

EUXTON PARISH COUNCIL



Meeting: Finance Committee
Classroom/IT Room, Euxton PC Community Centre,
Wigan Road, Euxton
Monday, 18 July 2016, 6.00 pm

A G E N D A

1. Apologies
2. Declarations of interest
3. Minutes of the last meeting (Item 3)
4. Public Participation
Matters brought to the Parish Council by residents. Residents will have twenty minutes set aside during which each resident shall have three minutes.
5. Review External Audit Report, to report to Council
6. Review of the Risk document and consider newly identified risks, to report to Council (Item 6)
7. Review insurance suppliers in accordance with requirements identified – to recommend to Council (Item 7)
8. Financial Regulations – proposed additional items (Item 8)
9. Other items this Committee can take forward

Finance Committee

Cllr J Bamber

Cllr M Bamber

Cllr A Caughey

Cllr J Caughey

Cllr Cook

Cllr C Jones

Cllr Matson

Cllr M Parr

Cllr K Reed

D. Platt
CLERK

Published: 11/07/16

MINUTES of FINANCE COMMITTEE meeting held 2 June 2016 at Euxton PC Community Centre, Euxton.

Present: Cllrs J Bamber H T Cook (Chair)
M Bamber C Jones
A Caughey K Reed
J Caughey

Attending: Cllr Thornhill

Prior to start of the public meeting Councillors met with the Internal Auditor to discuss the Internal Audit process and ask the auditor questions.

1. Election of Finance Committee Chair

Resolved: Cllr Cook was elected to be Chairman for the coming year.

2. Election of Finance Committee Vice Chair

Resolved: Cllr A Caughey was elected to be Vice Chairman for the coming year.

3. Apologies – none received

4. Declarations of Interest - none

5. Minutes of the meeting

Resolved: The Committee agreed the minutes of the last meeting on 5 November 2015 and the Chair signed them as a true record.

Updates were supplied for matters arising in the minutes.

External audit variance percentage is 10%; delegated power to spend cannot be given to the Chairman; an RFO can only be an employee of the Council; a list of designated suppliers is outstanding work; reviewing of fees has been included in the new Financial Regulations (*at 9.3*).

6. Public Participation

There were no requests for public participation.

7. Discuss tender process for inclusion in previously agreed Financial Regulations, for recommendation to Council at May or June meeting

Clauses at 11.1 were discussed and the draft document was adjusted to reflect the decisions.

Resolved: The Committee agreed changes to 11.1 b) c) to read as below:

- b. For any tender or contract the amount of the Council's budget for the particular project may be disclosed to contractors following a specific request.
- c. For any tender, until the Council has decided to which tenderer it will award the contract, any and all communication from and with those invited to tender is to be conducted in writing (e-mail is acceptable), and all such communication will be shared with all potential tenderers. Any formal site visit proposed by the Council or requested by any tenderer will be communicated and open to all tenderers. Similarly, where information is given to one tenderer that clarifies, adds to or alters information given in the tender documents this information must be given, as

quickly as possible, in writing to all tenderers. Invitations to tender will inform contractors and potential contractors of this requirement.

Future agenda item to be considered: 11.1 I).

8. Review Internal Audit Report, report to Council June 2016

Item withdrawn as item discussed at recent full Council meeting.

9. Discuss and decide Investment policy and process for inclusion in previously agreed Financial Regulations, for recommendation to Council at June meeting

Item withdrawn as Council had agreed at its last meeting a policy for the bank balances and this will be inserted into the Financial Regulations draft.

10. Other Financial Regulations amendments

a. Management and governance of debit card and associated bank account

Resolved: The Committee agreed a £4000 balance to be automatically transferred to top up the debit card account with the following wording for the Financial Regulations draft at 6.21, as below:

6.21 The bank account on which the debit card is issued will be limited to a maximum holding of £4000. In accordance with paras 6.4 and 6.10, annual authorisation for automatic transfers into this account to 'top it up' after the card has been used may be made only by 2 authorised signatories.

