

To: Members of Kingsteignton Town Council

You are hereby summoned under the Local Government Act 1972 Sch12s.10 to attend a meeting of the **Finance Committee** of Kingsteignton Town Council in the Mary Hall Suite, Community Hall, Rydon Road on **Wednesday 19th March 2025** following the Community Hall Meeting at 7pm.

Rachel Avery FSLCC

Locum Town Clerk

locumclerk@kingsteignton.gov.uk

Members of the public and press are entitled to be at the following meeting. Public Bodies (Admission to Meeting) Act 1960 Section 1 extended by the Local Government Act 1972 s.100 unless precluded by the Town Council by resolution during the whole or part of the proceedings. Such entitlement does not however include the right to speak on any matter except at the beginning of the meeting providing that prior notice has been given to the Town Clerk.

Please Note

Under the Openness of Local Government Bodies Regulation 2014, this meeting has been advertised as a public meeting and as such could be filmed or recorded by broadcasters, the media, or members of the public.

14th March 2025

AGENDA

FINANCE

Chair: Cllr D Ripping
Deputy Chair: Cllr M Field
Councillors: Cllrs T Dempster, B Thorne, S Danks and M Eggar
Ex Officio: Cllrs R Peart (Mayor) and J Scagell (Deputy Mayor)

Members are reminded of their legal responsibilities when considering planning applications as set out in the planning practice guidance on the government website Gov.Uk. Local authority members are involved in planning matters to represent the interests of the whole community and must maintain an open mind when considering planning applications. Where members make recommendations on planning applications they must do so in accordance with the local development plan unless material considerations indicate otherwise. Members must only consider material planning considerations, which can include public views where they relate to relevant planning matters. Local opposition or support for a proposal is not in itself a ground for refusing or granting planning permission unless it is founded upon valid material planning reasons.

FC06/2025

Apologies:

To receive, note and where requested approve and accept any apologies for absence received by the Clerk.



FC07/2025	Declaration of Interest
<i>Councillors are invited to declare any personal or prejudicial interest, including the nature and extent of such interest they have in any items to be considered at this meeting. They are also reminded to consider whether in the light of recent activities any items within their Register of Interest should be updated.</i>	
FC08/2025	Draft Minutes APPENDIX A To receive and approve the minutes of the meeting held on 13 th November 2024
FC09/2025	Finance To receive and approve transactions between 01 st October 2024 and 31 st December 2024
FC10/2025	Internal Audit Recommendations Following review by Full Council, to receive and consider the following documentation, for ratification by Full Council: <ul style="list-style-type: none">- Statement of Internal Control 2024/25- Model Publication Scheme- Financial Regulations
FC11/2025	Banking arrangements To receive the report by the Town Clerk and to consider the recommendations therein
FC12/2025	CIL Reporting To receive a verbal update from the Locum Town Clerk regarding CIL reporting and payments

Date of next Meeting: 14th May 2025

**KINGSTEIGNTON TOWN COUNCIL
FINANCE MINUTES**

**Minutes of the Finance Committee Meeting held on Wednesday 13th November 2024 at 19:00 hrs
At The Community Hall, Rydon Road, Kingsteignton**

Present:

Chair: Cllr D Ripping

Vice Chair: Cllr M Field

Councillors: Cllr B Thorne, Cllr M Eggar, Cllr S Danks

Councillors: Ex Officio: R Peart

In Attendance: Responsible Finance Officer Mr Phil Banner

**F51/2024 To receive apologies for absence
Cllr J Scagell (Illness), Cllr T Dempster (Work commitments)**

**F52/2024 To receive any Declarations of Interest
None**

F53/2024 To discuss and approve Minutes

Resolved that :The minutes of the meeting held on Wednesday 9th October 2024 be approved and signed off.

**Proposed: Cllr M Field
Seconded: Cllr M Eggar
Unanimous.**

F54/2024 Discuss and approve Receipts and payments and Bank reconciliation for September 2024

Resolved that: Figures for September and Bank reconciliation be approved.

**Proposed; Cllr M Field
Seconded: Cllr B Thorne
Unanimous**

F55/2024 Discuss and consider draft budget figures prepared for the Financial year ended 31st March 2026, including level of precept and grant funding to be made

Mr Phil Banner went through all of the figures advising of actual expenditure for the 6 months to 30 September 2024, anticipated further expenditure for the year and estimates then used for the Year to 31st March 2026.

Mr Phil Banner advised that he felt £2,000 of expenditure could be moved from motor vehicle costs, which he now considered to be too high, to legal and professional fees which needed to include provision with regard to the retainer agreed for Tozers Solicitors.



KINGSTEIGNTON TOWN COUNCIL

A vote then took place proposing approval of the budget with a 5% increase in precept. This received 3 votes in favour and was therefore defeated. A second vote proposing approval of the budget with a 4% increase in precept was then made.

Resolved that:

- 1) The budget be approved
- 2) The precept for 2025/26 be set at £401,408

Proposed: Cllr D Ripping

Seconded: Cllr R Peart

With Cllr M Eggar was also in favour, Cllr D Ripping cast his deciding vote in support.

F56/2024 Correspondence etc.

None

The meeting closed at 20.32

Next meeting: Wednesday 15 January 2025 commencing 19.00 hrs.

Signed:..... Dated:.....

Cllr D Ripping



Kingsteignton Town Council

Internal Control Statement

For year ending 31 March, 2025

SCOPE OF RESPONSIBILITY

Kingsteignton Town Council (KTC) is a local authority funded largely by public money. It is responsible for ensuring that its business is conducted in accordance with the law and proper standards, that public money is safeguarded and properly accounted for, and used economically, efficiently and effectively.

In discharging this overall responsibility, KTC is also responsible for ensuring that there is a sound system of internal control which facilitates the effective exercise of its functions and includes arrangements for the management of risk.

THE PURPOSE OF THE SYSTEM OF INTERNAL CONTROL

The system of internal control is designed to manage risk to a reasonable level rather than to eliminate all risk of failure to achieve policies, aims and objectives; it can therefore only provide reasonable and not 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 KTC's policies, aims and objectives, to evaluate the likelihood of those risks being realised and the impact should they be realised, and to manage them efficiently, effectively and economically.

