

To receive the Town Council bank mandate and consider any actions

Report to: Annual Full Town Council

Date of Report: 1 May 2025

Officer Writing the Report: Finance Officer

Officers Recommendations

Following a review of the mandates for all Saltash Town Council bank accounts, including investment/deposit accounts and business credit card accounts, it is recommended that certain signatories be removed due to recent changes in Council members and staff.

For ease of reference, the names of the signatories recommended for removal are highlighted in red text in the table below.

Report Summary

The following table is a summary of all Saltash Town Council bank and investment/deposit accounts and business credit card account

Account Name	Account Type	Authorisation Type	Authorised Signatories	Notes
Barclays e-Payments	Business Current Account	Dual	Richard Bickford (Councillor) Jean Dent (Councillor) Sarah Martin (Councillor) Steve Miller (Councillor) Pete Samuels (Councillor) David Yates (Councillor) Sinead Burrows (Town Clerk/RFO) Wendy Peters (Finance Officer) Kayne Appleby (Finance Assistant) Dawn Joyce (Admin Officer) Amanda Thomas (Admin Officer)	Remove:- Jean Dent (Councillor) David Yates (Councillor) Amanda Thomas (Admin Officer)
Barclays Active Saver	Deposit			
CCLA (The Public Sector Deposit Fund)	Short-term Investment	Dual	John Brady (Councillor) Steve Miller (Councillor) Pete Samuels (Councillor) Sinead Burrows (Town Clerk/RFO) Wendy Peters (Finance Officer) Hilary Frank (Councillor) Geoffrey Ellison (Councillor)	Remove:- Hilary Frank (Councillor) Geoffrey Ellison (Councillor)
Cornwall Council Call Account	Short-term Investment	Single	Sinead Burrows (Town Clerk/RFO) Wendy Peters (Finance Officer) Kayne Appleby (Finance Assistant)	Withdrawal ONLY to Barclays e-payments as per signed contract
Lloyds Bank	Business Current Account	Dual	Jean Dent (Councillor) Sinead Burrows (Town Clerk/RFO) Wendy Peters (Finance Officer) Kayne Appleby (Finance Assistant)	Remove:- Jean Dent (Councillor)

Nationwide	Deposit	Dual	John Brady (Councillor) Steve Miller (Councillor) Pete Samuels (Councillor) Sinead Burrows (Town Clerk/RFO) Wendy Peters (Finance Officer) Kayne Appleby (Finance Assistant)	
Barclaycard Commercial	Business Credit Card	Dual	Administrators:- Sinead Burrows (Town Clerk/RFO) Wendy Peters (Finance Officer) Kayne Appleby (Finance Assistant)	Card Holders:- Sinead Burrows (Town Clerk/RFO) Wendy Peters (Finance Officer) Kayne Appleby (Finance Assistant) Dawn Joyce (Admin Officer)

Financial Regulations (Version 2025/26, Approval minute nr 05/25/26a(8))

1.7. In addition, the Town Council shall:

- determine and regularly review the bank mandate for all Town Council bank accounts;

Signature of Officer:

Finance Officer