate the risk of unforeseen events. This policy to be reviewed each year in conjunction with the rest of the reserves. This is reviewed on annual basis when setting the following year budgets.</p>	Ongoing.
Public Consultation	Lack of public consultation by the council	Medium 3	Low 2	6	<p>Ensure meetings publicised on notice boards & website.</p> <p>Use of Annual parish meetings</p> <p>Place articles in newsletters</p> <p>Include public participation on all council meeting agendas</p> <p>Ensuring seating available at meetings for the public</p> <p>Provide advice for members of the public attending</p>	Ongoing

					<p>Publish agenda and minutes on website/ notice boards</p> <p>Hold monthly meet your councillor sessions</p>	
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Saltash Town Council

Policy/Procedure:

Risk Management Strategy 2022-23 DRAFT

Date of Adoption:

This is a Policy or Procedure document of Saltash Town Council to be followed by both Councillors and employees.

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SALTASH TOWN COUNCIL RISK MANAGEMENT STRATEGY

1. Introduction

- 1.1. This document and annexes are the Council's Risk Management Strategy. It sets out the framework on which risk management processes at Saltash Town Council are based. This framework will assist in ensuring that a consistent approach is taken across the Town Council for the identification, assessment and evaluation of risks, and for ensuring that actions are proportionate to address risks thereby efficiently and effectively utilising resources and maintaining a balance between risks and controls.

The strategy defines:

- What is meant by risk management;
- Why the Council needs a risk management strategy;
- What is the Council's philosophy on risk management;
- The risk management process
- An outline of the associated roles of Councillors, Town Clerk, Line Managers and other employees; and
- A summary of future monitoring and reporting lines for risk management.

- 1.2. The objectives of this strategy are to:

- Further develop risk management and raise its profile across the Town Council;
- Integrate risk management into the culture of the organisation;
- Embed risk management through the ownership and management of risk as part of all decision making processes; and
- Manage risk in accordance with best practice.

2. What is Risk Management?

2.1. ***'Risk is the threat that an event or action will adversely affect an organisation's ability to achieve its objectives and to successfully execute its strategies. Risk management is the process by which risks are identified, evaluated and controlled. It is a key element of the framework of governance together with community focus, structures and processes, standards of conduct and service delivery arrangements.'*** Audit Commission, *Worth the Risk: Improving Risk Management in Local Government*, (2001: p5)

2.2. Risk management is an essential feature of good governance, contributing to improved decision making and the achievement of objectives. It is vital to recognise that risk management is not simply about health and safety, but applies to all aspects of the Town Council's work. When embedded within the existing planning and decision making processes, risk management provides a basis for ensuring implications are thought through, and ensures that the impact of decisions, initiatives and projects are considered, and that conflicts are balanced. This will in turn influence success and improve service delivery.

2.3. Risk Management Benefits:

- Protecting and adding value to the Council and its stakeholders by supporting the achievement of the Council's aims and objectives;
- Improved strategic, operational and financial management;
- Ensuring future activity takes place in a consistent and controlled manner;
- Improved decision making, planning and prioritisation;
- Mitigation of key threats and taking advantage of key opportunities;
- Contributing to more efficient use/allocation of resources;
- Protecting and enhancing assets and image;
- Optimising operational efficiency and therefore delivering efficiency gains and value for money;
- Allocating time and management effort to major issues;
- Avoiding shocks and crises;
- Safeguarding tangible and intangible assets;
- Promotion of innovation and change;

- Improved customer service delivery.

2.4. Risks can be classified into various types but it is important to recognise that for all categories the direct financial losses may have less impact than the indirect costs such as disruption of normal working. The examples below are not exhaustive:

Strategic Risk - Long-term adverse impacts from poor decision-making or poor implementation. Risks damage to the reputation of the Town Council, loss of public confidence, in a worse case scenario Government Intervention.

Compliance Risk - Failure to comply with legislation, or laid down procedures or the lack of documentation to prove compliance. Risks exposure to prosecution, judicial review, employment tribunals, increased Best Value inspection, inability to enforce contracts.

Financial Risk - Fraud and corruption, waste, excess demand for services, bad debts. Risk of additional audit investigation, objection to accounts, reduced service delivery, dramatically increased Council tax levels/impact on Council reserves.