Future agenda item: security of card/accounts in case of compromise, storage and actions to be taken.

b. Budget process following adoption of a December Council meeting

Resolved: The Committee adjusted the wording at 3.1 to clarify the timescales for budget requests, prior to the precept setting, which now reads:

3.1 Each committee Chair shall review its three year forecast (if any) 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 Council not later than the end of 3rd week of November each year including any proposals for revising the forecast.

c. Community Infrastructure Levy (CIL) Management Process

Resolved: The Committee agreed to insert the CIL paragraphs from 4.11 to 4.13 in to the Financial Regulations draft, as below:

4.11 Receipts of Community Infrastructure Levy (CIL) from the Principal Authority must only be used to support the development of the local area by funding: The provision, improvement, replacement, operation or maintenance of infrastructure; or anything else that is concerned with addressing the demands that development places on an area.

4.12 The Council must prepare a report for any financial year ("the reported year") in which it receives CIL receipts. The report must include:

- a) the total CIL receipts for the reported year;
- b) the total CIL expenditure for the reported year;
- c) summary of CIL expenditure during the reported year including—

- i) the items to which CIL has been applied; and
 - ii) the amount of CIL expenditure on each item; and
- d) details of any notices received in accordance with regulation 59E, including—
- i) the total value of CIL receipts subject to notices served in accordance with regulation 59E during the reported year;
 - ii) the total value of CIL receipts subject to a notice served in accordance with regulation 59E in any year that has not been paid to the relevant charging authority by the end of the reported year.
- e) the total amount of—
- i) CIL receipts for the reported year retained at the end of the reported year; and
 - ii) CIL receipts from previous years retained at the end of the reported year.

4.13 The local council must—

- a) publish the report on its website; and
- b) send a copy of the report to the charging authority from which it received CIL receipts, no later than 31st December following the reported year.

11. Other items this Committee can take forward

Future agenda items: Insurance review, finance software, clause 11.11, debit card, programme of work will be revisited by the Chair.

There being no further general business the Chairman declared the meeting closed.

8.50

Euxton Parish Council - Risk Register REVIEW

No	Subject	Risk(s) Identified. <i>All Green unless shown</i>	Probability	Finance Impact	Reputation Impact	H&S Impact	Business Continuity Impact	Management/ Control of Risk	Review/ Assess/ Revise	Action	Status RAG	
1	Business continuity	Business interrupted due to paper records loss						Essential paper items scanned. Electronic financial files are backed up. Cloud storage in place/continuous back up for electronic files.	Check essential papers are kept	Business Continuity Plan (BCP) - needs to be updated. There is no facility for keeping items which cannot be copied/scanned. Investigate a safe - need specifics of size and where it is to be kept.		Yellow
2	Business continuity	Clerk incapacitated/unavailable for a period of time.						No pre-arranged provision for Clerk cover. Chair/VC can take enquiries. Only happened once in 16 yrs, Clerk arranged a stand in Clerk to cover.	Suggest: Reciprocal arrangement with other local Clerk/Parish Council and a standby Cllr to clerk a meeting.	Work with other local PCs. Volunteer Cllr for short-term. Clarificaton on who to do this work, and with which Council's, employment details etc.		Not highest risk and being done
3	Business continuity	No internet access at Clerk's home						Internet is with reputable provider. Access can be gained to records via another venue eg. library computer or wifi over another device.	Revision which is proposed is to have Council lap-top which is portable to move to another source of internet access.	Await Council lap-top hardware.		Shortly
4	Confiden- tiality	Protection of Council information and files.							Revision proposed is to have Council lap-top.	Await Council lap-top hardware.		Shortly
5	Email system for Councillors	Hacking, bugs or virus, mis-information, mis-representation - financial risk of action or damage to equipment							Email system will be new and will need to be monitored.	Consider to included in insurance cover. Ensure C		Will be done Sep 16
6	Bank and banking	Keeping to new FSCS protection, keeping control of numerous accounts						Council has new Financial Regulations in place (June16) which set out the processes. Regular checks are preformed and internal Cllr audit system in place.	A number of new accounts have been set up and not all fully functional yet	Monitor new accounts to ensure they provide updates, statements		
7	Bank and banking	Debit card						Council has new Financial Regulations in place (June16) which set out the processes. The Debit Card is new (Jul16).	New Debit Card. Finance Committee asked for review of Security for the actual Card and its passwords etc.	Finance Committee to consider process and security for debit card.		July 16?
8	Project Management	New Projects - guidelines not specified or outcomes not set, overspend or lack of control of the project						Council devised a Project Management Form for new projects to complete which covers all the necessary requirements	Ensure the template document is completed for projects	Review documents with gateways/regular progress review points - when there are current projects		
9	Project Management	Tender process						Council has new Financial Regulations in place (June16) which set out the processes.	Ensure regulations are referred to prior and during large project to ensure compliance.	Monitor new projects to assess against new regulations and review regulations if changes are required.		