The system of internal control has been in place for the year ending 31 March 2025 and up to the date of approval of the annual accounts and accords with proper practice as set out in the Governance and Accountability for Local Councils Practitioners' Guide (England).

THE INTERNAL CONTROL ENVIRONMENT

The Council

KTC has appointed a Chair, who is also the Mayor, who is responsible for the smooth running of meetings. For the year ending 31 March 2025 this was Councillor Ron Peart.

KTC reviews its obligations and objectives and approved a budget for the financial year 2024/25 at its meeting held on Wednesday 04 December 2024 (minute number FC137/2024). This meeting also approved the level of precept for the financial year 2024/25 at its meeting held on Wednesday 04 December 2024 (minute number FC138/2024)

KTC and its committees monitor progress against objectives, financial systems and procedures, budgetary control and carry out regular reviews of financial matters. The minutes of the meetings are circulated to all members of KTC and are published on its website: www.kingsteignton.gov.uk.

Full Council meets on a monthly basis and receives the minutes of all committees and ratifies the decisions therein. KTC also monitors progress by receiving relevant reports from its committees, members and the Town Clerk & Responsible Financial Officer.

No expenditure may be incurred which cannot be met from the amount provided in the appropriate committee revenue budget, unless a virement has been approved by full council. The Town Clerk may 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 £2000.00 as per KTC's adopted Financial Regulations. The Town Clerk shall report the action to the appropriate Committee or Council as soon as practicable thereafter.

KTC has appointed specific members to review its internal controls, systems and procedures by way of random internal control checks conducted on a monthly basis.

Town Clerk / Responsible Financial Officer

KTC has appointed a Town Clerk who acts as the council's advisor and administrator.

Up to February 2025, KTC appointed a separate Responsible Finance Officer. Since March 2025, the Locum Town Clerk is also the council's Responsible Financial Officer and is responsible for administering its finances. The Town Clerk is responsible for advising on the day to day compliance with laws and regulations that KTC is subject to and for managing risks. The Town Clerk also provides advice to ensure that its procedures, control systems and policies are adhered to.

Payments

All expenditure must be authorised by KTC or by a committee having delegated authority, or by the Town Clerk after consultation with the appropriate Chair. The list of orders is available for inspection by any member of the council on demand.

All payments and receipts are entered onto the Scribe Accounting System.

All payments and receipts are reported to KTC. A copy of all receipts and payments are provided within the agenda pack of the relevant meeting when they are approved, together with the bank reconciliation and year to date budget sheet. Two members of the council must sign off every order for payment. The signatories check each order for payment against the relevant invoice. Payments are either made by BACS or by cheque.

KTC also checks the bank reconciliation against the bank account and the year to date budget sheet at a relevant committee meeting on a monthly basis.

Income

All income is received and banked in KTC's name in a timely manner and reported to the relevant committee.

A copy of all payments and receipts are also separately published on KTC's website: www.kingsteignton.gov.uk.

Contracts

Procedures as to contracts are laid down in KTC's Standing Orders and Financial Regulations, and oversee all contract procedures.



Kingsteignton Town Council

Risk Assessments / Risk Management

KTC carries out regular risk assessments to record risks and related health and safety, employment and insurance issues. The Town Clerk will report on risk assessments for consideration and action.

Internal Audit

KTC appointed Auditing Solutions Ltd as its independent internal auditor for 2024/25 who has reported on the adequacy of its records, procedures, systems, internal control and risk management.

External Audit

The Council's appointed external auditor for 2024/25 is PKF Littlejohn LLP. Following completion of external audit the annual Certificate of Audit is provided, which is presented to Full Council. The notice of conclusion of audit & annual return is also published on KTC's website.

REVIEW OF EFFECTIVENESS

KTC has responsibility for conducting an annual review of the effectiveness of its systems of internal control. The review of the effectiveness of the system of internal control is monitored and informed by:

- The Town Clerk/Responsible Financial Officer
- The work of officers reporting to the Town Clerk/Responsible Financial Officer
- The work of the Independent Internal Auditor
- The External Auditors in their annual review
- Those elected members with designated responsibility within this area.

Any concerns about the effectiveness of the system of internal control are investigated and action taken as appropriate.

We are satisfied on all accounts that our arrangements are effective and meet expected standards. KTC approved the Statement of Internal Control on XXX 2025.

(Chair)

Date

(Town Clerk & Responsible Financial Officer)

Date

Freedom of Information Act 2000

Guide to Information provided by Parish/Community Councils under the model publication scheme

This template guide is written for the use of Parish and Community Councils.

It gives examples of the kind of information the Information Commissioner's Office (ICO) would expect you to provide in order to meet your commitment under the model publication scheme, introduced through the Freedom of Information Act 2000 (FOIA). In 2008, the ICO introduced a generic model publication scheme, for adoption by all public authorities that are subject to FOIA.

The model publication scheme commits you to 'produce and publish the method by which the specific information will be available so that it can be easily identified and accessed by members of the public'.

The [model publication scheme](#) is available on the ICO website. Further details are available in ICO guidance: [Using the definition documents](#).

You must adopt the model scheme in full, unedited and promoted alongside the guide to information. You do not need to tell the ICO that you have adopted the scheme; we will assume they have done so unless we hear otherwise.

You are in breach of FOIA if you have not adopted the model scheme or are not publishing in accordance with it.

Information included in the guide to information

The template lists the information that the ICO thinks you are likely to hold and should make proactively available within each class.

When completed, this will provide a list of all the information you will routinely make available, explain how it can be accessed and whether or not a charge will be made for it. You must:

- complete the relevant columns in the template guide;
- state how an applicant can obtain the specific information and if there is a cost involved;
- ensure the public can access the completed guide and the information listed in it.



The ICO expects you to make the information in this template guide available unless:

- you do not hold the information;
- the information is exempt under one of the FOIA exemptions or Environmental Information Regulations 2004 (EIR) exceptions, or its release is prohibited by another statute (eg UK GDPR);
- the information is readily and publicly available from an external website; such information may have been provided by you or on your behalf. You must provide a direct link to that information;
- the information is archived, out of date or otherwise inaccessible; or,
- it would be impractical or resource-intensive to prepare the material for routine release.