Operating Risk - Failure to deliver services effectively, malfunctioning equipment, hazards to service users, the general public or staff, damage to property. Risk of insurance claims, higher insurance premiums, lengthy recovery processes.

2.5. These risks can be broken down further into specific areas which could impact on the achievements of the Town Council's strategic objectives and day-to-day delivery of services:

Political - Those associated with the failure to deliver either local, regional or national policy;

Financial – Those affecting the ability of the Town Council to meet its financial commitments; failure of major projects; internal and external audit requirements; failure to prioritise and allocate resources effectively; poor contract management; initiative overload;

Social – Those relating to the effects of changes in demographic, residential, or socio-economic trends on the Town Council's ability to deliver its strategic priorities;

Technological – Those associated with the capacity of the Council to deal with the pace/scale of technological change, or its ability to use technology to address changing demands. It would also include the consequences of internal failures on the Town Council's ability to deliver its objectives;

Legal – The ability of the Town Council to meet legislative demands affecting breaches of legislation (UK & retained EU legislation).

Environmental – Those relating to the environmental consequences of progressing the Town Council's objectives in terms of energy, efficiency, pollution, recycling, emissions etc;

Partnership/contractual – Those associated with the failure of partners/contractors to deliver services to an agreed cost and specification and similarly failure of the Town Council to deliver services to an agreed cost and specification; compliance with procurement policies (internal/external); ensuring open and fair competition;

Human Resources – Those associated with the professional competence of staff; lack of training and development; over reliance on key personnel; ineffective project management; recruitment and selection issues;

Organisational – Those associated with the review of services and delivering continuous improvement;

Health & Safety/Physical – Those related to fire, safety, accident prevention and health & safety which pose a risk to both staff and the public; safeguarding and accounting of physical assets;

Reputational – Those associated with the changing needs of customers and the electorate; ensuring appropriate consultation; avoiding bad public and media relations.

- 2.6. Not all these risks are insurable and for some the premiums may not be cost-effective. Even where insurance is available, money may not be an adequate recompense. The emphasis should always be on eliminating or reducing risk, before costly steps to transfer risk to another party are considered.
- 2.7. Risk is not restricted to potential threats but can be connected with opportunities. Good risk management can facilitate proactive, rather than merely defensive, responses. Measures to manage adverse risks are likely to help with managing positive ones.

3 Why does the Council need a Risk Management Strategy?

- 3.1 Risk management will strengthen the ability of the Town Council to achieve its objectives and enhance the value of services provided.
- 3.2 The Risk Management Strategy will help to ensure that all Committees and service areas have an understanding of 'risk' and that the Town Council adopts a uniform approach to identifying and prioritising risks. This should in turn lead to conscious choices as to the most appropriate method of dealing with each risk, be it elimination, reduction, transfer or acceptance.
- 3.3 The Risk Management Strategy provides assurances to members and officers on the adequacy of arrangements for the conduct of business and the use of

resources. Implementation of the strategy leads to greater risk awareness and improved control, which should mean fewer incidents and control failures and in some cases lower insurance premiums.

3.4 Strategic risk management is an important element in demonstrating continuous service improvement.

3.5 There is an Audit requirement under the Accounts and Audit Regulations 2015 to establish and maintain a systematic strategy, framework and process for managing risk. Risks and their control will be collated in a Risk Register. A statement about the system of internal control and the management of risk will be included as part of the Annual Statement of Accounts.

4 **What is the Council's Philosophy on Risk Management?**

4.1 **Risk Management Policy Statement –**

Saltash Town Council recognises that it has a responsibility to manage risks effectively in order to protect its employees, assets, liabilities and community against potential losses, to minimise uncertainty in achieving its aims and objectives and to maximise the opportunities to achieve its vision.

The Town Council recognises that it is the responsibility of all Councillors and employees to have regard for risk in carrying out their duties. If uncontrolled, risk can result in a drain on resources that could better be directed to front line service provision, and to the meeting of the Council's objectives and community needs.

The Town Council will seek to embed effective risk management into its culture, processes and structure to ensure that opportunities are maximised. The Council will seek to encourage line managers to identify, assess and manage risks, and learn to accept the right risks.