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10	Best value accountability	Work awarded incorrectly. Overspend on services/ budget						Council has new Financial Regulations in place (June16) which set out the processes.	Ensure regulations are referred to prior and during large project to ensure compliance.	Monitor any new actions against new regulations.	
11	Salaries and associated costs	Salary paid / calculated incorrectly						Council outsources its salary process (Apr16).	Assess if this service performs.	Monitor this new service and review.	
12	Election costs	Risk of cost from an election or Parish Poll if one took place						Council budget for such occurrence and so the risk impact is low, the prospect cannot be lowered as it is a democratic process, rather than a choice. Impact low as long has a budget set aside.	Review budget amount each year to ensure it is current.		
13	VAT	Not re-claiming VAT refunds due or processing corrections						The Council has Financial Regulations in place which set out the processes to minimise risks.	A VAT return is done annually, sometimes bi-annually depending on levels.	Check it is carried out.	
14	Annual audit (Internal)	Appointment of Internal Auditor and scope of work						The Council appoints an Internal Auditor annually. It carries out a 'Review the Effectiveness of the system of Internal Control' annually.	Council to consider new Internal Auditors for 2016/2017 audit work.	Process to consider and appoint new Internal Auditor	
15	Annual audit (External)	Failing to supply the correct information for the External Auditor, risk of receiving an 'Intermediate Audit'						External Auditor is appointed for the Council. It specifies the information to be submitted, and if an Intermediate Audit is required.	Ensure all the annual reviews are completed within the year.	Audit the processes, list and collate when they were done/to be done.	
16	Employees	Fraud by staff. Actions undertaken by staff						Insurance in place, Employee Guidelines, Continuity Plan, H&S guidelines, Fraud/Corruption Detection and Prevention, Financial Regulations policies are all in place.		Check Fidelity Insurance level when the Insurance policy is reviewed.	
17	Employees	Working alone							Working alone policy required.	Not yet assessed. Working alone policy required. Refer to Personnel Committee	
18	Employees	Clerk working from home, which is the Council's offices								Not yet assessed. Annual H&S Risk assessment. Refer to Personnel Committee	
19	Public	Visits to EPC 'office'						H&S risk assessment, Disability Act compliance		Specialist Equality Act/PSED (risk?) assessment. Refer to Personnel Committee	

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Oct 16?