If the information is only held by another public authority, you should provide details of where to obtain it.

This guidance is not meant to give an exhaustive or definitive list of everything that should be covered by a publication scheme. The legal commitment is to the model publication scheme, and you should look to provide as much information as possible on a routine basis, which must include all information that is required by statute.

This guidance now incorporates those key principles, which were not already included, from the Department for Levelling Up, Housing and Communities (DLUHC, originally known as the Department for Communities and Local Government [DCLG]), [Transparency Code for Smaller Authorities](#). The aligning of this document with this Code provides a harmonised approach to data transparency for you and avoids unnecessary duplication

Publishing datasets for re-use

As a public authority, you must publish under your publication scheme any dataset you hold that has been requested, together with any updated versions, unless you are satisfied that it is not appropriate to do so. So far as reasonably practicable, you must publish it in an electronic form that is capable of re-use.

If the dataset or any part of it is a relevant copyright work and you are the only owner, you must make it available for re-use under the terms of a specified licence. Datasets in which the Crown owns the copyright or the database rights are not relevant copyright works.

The [2018 section 45 Code of Practice](#) recommends that public authorities make datasets available for re-use under the [Open Government Licence](#).



The term 'dataset' is defined in section 11(5) of FOIA. The terms 'relevant copyright work' and 'specified licence' are defined in section 19(8) of FOIA. The ICO has published [guidance on Datasets \(section 11, 19 & 45\)](#). This explains what is meant by "not appropriate" and "capable of re-use".

Fees and Charging

Information available through your publication scheme should be readily available at a low cost or at no cost to the public. If you do charge for this information, the ICO expects the charges to be justifiable, clear and kept to a minimum.

You can charge for activities such as printing, photocopying and postage as well as information that you are legally authorised to charge for. You must inform anyone requesting information of any charge before you provide the information. You must ask for payment before providing the information. Guidance on the ICO website provides more details about [charging for information in a publication scheme](#).

If you charge a fee for licensing the re-use of datasets, you should state in the guide to information how this is calculated and whether the charge is made under the Re-use Fees Regulations or under other legislation. You cannot charge a re-use fee if they make the datasets available for re-use under the [Open Government Licence](#).

Model Publication Scheme

The table below identifies the specific information the ICO expects you to publish under each of the seven classes of information set out in the [model publication scheme](#).



Information available from Kingsteignton Town Council under the Freedom of Information Act model publication scheme

This template guide covers only information we currently hold. If we do not hold some of the information listed below, we will mark it as 'not held' in the table.

Information to be published	How the information can be obtained
Class 1 - Who we are and what we do (Organisational information, structures, locations and contacts) Current information only	(hard copy or website)
List of Council members and their responsibilities as well a list of Council Committees	Councillors & Representatives Kingsteignton Town Council https://www.kingsteignton.gov.uk/the-council/committees/
Details of any representation on local public bodies	Councillors & Representatives Kingsteignton Town Council
Postal and email address	Contact Kingsteignton Town Council
Contact details for Parish Clerk and Council members	https://www.kingsteignton.gov.uk/contact/
Where possible, provide named contacts including contact phone numbers and email addresses	TO ADD TO WEBSITE
Location of main Council office and accessibility details	Contact Kingsteignton Town Council ACCESSIBILITY INFO TO ADD TO WEBSITE
Staffing structure	Council Staff & Structure Kingsteignton Town Council no structure chart



Class 2 – What we spend and how we spend it (Financial information about projected and actual income and expenditure, procurement, contracts and financial audit) Current and previous financial year as a minimum	(hard copy or website) Finance Kingsteignton Town Council Finance Kingsteignton Town Council
Statement of accounts and internal audit report in the format included in the Annual Return form	Finance Kingsteignton Town Council
Finalised budget	Finance Kingsteignton Town Council
Precept	Finance Kingsteignton Town Council
Borrowing Approval letter	N/A
All items of expenditure above £100	Finance Kingsteignton Town Council
Financial Standing Orders and Regulations	Finance Kingsteignton Town Council
Grants given and received	Finance Kingsteignton Town Council – Grants awarded Finance Kingsteignton Town Council – Grants received
List of current contracts awarded and value of contract	Hard copy available on request to: Michelle Lewis-Clarke CiLCA (Town Clerk) Email: clerk@kingsteignton.gov.uk Tel: 01626 364 089
Members' allowances and expenses	Finance Kingsteignton Town Council
Class 3 – What our priorities are and how we are doing (Strategies and plans, performance indicators, audits, inspections and reviews) Current and previous year as a minimum	(hard copy or website)
Annual governance statement in format included in the Annual Return form	20230927103652.pdf



Parish Plan	N/A
Annual Report to Parish or Community Meeting	Annual Reports Kingsteignton Town Council
Quality status	N/A
Local charters drawn up in accordance with DLUHC's guidelines	N/A
Data Protection impact assessments (in full or summary format) or any other impact assessment (eg Health & Safety Impact Assessment, Equality Impact Assessments etc), as appropriate and relevant	Website
Class 4 – How we make decisions (Decision making processes and records of decisions) Current and previous council year as a minimum	(hard copy or website)
Timetable of meetings (Council and any committee/sub-committee meetings and parish meetings)	Website
Agendas of meetings (as above)	Website
Minutes of meetings (as above) – exclude material that is properly considered to be exempt from disclosure	Website
Reports presented to council meetings – exclude material that is properly considered to be exempt from disclosure	Website
Responses to consultation papers	Website Hard copy also available on request to: Michelle Lewis-Clarke CiLCA (Town Clerk) Email: clerk@kingsteignton.gov.uk Tel: 01626 364 089
Responses to planning applications	Website
Bye-laws	Hard copy available on request to: Michelle Lewis-Clarke CiLCA (Town Clerk) Email: clerk@kingsteignton.gov.uk Tel: 01626 364 089