The Town Council will carry insurance in such amounts and in respect of such perils as will provide protection against significant losses, where insurance is required by law or contract and in other circumstances where risks are insurable and premiums cost effective.

This policy has the full support of the Town Council which recognises that any reduction in injury, illness, loss or damage benefits the whole community. The co-operation and commitment of all employees is required to ensure that Council resources are not squandered as a result of uncontrolled risk.

Whilst it is acknowledged that risk cannot be totally eliminated it is accepted that much can be done to reduce the extent of injury, damage and financial loss. Therefore, Saltash Town Council is committed to identifying, reducing or eliminating the risks to both people and the natural and built environments.

Risk management is an integral part of the Town Council's Management processes.

4.2 Objectives

The objectives of the Council's Risk Management Strategy are to:

- Integrate risk management into the culture of the council;
- Manage risk in accordance with best practice;
- Anticipate and respond to changing social, political, environmental, technological and legislative requirements;
- Prevent loss, disruption, damage and injury and reduce the cost of risk, thereby maximising resources;
- To inform policy and operational decisions by identifying risks and their likely impact;
- Raise awareness of the need for risk management by all those connected with the Council's delivery of services.

4.3 These objectives will be achieved by:

- Establishing clear roles, responsibilities and reporting lines within the Council for risk management;
- Embedding risk management into the Council's decision making process, service delivery, project management and partnership working;
- Providing opportunities for training and shared learning on risk management across the Council;
- Offering a framework to identify priority risk areas, including the provision of risk registers at strategic and operational levels;
- Reinforcing the importance of effective risk management as part of the everyday work of employees;
- Incorporating risk management considerations into all levels of Council service provision;
- Developing effective communication with, and the active involvement of, employees;
- Monitoring of arrangements, at all levels on an ongoing basis;

- Identification and evaluation of risks associated with partners, contractors and other agencies and community groups;
- Ensuring robust Business Continuity arrangements are in place.

5 What is the Risk Management Process?

- 5.1 **Risk Control** – Risk control is the process of taking action to minimise the likelihood of the risk event occurring and/or reducing the severity of the consequences should it occur. Typically, risk control requires the identification and implementation of revised operating procedures, but in exceptional cases more drastic action will be required to reduce the risk to an acceptable level.

Options for control include:

- **Elimination** – the circumstances from which the risk arises are removed so that the risk no longer exists;
- **Reduction** – loss control measures are implemented to reduce the impact/likelihood of the risk occurring;
- **Transfer** – the financial impact is passed to others e.g. by revising contractual terms;
- **Sharing** - the risk with another party;
- **Insuring** – insure against some or all of the risk to mitigate financial impact; and
- **Acceptance** – documenting a conscious decision after assessment of areas where the Council accepts or tolerates risk.

- 5.2 **Risk Register** – The Council currently prepares its generic Risk Register. In the case of all individual services, more specific risk assessments are undertaken. The Town Council also uses software provided by Moorepay to record Health and Safety Risk Assessments. (Currently being implemented)

The content of the Risk Register shall include the following:

- A description of the risk;
- The consequence of that risk;
- Existing controls;
- Residual rating (likelihood v impact);
- Required management action & controls;

- Officer responsibility;
- Review/target dates;
- Progress made

- 5.3 **Risk Monitoring** – The risk management process does not finish with putting any risk control procedures in place. Their effectiveness in controlling risk must be monitored and reviewed. It is also important to assess whether the nature of any risk has changed over time. The Risk Management Plan will be reviewed at least annually and approved by the Policy and Finance Committee.

The information generated from applying the risk management process will help to ensure that risks can be avoided or minimised in the future. It will also inform judgements on the nature and extent of insurance cover and the balance to be reached between self-insurance and external protection.

- 5.4 **Risk Management System** - Implementing the Strategy involves identifying, analysing/prioritising, managing and monitoring risks.

Risk Identification – Identifying and understanding the hazards and risks facing the Town Council is crucial if informed decisions are to be made about policies or service delivery methods. The risks associated with these decisions can then be effectively managed. All risks identified will be recorded in the Council's Risk Registers.

Risk Analysis – Once risks have been identified they need to be systematically and accurately assessed using proven techniques. Analysis should make full use of any available data on the potential frequency of events and their consequences. If a risk is seen to be unacceptable, then steps need to be taken to control it or respond to the risk.