Sep-16

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20	Working practices, equipment, items and tools	Training and usage. Insurance, breakage or damage.						Risk assessment of materials, equipment, duties, roles, etc. Equipment is only used by employees who have undergone adequate training required for use. Insurance for staff and equipment is covered. Reviewed annually from list. All repairs and relevant expenditure for these repairs are actioned/authorised in accordance with procedures	Review training requirements, ensure insurance reviewed.	Annual Risk assessments - manual handling, etc, particularly lengthsman. Employee reviews/ad hoc checks of employees? Electrical items - conformance with regulations. Refer to Personnel Committee. Refer to Personnel Committee
21	Legal powers	Illegal activity or payments						All activity and payments within the powers of the Parish Council to be resolved and minuted at Full Parish Council Meetings, including a reference to the power used. LALC advise available.	Follow procedures and minute the Power reference.	
22	Statutory notices	Risk of accuracy and legality of notices such as Agenda/Minutes						Most Council notices follow legislation, guidance in the Communications Policy and the Clerk's legal reference book.	Existing procedure adequate. Training to be keep up to date	
23	Insurance	Risk of inadequate insurance cover and the Council's compliance						Council review its cover regularly and monitor its assets annually. Internal Cllr Audit in place to satisfy Fidelity.	Review Insurance cover provider due to the end of a long-term agreement. Consider what is to be insured.	
24	Data protection and data processing	Policy, Provision, failing						The Council is registered with the Data Protection Agency and follows guidance supplied by the Info Commissioner.	Registration is renewed annually. Ensure that the Council is following the guidance.	
25	Freedom of Information Act	Policy, Provision, failing						The Council has a 'model publication scheme' in place.	Monitor requests made under the F of I Act. Ongoing.	2016/2017 review Model Publication Scheme contents, items and fees
26	Building	Risks of break in, damage, poor maintenance, theft, fire, flood.						Insured. Checked regularly by employees and damages reported.	Continue with inspections and reports.	Collate the required inspections and monitoring into one file for ease of use and reference.

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To be carried out

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27	Inspections and repairs of skate park, play areas, other areas	Risk created from poor repair, litter left or dangerous items, equipment damage, items need repair. Personal injury.						Insured. All public amenity land and equipment is inspected to Insurers requirements, quarterly by a Borough inspector, weekly trained employees who submit written inspection report for this action. Annual Inspection report. Vandalism cannot be anticipated and can be dangerous.	Ensure weekly/quarterly/annual inspections carried out. Actions required reported on these reports are carried out.	
28	Equipment storage	Loss due to theft, damage, damp, fire etc						Equipment insured, storage area is checked and adequate for purposes	Existing procedure adequate.	
29	Street furniture Notice boards, seats, planters, signs etc	Risk/damage/ injury to third parties, Road side safety						Locations have approval by relevant parties, some are covered by insurance. Inspected regularly by the Clerk or caretakers. Employees mindful of roadside safety when working. Visual inspections when passing by employees. Risk of vehicle collision cannot be reduced.	Existing procedure adequate.	Consider noticeboards, wayside seats, planters, signs etc when reviewing the insurance cover 2016.
30	Meeting location	Adequacy of venue, Health & Safety of venue for members of the public, visitors, employees and Councillors						Council Meetings are normally held at Euxton PC Community Centre. The premises and the facilities are considered to be adequate for the Clerk, Councillors and Public. Any problems will be reported. Other venues would need to be H&S checked for access and working conditions.	Existing location adequate. If new positions identified, all safety aspects should be considered in the review.	Ensure risks considered if a new venue is used.

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Sep-16

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Mitigated Risks or changed on the list above