Class 5 – Our policies and procedures (Current written protocols, policies and procedures for delivering our services and responsibilities) Current information only	(hard copy or website)
Policies and procedures for the conduct of Council business: <ul style="list-style-type: none">• Procedural standing orders• Committee and sub-committee terms of reference• Delegated authority in respect of officers• Code of Conduct• Policy statements	Website Website Website Website
Policies and procedures for the provision of services and about the employment of staff: <ul style="list-style-type: none">• Internal instructions to staff and policies relating to the delivery of services• Equality and diversity policy• Health and safety policy• Recruitment policies and details of current vacancies• Policies and procedures for handling requests for information• Complaints procedures (including those covering requests for information and operating the publication scheme)	Website Where not listed, a hard copy is available on request to: Michelle Lewis-Clarke CiLCA (Town Clerk) Email: clerk@kingsteignton.gov.uk Tel: 01626 364 089
Records management, personal data and access to information policies Include information security policies, records retention, destruction and archive policies, and data protection (including data sharing and CCTV usage) policies	Website Where not listed, a hard copy is available on request to: Michelle Lewis-Clarke CiLCA (Town Clerk) Email: clerk@kingsteignton.gov.uk Tel: 01626 364 089
Class 6 – Lists and Registers Currently maintained lists and registers only.	(hard copy or website; some information may only be available by inspection)
Information legally required to hold in	Hard copy available on request



publicly available registers (in most circumstances existing access provisions will suffice)	to: Michelle Lewis-Clarke CiLCA (Town Clerk) Email: clerk@kingsteignton.gov.uk Tel: 01626 364 089
Assets register, including details of public land and building assets	Website
Disclosure log indicating the information provided in response to FOIA and EIR requests. These are recommended as good practice	Hard copy available on request to: Michelle Lewis-Clarke CiLCA (Town Clerk) Email: clerk@kingsteignton.gov.uk Tel: 01626 364 089
Register of members' interests	Website
Register of gifts and hospitality	Hard copy available on request to: Michelle Lewis-Clarke CiLCA (Town Clerk) Email: clerk@kingsteignton.gov.uk Tel: 01626 364 089
Class 7 – The services we offer (Information about the services we offer, including leaflets, guidance and newsletters produced for the public and businesses) Current information only	(hard copy or website; some information may only be available by inspection)
Allotments	Website
Burial grounds and closed churchyards	N/A
Community centres and village halls	N/A
Parks, playing fields and recreational facilities	Website
Seating, litter bins, clocks, memorials and lighting	Hard copy available on request to: Michelle Lewis-Clarke CiLCA (Town Clerk) Email: clerk@kingsteignton.gov.uk Tel: 01626 364 089



Bus shelters	Hard copy available on request to: Michelle Lewis-Clarke CiLCA (Town Clerk) Email: clerk@kingsteignton.gov.uk Tel: 01626 364 089
Markets	N/A
Public conveniences	Website
Agency agreements	N/A
Services for which we are entitled to recover a fee and details of those fees (eg burial fees)	N/A
Additional Information	
Information not itemised in the lists above	

Schedule of charges

This describes how the charges have been arrived at and should be published as part of the guide.

TYPE OF CHARGE	DESCRIPTION	BASIS OF CHARGE
Disbursement cost	Photocopying @ 1p per sheet (black & white)	Actual cost 1p*
	Photocopying @ 4p per sheet (colour)	Actual cost 4p*
	Postage	Actual cost of Royal Mail standard 2 nd class
Statutory Fee	N/A	
Other		

* the actual cost incurred

Kingsteignton Town Council Financial Regulations

Kingsteignton Town Council Financial Regulations are based on the National Association of Local Councils (NALC) Model Financial Regulations issued in January 2016.

KTC Policy Reference: P003

Updated March 23

To be reviewed March 24

KINGSTEIGNTON TOWN COUNCIL FINANCIAL REGULATIONS

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General

These Financial Regulations govern the financial management of the Kingsteignton Town Council (KTC) and may only be amended or varied by resolution of full council. They are one of KTC's governing documents and shall be observed in conjunction with the adopted Standing Orders.

Councillors are expected to follow these regulations and not to entice employees to breach them. Failure to follow these regulations brings the office of councillor into disrepute.

Wilful breach of these regulations by an employee may result in disciplinary proceedings.

In these Financial Regulations:

- 'Accounts and Audit Regulations' means the regulations issued under Sections 32, 43(2) and 46 of the Local Audit and Accountability Act 2014, or any superseding legislation, and then in force, unless otherwise specified.
- "Approve" refers to an online action, allowing an electronic transaction to take place.
- "Authorise" refers to a decision by KTC, or a committee or an officer, to allow something to happen.
- 'Proper practices' means those set out in *The Practitioners' Guide*
- *Practitioners' Guide* refers to the guide issued by the Joint Panel on Accountability and Governance (JPAG) and published by NALC in England or Governance and Accountability for Local Councils in Wales – A Practitioners Guide jointly published by One Voice Wales and the Society of Local Council Clerks in Wales.
- 'Must' and **bold text** refer to a statutory obligation KTC cannot change.
- 'Shall' refers to a non-statutory instruction by KTC to its members and staff.

The Responsible Financial Officer (RFO) holds a statutory office, appointed by KTC.

The Town Clerk has been appointed as RFO and these regulations apply accordingly. KTC has appointed the Town Clerk and where RFO is referred to, this indicates the Town Clerk. Both titles are referred to within this document. The RFO;

- acts under the policy direction of KTC;
- administers KTC's financial affairs in accordance with all Acts, Regulations and proper practices;
- determines on behalf of KTC its accounting records and control systems;
- ensures the accounting control systems are observed;
- ensures the accounting records are kept up to date;
- seeks economy, efficiency and effectiveness in the use of KTC resources; and
- produces financial management information as required by KTC.

KTC must not delegate any decision regarding:

- **setting the final budget or the precept (council tax requirement);**
- **the outcome of a review of the effectiveness of its internal controls**
- **approving accounting statements;**
- **approving an annual governance statement;**
- **borrowing;**
- **declaring eligibility for the General Power of Competence; and**
- **addressing recommendations from the internal or external auditors.**

In addition, KTC shall:

- Delegate responsibility of determining and regularly reviewing the bank mandate for all KTC bank accounts to the Finance Committee;
- authorise any grant or single commitment in excess of £5,000.

Risk management and internal control

KTC must ensure that it has a sound system of internal control, which delivers effective financial, operational and risk management.