Risk Prioritisation - An assessment should be undertaken of the impact and likelihood of risks occurring, with impact and likelihood being scored Negligible (1), Low (2) and Medium (3). The scores for impact and likelihood are added together. Risks scoring high (4) and above will be subject to detailed consideration and preparation of a contingency/action plan to appropriately control the risk.

		Impact			
		Negligible (1)	Low (2)		Medium (3) High (4)
Likelihood	High (4)	4	8		12 16
	Medium (3)	3	6		9 12
	Low (2)	2	4		6 8
	Negligible (1)	1	2		3 4

6 How will it feed into the Council's existing policies?

- 6.1 All reports to Council or Committees will consider risk management issues. Initial identification of strategic and operational risks will be by officers who will compile lists of strategic and operational risks. Regular reports on risk management will be presented to the Policy and Finance Committee for consideration.
- 6.2 **Best Practice** – the current economic climate means that risk management is now more important than ever, it is important for the council to reassess its objectives and the threats to achieving these objectives. The council will build risk management procedures into the way that it operates as part of a commitment to quality and continuous service improvement,
- 6.4 **Partnership Working** – the Council is entering into an increasing number of partnerships with organisations from the public, private, voluntary and community sectors to deliver its priorities and services. Some of these organisations may not have the same sensitivities to the risks that the Council sees as important. Part of the process of setting up future partnerships will be to ensure that all relevant risks are identified and that appropriate control mechanisms (be it through formal contracts or partnership agreements) are built into the management arrangements for the partnership.

7 Roles and Responsibilities

- 7.1 It is important that risk management becomes embedded into the everyday culture and performance management process of the Council. The roles and responsibilities set out below, are designed to ensure that risk is managed effectively right across the Council and its operations, and responsibility for risk is located in the right place. Those who best know the risks to a particular service are those responsible for it. The process must be driven from the top but must also involve staff throughout the organisation.

7.2 **Councillors** – Risk management is seen as a key part of the Councillor's stewardship role and there is an expectation that councillors will lead and monitor the approach adopted. This will include:

- Gain an understanding of risk management and its benefits;
- Be aware of risk management implications of decisions;
- Ensure that officers develop and implement a strategic approach to risk management;
- Approval of the Risk Management Strategy;
- Analysis of key risks in reports on major projects, ensuring that all future projects and services undertaken are adequately risk managed;
- Consideration, and if appropriate, endorsement of the Annual Statement of Internal Control; and
- Assessment of risks whilst setting the budget, including any bids for resources to tackle specific issues.

Specific duties relating to individual officers are below:

7.3 **Town Clerk or in their absence the nominated Deputy as per the line management staff structure** – will act as the Lead Officer on Risk Management, overseeing the implementation of the detail of the Risk Management Strategy and will:

- Provide advice as to the legality of policy and service delivery choices;
- Provide advice on the implications of potential service actions for the Council's corporate aims and objectives;
- Update Town Council on the implications of new or revised legislation;
- Assist in handling any litigation claims;
- In consultation with the Town Council's external advisors as necessary, provide advice on any human resource issues relating to strategic policy options or the risks associated with operational decisions and assist in handling cases of work related illness or injury;
- In consultation with the Town Council's external advisors as necessary, provide advice on any health and safety implications of the chosen or proposed arrangements for service delivery; and
- Report progress to Council via the Policy & Finance Committee.

8.5 **Responsible Finance Officer** – as the Council's Section 151 Officer, the Town Clerk & Finance Officer will:

- Assess and implement the Council's insurance requirements;
- Assess the financial implications of strategic policy options;
- Provide assistance and advice on budgetary planning and control;
- Ensure that the financial information system allows effective budgetary control; and
- Ensure the Town Council's Risk Register is maintained
- Manage the Town Council's investment and loan portfolio.

7.5 **Line Managers** - Will act as the risk champions for their areas of specialty, assisting with identifying all risks within their remit and the compilation of the Risk Register. They will manage risk effectively in their particular service areas or projects and report how threats and risks have been managed to the Town Clerk. This includes identifying, analysing, prioritising, monitoring and reporting on service risks and any control actions taken.