3b	Precept	Sufficient precept, risk of precept cap	1	1	1	1	3	Parish Council reviews all the budgets at precept to calculate need for following year and future projects. Financial regulations in place to guide these processes. Possible future legislation on % rise increases and Referendum. No projects undertaken until all finance agreed. Reserves		Now have a budget process in place beginning October through to precept meeting.
20	Annual return	Submit within time limits	1	2	4	1	3	Deadlines are supplied in advance and procedures are adequate to ensure process is delivered on time.		Now have a budget process in place beginning October through to precept meeting.
15b	Best value accountability	Clerk's office, IT & admin costs	1	1	5	1	1			Finance Committee and Personnel Committee reviewed and made recommendations for changes. Purchase of IT equipment
7	Petty cash	No voucher. VAT no on receipt	1	2	5	1	1	The Council has Financial Regulations in place which set out the processes to minimise risks. No claims without vouchers.		Cash box, home insurance.
12a	Grants and support - payable	Power to pay, Authorisation of Council to pay	1	2	2	1	1	The Council has Financial Regulations in place which set out the processes to minimise risks, all s137 payments made with reference to the power conditions.	Existing procedure adequate.	Grant procedure reviewed and amended.
12b	Grants and support - payable	Incorrect, unauthorised recipient	3	5	5	1	1	Grant procedure revised - specific £ request to be stated, receipt to be returned.		Grant procedure reviewed and amended.
1a	Business continuity	Business halted, paper records all lost	1	5	5	1	4	Cloud storage to defined standards, regular back-ups		Cloud storage obtained.
1b	Business continuity							Chair/Vice Chair access to cloud		Chair/VC have access to cloud storage.
1c	Business continuity							Essential paper documents photocopy in separate location (electronic?)		Essential documents maintained.
1d	Business continuity							Documents that cannot be copied (Cheque books?) kept in fire proof safe	No current procedures	Alternate source of cheque books or electronic banking

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1f	Business continuity	Clerk denies PC access to home	1	5	5	3	5	Cloud storage to defined standards, regular back-ups	No current procedures	Agree contract with managed cloud provider for SECURE cloud service with full Service Level Agreement. HMRC have just agreed contract with Google for "Google Apps for Government".
1g	Business continuity							Chair/Vice Chair access to cloud		Chair & Vice full access to all Euxton PC cloud data.
1h								Documents in separate PC 'office'		Documents to be held in separate location
2	Council records	Loss through theft/fire/damage/failure	1	5	5	1	5	Essential paper items scanned. Electronic financial files are backed up. Cloud storage in place/continuous back up for electronic files.	Existing procedure adequate.	
3d		Budget delays, extra payments	1	1	2	1	1			Adequate reserves
4a	Financial records	Inadequate records	1	3	3	1	2	The Council has Financial Regulations which set out the requirements. Council has opportunity to review books, internal Cllr audit system twice a year in place		
4b		Financial irregularities	1	3	5	1	2	The Council has Financial Regulations which set out the requirements. Council has opportunity to review books, internal Cllr audit system in place x 2 a year.		All payments to require 'invoice' & receipt for audit trail. Review audit process. Referred to Finance Committee
5	Bank & banking	Inadequate checks, Bank mistakes	2	3	2	1	1	The Council has Financial Regulations in place which set out the processes. Regular checks are performed and internal Cllr audit system in place.		Monthly bank reconciliation, etc
6	Cash (assume this is bank cash?)	Loss through theft or dishonesty	2	3	2	1	2	The Council has Financial Regulations in place which set out the processes to minimise risks.		
8	Reporting to Council	Information for Councillors Compliance with Fidelity Guarantee	2	1	2	1	1	The Council has Financial Regulations in place which set out the processes. Regular reports are supplied to Council, over and above any requirements.		

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Risk not highest but impact would be. Continuing review

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10	Direct costs, OH expenses	Goods not supplied, Incorrect Invoicing, chq incorrect	1	3	3	1	3	The Council has Financial Regulations in place which set out the processes to minimise risks.		
13	Grants - receivable	Incorrect receipt of grant	1	2	2	1	1	The Parish Council does not presently receive any regular grants, but ad-hoc project specific grants		
14	Debtors	Non payment of invoices raised by the Council	1	2	2	1	2	Invoices are raise for pitch rentals, advertising in newsletters, contract work done. The Council has Financial Regulations in place which set out the processes to minimise risks.		