The Town Clerk shall prepare, for approval by the Finance Committee, a risk management policy covering all activities of KTC. This policy and consequential risk management arrangements shall be reviewed by the Finance Committee at least annually.

When considering any new activity, the **Town Clerk/RFO** shall prepare a draft risk assessment including risk management proposals for consideration by KTC.

At least once a year, KTC must review the effectiveness of its system of internal control, before approving the Annual Governance Statement.

The accounting control systems determined by the RFO must include measures to:

- **ensure that risk is appropriately managed**
- **ensure the prompt, accurate recording of financial transactions**
- **prevent and detect inaccuracy or fraud**
- **allow the reconstitution of any lost records**
- **identify the duties of officers dealing with transactions**
- **ensure division of responsibilities.**

At least quarterly, and at each financial year end, a member other than the Chair or a bank signatory shall be appointed to verify bank reconciliations (for all bank accounts) produced by the RFO. The member shall sign and date the reconciliations and the original bank statements (or similar document) as evidence of this. This activity, including any exceptions, shall be reported to and noted by the Finance Committee.

Regular back-up copies shall be made of the records on any KTC-owned computer and stored in the cloud. KTC shall put measures in place to ensure that the ability to access any KTC owned computer is not lost if an employee leaves or is incapacitated for any reason.

Accounts and audit

All accounting procedures and financial records of KTC shall be determined by the RFO in accordance with the Accounts and Audit Regulations.

The accounting records determined by the RFO must be sufficient to explain KTC's transactions and to disclose its financial position with reasonable accuracy at any time. In particular, they must contain:

- **day-to-day entries of all sums of money received and expended by KTC and the matters to which they relate;**
- **a record of the assets and liabilities of KTC.**

The accounting records shall be designed to facilitate the efficient preparation of the accounting statements in the Annual Governance and Accountability Return.

The RFO shall complete and certify the annual Accounting Statements of the council contained in the Annual Governance and Accountability Return in accordance with proper practices, as soon as practicable after the end of the financial year. Having certified the Accounting Statements, the RFO shall submit them (with any related documents) to KTC, within the timescales required by the Accounts and Audit Regulations.

KTC must ensure that there is an adequate and effective system of internal audit of its accounting records and internal control system in accordance with proper practices.

Any officer or member of KTC must make available such documents and records as the internal or external auditor consider necessary for the purpose of the audit and shall, as directed by KTC, supply the RFO, internal auditor, or external auditor with such information and explanation as the council considers necessary.

The internal auditor shall be appointed by KTC and shall carry out their work to evaluate the effectiveness of the adopted risk management, control and governance processes in accordance with proper practices specified in the Practitioners' Guide.

KTC shall ensure that the internal auditor:

- is competent and independent of the financial operations of the council;
- reports to KTC in writing, or in person, on a regular basis with a minimum of one written report during each financial year;
- can demonstrate competence, objectivity and independence, free from any actual or perceived conflicts of interest, including those arising from family relationships; and

- has no involvement in the management or control of KTC.

Internal or external auditors may not under any circumstances:

- perform any operational duties for KTC;
- initiate or approve accounting transactions;
- provide financial, legal or other advice including in relation to any future transactions; or
- direct the activities of any KTC employee, except to the extent that such employees have been appropriately assigned to assist the internal auditor.

For the avoidance of doubt, in relation to internal audit the terms 'independent' and 'independence' shall have the same meaning as described in The Practitioners Guide.

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 documents required by the Local Audit and Accountability Act 2014, or any superseding legislation, and the Accounts and Audit Regulations.

The RFO shall, without undue delay, bring to the attention of all councillors any correspondence or report from internal or external auditors.

Budget and precept

Before setting a precept, KTC must calculate its council tax requirement for each financial year by preparing and approving a budget, in accordance with The Local Government Finance Act 1992 or succeeding legislation.

Budgets for salaries and wages, including employer contributions shall be reviewed by KTC at least annually the following financial year and the final version shall be evidenced by a hard copy schedule signed by the Town Clerk and the Chair of the Staffing Committee. The Staffing and Finance Committees will be informed of any salary implications before they consider draft budgets.

No later than December each year, the RFO shall prepare a draft budget with detailed estimates of all income and expenditure for the following financial year along with a forecast for the following four financial years, taking account of the lifespan of assets and cost implications of repair or replacement.

Unspent budgets for completed projects shall not be carried forward to a subsequent year. Unspent funds for partially completed projects may only be carried forward (by placing them in an earmarked reserve) with the formal approval of KTC.

Each committee shall review its draft budget and submit any proposed amendments to the Finance Committee not later than the end of November each year.

The draft budget with any committee proposals and four-year forecast, including any recommendations for the use or accumulation of reserves, shall be considered by the Finance Committee and a recommendation made to KTC.

Having considered the proposed budget and four-year forecast, KTC shall determine its council tax requirement by setting a budget. KTC shall set a precept for this amount no later than the end of January for the ensuing financial year.

Any member with council tax unpaid for more than two months is prohibited from voting on the budget or precept by Section 106 of the Local Government Finance Act 1992 and must and must disclose at the start of the meeting that Section 106 applies to them.

The RFO shall **issue the precept to the billing authority no later than the end of February** and supply each member with a copy of the agreed annual budget. The deadline is set by Mid Devon District Council.

The agreed budget provides a basis for monitoring progress during the year by comparing actual spending and income against what was planned.

Any addition to, or withdrawal from, any earmarked reserve shall be agreed by the Finance Committee, or KTC whichever meeting date fall sooner.

Procurement

Members and officers are responsible for obtaining value for money at all times.

Any officer procuring goods, services or works should ensure, as far as practicable, that the best available terms are obtained, usually by obtaining prices from several suppliers.

The RFO should verify the lawful nature of any proposed purchase before it is made and in the case of new or infrequent purchases, should ensure that the legal power being used is reported to the meeting at which the order is authorised and also recorded in the minutes, if not using the General Power of Competence.

Every contract shall comply with KTC Standing Orders and these Financial Regulations and no exceptions shall be made, except in an emergency.

For a contract for the supply of goods, services or works where the estimated value will exceed the thresholds set by Parliament, the full requirements of The Public Contracts Regulations 2015 or any superseding legislation (“the Legislation”), must be followed in respect of the tendering, award and notification of that contract.