- Ensure that Risk Management is an integral part of any service review process;
- Ensure that recommendations for risk control are detailed in service review reports; and
- Will assist in developing and monitoring Performance Indicators for Risk Management.

7.6 **Employees** - Will undertake their job within risk management guidelines ensuring that the skills and knowledge passed to them are used effectively. All employees will maintain an awareness of the impact and costs of risks and how to feed data into the formal process. They will work to control risks or threats within their jobs, monitor progress and report on job related risks to their line manager.

7.7 **Role of the Internal Auditor** – The Internal Auditor provides an important scrutiny role carrying out audits to provide independent assurance to the Policy & Finance Committee that the necessary risk management systems are in place and all significant business risks are being managed effectively.

The Internal Auditor assists the Council in identifying both its financial and operational risks and seeks to assist the Council in developing and implementing proper arrangements to manage them, including adequate and effective systems of internal control to reduce or eliminate the likelihood of errors or fraud.

The Internal Audit Report, and any recommendations contained within it, will help to shape the Annual Statement of Internal Control.

7.8 Policy & Finance Committee - Development of the Risk Management Strategy and compilation of the Risk Register will be overseen by the Policy & Finance Committee and particularly the following:

- Chairman Policy & Finance Committee
- Vice-Chairman of Policy & Finance Committee
- Town Clerk
- Responsible Finance Officer & Finance Officer
- Line Managers

7.9 Training – Where appropriate risk management training will be provided to Councillors, Line Managers and key staff will be provided through a range of methods such as workshops, literature and in house service familiarisation. The aim will be to ensure that both Councillors and members and staff have the skills necessary to identify, evaluate and control the risks associated with the services they provide.

7.10 In addition to the roles and responsibilities set out above, the Town Council is keen to promote an environment within which individuals and groups are encouraged to report adverse incidents promptly and openly. To assist with this aspect, the Town Council has developed an Anti-Fraud and Corruption Policy and a Confidential Reporting ('whistleblowing') Policy.

8 Future Monitoring

8.1 Review of Risk Management Strategy - This Strategy will be reviewed on a regular basis as part of the Council's continuing review of its Policy Documents, Standing Orders and Financial Regulations. Recommendations for change will be reported to the Policy and Finance Committee.

8.2 Once the work to finalise the Risk Registers has been completed, it is crucial that the information is regularly reviewed and updated. New risks will emerge and need to be controlled. Feedback from Internal and External Audit can identify areas for improvement, as can the sharing of best practice via professional bodies such as the National Association of Local Councils and the Society of Local Council Clerks.

8.3 Reporting on Progress – The Policy and Finance Committee will be updated on progress on risk management as necessary during the year.

9 Conclusion

9.1 The adoption of a sound risk management approach should achieve many benefits for the Council. It will assist in demonstrating that the Council is committed to continuous service improvement and effective corporate governance.

10 **Alignment with other Policies of the Council**

10.1 This Risk Management Strategy should be read in conjunction with the following policies of the Council:

- Standing Orders
- Financial Regulations
- Business Continuity Plan
- Risk Management Plan Statement
- Receipting of Income and Banking Procedures
- Anti-Bribery Policy Statement and Anti-Fraud Corruption Strategy
- Annual Internal Audit Business Risk Assessment
- Scheme of Delegation
- Annual Statement of Internal Control
- Annual Treasury Management Strategy
- Local Government Pension Scheme Policy
- Finance Schedule and Precept Plan
- Annual Reserves Policy

11 **Freedom of Information**

11.1 In accordance with the Freedom of Information Act 2000, this Document will be posted on the Council's Website and copies of this document and the Risk Register will be available for inspection on deposit in the Council Office.

Saltash Town Council

Policy/Procedure:

Scheme of Delegation 2022-23 DRAFT

Date of Adoption:

June 2021

This is a Policy or Procedure document of Saltash Town Council to be followed by both Councillors and employees.