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Core Cover Comparison

Covers	Limit of Indemnity	CAME Aviva £4311.91	CAME Hiscox £3108.60	CAME Ecclesiastical £4120.63	Zurich £1507.23	AON 'Maven' £2086.99
Public Liability	£10,000,000	Yes	Yes	Yes	£12,000,000	Yes
Employers' Liability	£10,000,000	Yes	Yes	Yes	Yes	Yes
Officials Indemnity	£500,000	Yes	Yes	Yes	£12,000,000	Yes
Libel and Slander	£250,000	Yes	£500,000	Yes	Yes	Yes
Employee Dishonesty (Fidelity) 'standard'	£150,000	Yes	Yes	Yes	Yes	Yes
Fidelity request	£350,000	Yes	Yes	Yes	£500,000	£500,000
Personal Accident	£50,000/£250 pw	Yes	£100,000/£500 pw	Yes	£50,000/£200 pw	£100,000/£200 pw
Commercial Legal Expenses	£100,000	Yes	Yes	Yes	Yes	£250,000
Money	£1,000	Yes	Yes	Yes	£5,000	£5,000
Keyman cover (equivalent)	£400 pw up to 26 weeks	Yes	£250 pw up to max £2,500 in one year	Yes	£500 for 10 wks, £100 thereafter	Incl. in personal accident
Internet/Email	£50,000	No	Yes (subject to form and conditions)	No	No (elements in ie libel/slander, fin loss)	No
Defibrillators and Cabinets	£5,000	Yes	Yes	Yes	No	Yes, Included in office contents
Equipment Breakdown	In line with property sum insured	No	No	In line with property sum insured	No	No
Contract Works	£75,000	No	Yes	No	No	No
Crisis Management	£25,000	No	Yes	No	No	No
Loss of Revenue (don't need)	£10,000	Yes	Yes	Yes	No	No
Hirers Liability (don't need)	£5,000,000	Yes	Yes	£2,000,000	No	£1m
Business Travel (don't need)	£1,000	No	Limited cover	No	No	No
Motor No claims Excess and Bonus (don't need)	£250 each	Yes	Yes	No	No	No
Increased Cost of Working (don't need)	£10,000	Yes	Yes	Yes	No	No
Increased play equip value up to £310,000	£310,000	5289.89	4375.12	5319.68	2762.67	2547.98

8. Financial Regulations - additional proposed items

Own IT/telecomms equipment - security.

All EPC equipment is to be kept securely in the EPC office (currently Clerk's home). It is to be taken out of the office only on EPC business and all reasonable measures are then to be taken to ensure its physical security.

The Council insurance cover is to include the equipment.

The Clerk is to ensure that phones, computers, etc are to be 'equipped' with up-to-date anti-virus software (where applicable for the phone) which is to be regularly updated. The Clerk is to set up additional software security on phones, computers, storage devices, etc including passwords and/or pass numbers.

Security passwords/pass numbers and other means of access are not to be recorded on paper which is then kept with the equipment. Copies of these passwords/pass numbers (including those for any forms of data storage) are to be kept in a sealed envelope and lodged with the Council Chair. for access in the Clerk's absence or in emergencies.

EPC e-mail system - security. The EPC e-mail system is provided by a professional external organisation and contracting with that organisation is to include adequate anti-virus/spam protection. The Council's insurance is to include suitable cover for any Council liability for 'clean up' of Council, Councillors or residents computers following 'infection'.

Debit card - security. Physical security of the debit card, inc the PIN, is to be considered in the same way as physical security of the Council cheque books. When not in use it is to be kept in a locked box (cash box?) in and any record of the PIN must not be kept with it.

The card is to be signed by the Clerk immediately on its receipt. The default PIN provided by the Bank is to be changed immediately it is received and the PIN is not to be the same as that used for IT equipment or as that used by the Clerk for any personal debit/credit cards.

A copy of the PIN(s) is to be kept in a sealed envelope and lodged with the Council Chair. for access in the Clerk's absence or in emergencies.

Bank accounts - exceeding FSCS level. For Risk doc: Council assessed risks of bank failure as extremely low and accepted that risk while trying to find enough banks with independent bank licences.