Where the estimated value is below the Government threshold, KTC shall (with the exception of items listed in paragraph 6.12) obtain prices as follows:

- i. For contracts estimated to exceed £60,000 including VAT, the Town Clerk shall advertise an open invitation for tenders in compliance with any relevant provisions of the Legislation. Tenders shall be invited in accordance with Appendix 1;
- ii. **For contracts estimated to be over £30,000 including VAT, the council must comply with any requirements of the Legislation¹ regarding the advertising of contract opportunities and the publication of notices about the award of contracts;**

¹ The Regulations require councils to use the Contracts Finder website if they advertise contract opportunities and also to publicise the award of contracts over £30,000 including VAT, regardless of whether they were advertised.

- iii. For contracts greater than £5,000 excluding VAT the Town Clerk shall seek at least 3 fixed price quotes;
- iv. where the value is between £500 and £5,000 excluding VAT, the Town Clerk shall try to obtain 3 estimates which might include evidence of online prices, or recent prices from regular suppliers.
- vi. For smaller purchases, the Town Clerk shall seek to achieve value for money.
- vii. Contracts must not be split into smaller lots to avoid compliance with these rules.**

The requirement to obtain competitive prices in these regulations need not apply to contracts that relate to items (i) to (iv) below:

- i. specialist services, such as legal professionals acting in disputes;
- ii. repairs to, or parts for, existing machinery or equipment;
- iii. works, goods or services that constitute an extension of an existing contract;
- iv. goods or services that are only available from one supplier or are sold at a fixed price.

When applications are made to waive this financial regulation to enable a price to be negotiated without competition, the reason should be set out in a recommendation to the Finance Committee. Avoidance of competition is not a valid reason.

KTC shall not be obliged to accept the lowest or any tender, quote or estimate.

Individual purchases within an agreed budget for that type of expenditure may be authorised, in line with adopted Scheme of Delegation and the amounts below by:

- the Town Clerk, for any items up to £2,000 excluding VAT
- the Town Clerk, in consultation with the Chair of the Council, or Chair of the appropriate committee, for any items up to £3,000 excluding VAT.
- a duly delegated committee of KTC for all items of expenditure within their delegated budgets for items up to £10,000 excluding VAT.
- in respect of grants, the Finance Committee within any limits set by KTC and in accordance with the adopted Grants policy.
- KTC for all items over £10,000.

Such authorisation must be supported by a minute (in the case of KTC or committee decisions) or other auditable evidence trail.

In cases of serious risk to the delivery of council services or to public safety on council premises, the Town Clerk may authorise expenditure of up to £2,000 excluding VAT on repair, replacement, or other work that in their judgement is necessary, whether or not there is any budget for such expenditure. The Town Clerk shall report such action to the Chair as soon as possible and to the Finance Committee as soon as practicable thereafter.

No individual member, or informal group of members may issue an official order unless instructed to do so in advance by a resolution of KTC or make any contract on behalf of KTC.

No expenditure may be authorised that will exceed the budget for that type of expenditure other than by resolution of the KTC, except in an emergency.

No expenditure shall be authorised, no contract entered into, or tender accepted in relation to any major project, unless KTC is satisfied that the necessary funds are available and that where a loan is required, Government borrowing approval has been obtained first.

Written communication shall be issued for all work, goods and services above £1000 excluding VAT unless a formal contract is to be prepared or an official order would be inappropriate. Copies of orders shall be retained, along with evidence of receipt of goods.

Any ordering system can be misused and access to them shall be controlled by the Town Clerk.

Banking and payments

KTC's banking arrangements, including the bank mandate, shall be recommended by the RFO and authorised by KTC; banking arrangements shall not be delegated to a committee. KTC has resolved to bank with **Natwest** Bank for day-to-day banking. The arrangements shall be reviewed annually for security and efficiency.

KTC must have safe and efficient arrangements for making payments, to safeguard against the possibility of fraud or error. Wherever possible, more than one person should be involved in any payment, for example by dual online authorisation or dual cheque signing. Even where a purchase has been authorised, the payment must also be authorised, and only authorised payments shall be approved or signed to allow the funds to leave KTC's bank account.

All invoices for payment should be examined for arithmetical accuracy, analysed to the appropriate expenditure heading and verified to confirm that the work, goods or services were received, checked and represent expenditure previously authorised by the council before being certified by the Town Clerk

Personal payments (including salaries, wages, expenses and any payment made in relation to the termination of employment) may be summarised to avoid disclosing any personal information.

All payments shall be made by online banking, or in extreme circumstances, by cheque, in accordance with a resolution of KTC, delegated committee or a delegated decision by the Town Clerk, unless KTC resolves to use a different payment method.

For information only - a schedule of regular payments due in relation to a continuing contract or obligation (such as Salaries, PAYE, National Insurance, pension contributions, rent, rates, regular maintenance contracts and similar items), which the Finance Committee may authorise in advance for the year, will be provided in April each year. The schedule may not include payment amounts, which can be subject to change.

Regular payments shall be reported to the next appropriate meeting of the Finance Committee for information only.

The Town Clerk shall have delegated authority to authorise payments only in line with the adopted Scheme of Delegation and Financial Regulation 5.15.

- i. any payment necessary to avoid a charge under the Late Payment of Commercial Debts (Interest) Act 1998 or to comply with contractual terms, where the due date for payment is before the next scheduled meeting of the Finance Committee or KTC, where the Town Clerk/RFO 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 the Finance Committee or KTC.
- ii. Fund transfers within KTC's banking arrangements up to the sum of £10,000, provided that a list of such payments shall be submitted to the next appropriate meeting of the Finance Committee or KTC.

The RFO shall present a schedule of payments, forming part of the agenda for the meeting, of the Finance Committee. The Finance Committee shall review the schedule for compliance and, having satisfied itself, shall note payments. A detailed list of all payments made shall be disclosed within or as an attachment to the minutes of that meeting.

Electronic payments

Where internet banking arrangements are made with any bank, the Town Clerk shall be appointed as the Service Administrator. The bank mandate agreed by KTC shall identify councillors who will be authorised to approve transactions on those accounts and a minimum of two people will be involved in any online approval process. An officer may be an authorised signatory, but no signatory should be involved in approving any payment to themselves.