Current Status			
Version	2022-23 DRAFT	Approved by	
Date	February 2022	Date of approval	
Responsible Officer	Town Clerk	Minute reference	
Responsible Committee	P&F	Review date	Annual/ As required

Version History			
Date	Version	Author/Editor	Comments
February 2022	2022-23 DRAFT	SE	Annual review
January 2022	7	SB	Appendix added re Covid-19
May 2021	6 DRAFT	AJT	Delete Covid-19 appendix
March 2021	5	SE	Update
November 2020	4	AJT	Appendix added re Covid-19
Feb 2020	3	SE	Update
May 2019	2	SB	Increased monitory values in line with new Committee Structure
May 2013	1	RL	Re-approved (new Council)
March 2011	1	RL	First adoption

Review Record				
Date	Type Review	of Minute number	Summary of actions	Completed by
		14/19/20		
10/02/2020	Annual Review		Updated Petty Cash Amount	SE

Document Retention	
Document retention period	Until superseded

Saltash Town Council Scheme Of Delegation

1. This scheme of delegation supersedes any extant permanent delegated authorities except where specified and voids any such delegated authorities not referred to. No future permanent delegated authority shall be valid unless referred to in this scheme.
2. None of the authorities or limitations below should be taken as preventing the exercise of duties or authority clearly laid out in the Town Clerk's job description (for example as Line Manager)
3. Temporary delegations of authority to accomplish a particular task do not fall within the purview of this scheme: existing such temporary delegations stand, and further such temporary delegations may be agreed without amending this scheme.
4. This scheme shall lapse after the 1st full meeting of the Council following each set of Town Council Elections commencing in May 2013, unless re-approved by the Council with or without amendments.
5. Any reference to the Town Clerk in these documents will apply to the **Deputy Town Clerk** if and only if:
 - a. The Town Clerk is not reasonably contactable due to leave, illness etc.
AND
 - b. The matter is of sufficient urgency that it cannot be reasonably delayed until the return of the Town Clerk.

Section A Financial

The Clerk shall have sole delegated authority and in **their** absence the **Deputy Town Clerk** shall have sole delegated authority to:

- a. maintain and defray a petty cash float to a limit of ~~£350~~ **£390** for the purpose of defraying operational and other expenses, in line with Financial Regulation 6.19a.
- b. incur expenditure on behalf of the Council which is necessary to carry out any repair replacement or other work which is of such extreme urgency that it must be done at once, whether or not there is any budgetary provision for the expenditure, subject to a limit of **£1,000**, in line with Financial Regulation 4.6. The Clerk shall report the action to the appropriate Committee Chairman and Committee as soon as practicable thereafter. Where expenditure required cannot be met from savings made elsewhere within that Committee's approved budget, it shall be subject to the provisions of a budget head approved by the Policy and Finance Committee or the Council.

- c. Carry out the dispersal of Section 106 Money held by the Council, when authorised according to procedures already agreed by the Council.

The Town Clerk ~~or in their absence the Deputy Town Clerk~~ shall have delegated authority ~~himself and in his absence the Assistant Town Clerk shall have delegated authority~~ to authorise members of staff to disperse other monies with the authority of Full Council, or otherwise under the following restrictions:

- d. If within budget up to **£10,000** with the approval of the appropriate Committee Chairman, or in their absence that of the Committee Vice Chairman and Mayor or in their absence that of the Deputy Mayor. Approval may be verbally or by email initially, with a later signature.

However, in the case of the P&F (Office) budget, no such approval will be necessary.

- e. If within budget, up to **£20,000** only where that item has been resolved by the relevant Committee or Sub-Committee and with the approval of the appropriate Committee Chairman or in their absence that of the Committee Vice Chairman and Mayor or in their absence that of the Deputy Mayor.
- f. Monies over **£20,000** or not within budget only where that item has been resolved by the relevant Committee or Sub-Committee with an agreed spend or maximum spend.

Items spent under d. or e. will be reported back to the following meeting of the relevant Committee or Sub-Committee.

- g. The Town Clerk ~~or in their absence the Deputy Town Clerk~~ shall have delegated authority and delegated authority to authorise members of staff with the agreement of the Chairman of P&F, or in their absence that of the Vice Chairman of P & F, Mayor or Deputy Mayor, to use the Town Credit Card, where the expenditures in question are otherwise acceptable under Council regulations and where necessary for the efficient running of the Council and for best value. However, in no case may this be used for individual expenses to be reclaimed, or in excess of the credit limit agreed by full Council.
- h. The Service Delivery Manager shall have delegated authority for the procurement of the Council's Service Delivery Department if within budget, up to **£1,000**, reporting back to the Chairman and Vice Chairman of Committee by means of the departments weekly progress report.
- i. Line Managers shall have delegated authority for the procurement of their department if within budget, up to **£200**.
- j. Line Managers shall have delegated authority to authorise staff training for team members up to the value of **£200**, reporting back to the Personnel Committee.