All authorised signatories shall have access to view KTC's Natwest bank accounts online.

No employee or councillor shall disclose any PIN or password, relevant to KTC or its banking under any circumstances.

A member of staff shall set up all items due for payment online. A list of payments for approval, together with copies of the relevant invoices, shall be sent by email to at least two authorised signatories for their approval to pay.

Authorised users shall check the payment details against the invoices before approving each payment using the online banking system.

Evidence shall be retained showing which users approved the payment online in the form of an online audit trail which will be saved on a KTC-owned computer.

A full list of all payments made in a month shall be provided to the next Finance Committee meeting and included in the meeting pack.

With the approval of the Finance Committee in each case, regular payments (such as gas, electricity, telephone, broadband, water, non-domestic rates, refuse collection, pension contributions and HMRC payments) may be made by variable direct debit, provided that the instructions are signed and approved online by two authorised signatories or approvers as appropriate. The approval of the use of each variable direct debit shall be reviewed by the Finance Committee at least every two years.

Payment may be made by BACS or CHAPS provided that each payment is approved online by two approvers and evidence is retained and any payments are reported to the Finance Committee at their next meeting. The approval of the use of BACS or CHAPS shall be renewed by resolution of the Finance Committee or KTC at least every two years.

If thought appropriate by the Finance Committee, regular payments of fixed sums may be made by standing order, provided that the instructions are signed by two authorised signatories, evidence of this is retained and any payments are reported to the Finance Committee when made. The approval of the use of a standing order shall be reviewed by the Finance Committee at least every two years.

Account details for suppliers may only be changed upon written notification by the supplier verified by two approvers. This is a potential area for fraud and the individuals involved should ensure that any change is genuine.

Members and officers shall ensure that any computer used for KTC's financial business has adequate security, with anti-virus, anti-spyware and firewall software installed and regularly updated.

Remembered password facilities, other than secure password stores requiring separate identity verification, should not be used on any computer used for KTC banking.

Cheque payments

Cheques or orders for payment in accordance with a resolution or delegated decision shall be signed by two authorised signatories.

A signatory having a family or business relationship with the beneficiary of a payment shall not, under normal circumstances, be a signatory to that payment.

To indicate agreement of the details on the cheque with the counterfoil and the invoice or similar documentation, the signatories shall also initial the cheque counterfoil and invoice.

Payment cards

Any Debit Card issued for use will be specifically restricted to the Town Clerk and will also be restricted to a single transaction maximum value of £500 unless authorised by **KTC** or the Finance Committee in writing before any order is placed.

A pre-paid debit card may be issued to employees with varying limits. These limits will be set by the Finance Committee. Transactions and purchases made will be

reported to the Finance Committee and authority for topping-up shall be at the discretion of the Finance Committee.

Any corporate credit card or trade card account opened by KTC will be specifically restricted to use by the Town Clerk and any balance shall be paid in full each month.

Personal credit or debit cards of members or staff shall not be used except for expenses of up to £50 including VAT, incurred in accordance with KTC policy and budgets.

Petty Cash

1.1. The RFO may provide petty cash to officers for the purpose of defraying operational or other expenses. Vouchers for payments made shall be forwarded to the RFO with a claim for reimbursement.

- a) The RFO shall maintain a petty cash for the purpose of defraying operational and other expenses. Vouchers for payments made from petty cash shall be kept, substantiating the payment. The RFO will ensure Petty Cash held does not exceed £300 and will bank any monies held in excess of this.
- b) The cash booking payments should be used to “top up” the petty cash to a limit of £300 with the necessary correcting entries being made in the accounts.

Authorised by Finance Committee: 8 March 2017 - F27/17. Minutes ratified at Full Council meeting held on 5 April 2017

Payment of salaries and allowances

As an employer, KTC must make arrangements to comply with the statutory requirements of PAYE legislation.

Councillors allowances (where paid) are also liable to deduction of tax under PAYE rules and must be taxed correctly before payment.

Salary rates shall be agreed by the Finance Committee or KTC where required. No changes shall be made to any employee's gross pay, emoluments, or terms and conditions of employment without the prior consent of the Finance Committee.

Payment of salaries shall be made, after deduction of tax, national insurance, pension contributions and any similar statutory or discretionary deductions, on the dates stipulated in employment contracts.

Deductions from salary shall be paid to the relevant bodies within the required timescales, provided that each payment is reported, as set out in these regulations above.

Each payment to employees of net salary and to the appropriate creditor of the statutory and discretionary deductions shall be recorded in a payroll control account, with the total of such payments each calendar month reported in the financial management system. Payroll reports will be reviewed by the Finance Committee to ensure that the correct payments have been made.

Any termination payments shall be supported by a report to the Finance Committee, setting out a clear business case. Termination payments shall only be authorised by the full council.

Before employing interim staff, the Finance Committee must consider a full business case.

Loans and investments

Any application for Government approval to borrow money and subsequent arrangements for a loan must be authorised by KTC and recorded in the minutes. All borrowing shall be in the name of KTC, after obtaining any necessary approval.

Any financial arrangement which does not require formal borrowing approval from the Secretary of State such as Hire Purchase, Leasing of tangible assets or loans to be repaid within the financial year must be authorised by KTC, following a written report on the value for money of the proposed transaction.

KTC shall approve an Investment Strategy and Policy in accordance with Statutory Guidance on Local Government Investments, which must be written in accordance with relevant regulations, proper practices and guidance. Any Strategy and Policy shall be reviewed by the Finance Committee annually.

All investment of money under the control of KTC shall be in the name of KTC.

All investment certificates and other documents relating thereto shall be retained in the custody of the RFO.

Payments in respect of short term or long-term investments, including transfers between bank accounts held in the same bank, shall be made in accordance with these regulations.

Income

The collection of all sums due to KTC shall be the responsibility of and under the supervision of the RFO.

KTC will review all fees and charges for work done, services provided, or goods sold at least annually as part of the budget-setting process, following a report of the Town Clerk. The Town Clerk shall be responsible for the collection of all amounts due to KTC.

Any sums found to be irrecoverable, and any bad debts shall be reported to the Finance Committee by the Town Clerk and shall be written off in the year. KTC's approval shall be shown in the accounting records.

All sums received on behalf of KTC shall be deposited intact with the Cooperative Bank, with such frequency as the RFO considers necessary. The origin of each receipt shall clearly be recorded on the paying-in slip or other record.

Personal cheques shall not be cashed out of money held on behalf of KTC.

The RFO shall ensure that VAT is correctly recorded in the council's accounting software and that any VAT Return required is submitted from the software by the due date.

Where any cash is received by KTC other than in accordance with Section 10 (Petty Cash), the RFO shall 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 record such as ticket issues, and that appropriate care is taken for the security and safety of individuals banking such cash.

Payments under contracts for building or other construction works

Where contracts provide for payment by instalments the RFO shall maintain a record of all such payments, which shall be made within the time specified in the contract based on signed certificates from the architect or other consultant engaged to supervise the works.

Any variation of addition to or omission from a contract must be authorised by the Town Clerk to the contractor in writing, with KTC being informed where the final cost is likely to exceed the contract sum by 5% or more, or likely to exceed the budget available.

Stores and equipment

The Town Clerk shall be responsible for the care and custody of stores and equipment.

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.

Stocks shall be kept at the minimum levels consistent with operational requirements.

The RFO shall be responsible for periodic checks of stocks and stores, at least annually.

Assets, properties and estates

The Town Clerk shall make arrangements for the safe custody of all title deeds and Land Registry Certificates of properties held by the council.

The RFO shall ensure that an appropriate and accurate Register of Assets and Investments is kept up to date, with a record of all properties held by KTC, their 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.

The continued existence of tangible assets shown in the above Register shall be verified at least annually, possibly in conjunction with a health and safety inspection of assets and reported to the relevant committee.

No interest in land shall be purchased or otherwise acquired, sold, leased or otherwise disposed of without the authority of KTC, together with any other consents required by law. In each case a written report shall be provided to KTC 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 where required by law).

No tangible moveable property shall be purchased or otherwise acquired, sold, leased or otherwise disposed of, without the authority of KTC, together with any other consents required by law, except where the estimated value of any one item does not exceed £500. In each case a written report shall be provided to KTC with a full business case.

Insurance

The RFO shall keep a record of all insurances effected by KTC and the property and risks covered, reviewing these annually before the renewal date in conjunction with KTC's review of risk management.

The Town Clerk shall give prompt notification to the RFO of all new risks, properties or vehicles which require to be insured and of any alterations affecting existing insurances.

The RFO shall be notified of any loss, liability, damage or event likely to lead to a claim, and shall report these to [the council] at the next available meeting. The RFO shall negotiate all claims on the council's insurers.

All appropriate members and employees of KTC shall be included in a suitable form of security or fidelity guarantee insurance which shall cover the maximum risk exposure as determined annually by KTC, or the Finance Committee.

Suspension and revision of Financial Regulations

KTC shall review these Financial Regulations annually and following any staffing change. The Town Clerk shall monitor changes in legislation or proper practices and advise KTC or Finance Committee of any need to amend these Financial Regulations.

KTC or the Finance Committee may, by resolution duly notified prior to the relevant meeting of KTC or Finance Committee as appropriate, 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 presented to all members.

Suspension does not disapply any legislation or permit KTC to act unlawfully.

KTC or the Finance Committee council may temporarily amend these Financial Regulations by a duly notified resolution, to cope with periods of absence, local government reorganisation, national restrictions or other exceptional circumstances.

Appendix 1 - Tender process

- 1) Any invitation to tender shall state the general nature of the intended contract and the Town Clerk shall obtain the necessary technical assistance to prepare a specification in appropriate cases.
- 2) The invitation shall in addition state that tenders must be addressed to the Town Clerk in the ordinary course of post unless an electronic tendering process has been agreed by KTC.
- 3) Where a postal process is used, each tendering firm shall be supplied with a specifically marked envelope in which the tender is to be sealed and remain sealed until the prescribed date for opening tenders for that contract. All sealed tenders shall be opened at the same time on the prescribed date by the Town Clerk in the presence of at least one member of KTC.
- 4) Where an electronic tendering process is used, KTC shall use a specific email address that will be monitored to ensure that nobody accesses any tender before the expiry of the deadline for submission.
- 5) Any invitation to tender issued under this regulation shall be subject to Standing Order 19 and shall refer to the terms of the Bribery Act 2010.
- 6) Where KTC, or duly delegated committee, does not accept any tender, quote or estimate, the work is not allocated and KTC requires further pricing, 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.



Kingsteignton Town Council

Councillor/Officer Briefing Report

Name:	Mrs Rachel Avery	Date of Report:	14/03/2025
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Report of:	Locum Clerk		
For meeting of:	Finance	Date of Meeting:	19/03/2025
Business area reporting on:	Finance		

Please use a new form for each business area in order that agenda items can be clearly labelled.

Salient Background for noting:

Please use the free text box directly below to detail your report (the box can be increased in size by just pressing the return/enter key or by you copying/pasting information into it).

The Locum Town Clerk has been liaising with Natwest Bank since 03 March 2025, attempting to gain access to internet banking using new login credentials.

Communication with Natwest is difficult and incorrect links to add new users have been sent. The locum Town Clerk may not use the existing login credentials.

The Locum Town Clerk recommends that KTC move to a bank which can provide separate inputting and dual authorisation payments. Unity Trust Bank offer:

Unity Tier 2 Current Account	
Turnover per annum*	£100k – £2m
Fee	£6 per month plus 15p per individual transaction
Charged	Monthly
Opening deposit	Minimum £50
Interest	No credit interest paid

KTC average around 70 transactions per month, but some of these are petty cash.

70 transactions would equate to £10.50 per month, plus £6.00 fee.

Furthermore, KTC approve the move £85000.00 to CCLA (FC112/2023) but this has not been actioned.

Items for:	Decision
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Please number the items for discussion/decision – if there are none, please leave this section blank.

1. To approve the move to Unity Trust Bank.

2. To complete the CCLA account application and send to CCLA.

**Please submit this your report on this form to the Town Clerk, no later than 7 days before the meeting date,
thank you.**