- k. Finance Officer shall have delegated authority to transfer monies in relation to everyday cash flow between Barclays Active Saver to Barclays Current Account. This will be reported to Full Council within the monthly bank account receipts & payments reports.
- l. Finance Officer shall have delegated authority to transfer monies between bank accounts up to a value of £1,000 for day-to-day operations, to be reported to Full Council within the monthly bank account receipts and payments reports.

Section B Personnel

- a. All matters detailed in adopted personnel policies of the Council shall be taken as being encompassed with this scheme of delegation. For example, but not limited to:
 - i. The Clerk's authority to appoint staff where carried out in line with policy.
 - ii. Resolution of grievance and disciplinary matters.
 - iii. The authorisation of discretionary leave.
 - iv. Appraisal and exit interviews etc.
- b. The following functions shall be delegated to the Personnel Committee:
 - i. The line management of the Town Clerk by the Chairman, or Vice Chairman dealing with routine issue.
 - ii. The confirmation of progression along pay scales, and successful completion of probationary periods and recommendation not to progress staff or to approve completion of probation shall be recommended to full Council.

Section C Other

- 1. The Clerk shall have sole delegated authority to:
 - a. exercise overall responsibility for Health and Safety.
 - b. have fly-posters removed from STC land, or from Cornwall Council land having checked that they do not have authority to be there;
 - c. waive charges for Guildhall room hire;
 - d. approve or reject links for display on the STC website, and items for display on the STC noticeboards;

- e. Approve the use of the town's modern logo, in accordance with the principles outlined in the relevant policy.

The Town Clerk **or in their absence the Deputy Town Clerk** shall have delegated authority in consultation with the Mayor, or in their absence the Deputy Mayor, to:

- a. Make any temporary arrangements necessary for the good running of the Council not falling under the Clerk's day to day exercise of duties, where they incur no expenditure, or the expenditure falls under the other delegated powers. These shall be reported back to the appropriate committee or full Council as soon as possible where they may recommend that they be made permanent or halted if appropriate, or else 'noted'.
 - b. Commence the election or co-option procedure for vacancies in the town Council in accordance with legislation and Council procedures.
2. The Town Clerk **or in their absence the Deputy Town Clerk** shall have delegated authority in consultation with the Mayor, or in his absence the Deputy Mayor, and the Chairman of P&F, or in their absence the Vice Chairman, to
- a. Decline bookings for the Guildhall where they consider them inappropriate, or where they are for purposes that might be perceived as prejudicing the neutrality of the Town Council on future developments.
3. The Town Clerk **or in their absence the Deputy Town Clerk** shall have delegated authority with the agreement with the Mayor or appropriate Committee Chairman, or in their respective absence the Deputy Mayor or Committee Vice Chairman to:
- a. Send out Press Releases. In all cases the Mayor, or in their absence the Deputy Mayor, must either directly approve the release, or be sent a copy of the release at least 24 hours before it goes out in order to give them chance to object if necessary. No Press Release may be sent out under this authority if the Mayor or Deputy Mayor does object: in that instance they must be authorised by Full Council.

Note: Power C/4a shall also apply to the Chairman/Vice of the Neighbourhood Plan Steering Group, and any other Sub-Committee or Working Group of the Council granted this power by Full Council. However other delegated powers to Committees do not automatically apply.

Version History

Date	Details
September 2018	Note: Words imputing the masculine gender only shall include all other genders and vice versa.

Appendix 1: Covid-19 Emergency Scheme of Delegation

Saltash Town Council delegates authority to the Town Clerk informed by consultation with Members of the Town Council, to take any actions necessary with associated expenditure up to **£ 5,000** to protect the interest of the community and ensure council business continuity during the period of the coronavirus pandemic where it is deemed inappropriate to meet.

DRAFT