WINDERMERE & BOWNESS TOWN COUNCIL

Representing the interests of the communities of Windermere, Bowness and Troutbeck Bridge

Notes of the Policy & Finance Advisory Group Meeting held at Langstone House on 24th July 2025 at 7pm

Minute No:	
1.	**Attendance, Apologies & Absence:** Advisory Group attendance: (Chair) Deputy Mayor Beverley Cullen, Christine Hallatsch, Lisa Greasley, Kendra Kenedy, Kay Kennedy Hardy, Fiona Poole, John Saunders Other Town Councillor attendance: Caroline Kearney Also, Sally Parkyn (Town Clerk), Emma Chadwick - Responsible Financial Officer (RFO) Apologies: None
2.	**Notes of the meeting held on 22nd May 2025:** The notes were noted.
3.	**Finances – Responsible Financial Officer:** **a. RFO Report:** i. Audit update: On 23rd May '25 The RFO sent over all the requested documentation to the external auditor. There was one request for information to date, being that the auditor requested a copy of the fixed asset register. This was sent over as soon as the request was received. The Notice of Public Rights Period has now passed with no request to view the accounts. On 22.7.25 the signed External Auditors report was received with no matters arising and the notice of conclusion of audit has been published. ii. Accounts review and budget monitoring: See the section RFO Accounts Review May & June '25". The preferred approach for making forecast amendments was discussed as some amendments were made to the forecast following a review of the June YTD accounts. These were questioned at the Full Council meeting where typically the RFO is not present. It was considered whether it would be preferrable to propose changes to the forecast at the P&F meetings and then make any updates agreed the following month or to send an explanation for any forecast amendments made along with the monthly document prepared for the Full Council meeting. The second option was preferred. Banking update: Unity Bank is now up and running. All bank details held have been reviewed (as required by the Financial Regulations every 2 years) and checked to third party support. A full review of the Financial Regulations in relation to Banking and Electronic payments has been undertaken and changes proposed to the Financial Regulations or Council practice. See the section "RFO Financial Regulations Review July '25" for full details. Other: One other change in our current procedures was necessary, with regards to the "Risk management and internal control" financial regulations. See below "Financial Regulations RFO Review July '25" for full details. These financial regulations will continue to be monitored and reviewed periodically. All other sections will be reviewed over the coming months. **May & June '25 accounts review** **General Accounts:**

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	There was high general income in May as the Street Support Officers grant for £20,160 from W&F Council was received, as well as a £250 donation from Matson Ground for water testing. There were also 2 further allotment receipts totaling £122.80, and the final allotments receipt for £76.50 was received in June. Staff costs are consistent with the 1 additional Town Steward day worked in the month posted to Civic Planting as agreed previously. The largest expenditure item across May & June was the Longlands Play Area Legal Fees for £1,800 net (vs a budget of £5,000). Other large expenditure resulted from the CALC annual subscription for £916.35, the Langrigge Play Area annual inspections for £486, the insurance premium for £483.99 (with the larger invoice for £6.5k going out in July) the internal audit fee for £425, the Longlands Play Area bollards for £367.26 and the annual council chamber rental for £331. Optional expenditure included £6,286.66 for street support officers, £1,067.94 on civic planting (which includes plants, bedding and 1 Town Steward day), and £99.59 on community events and grants for the Diessen Glebe Bandstand performance and the VE80 Beacon lighting supplies. Due to the large grant receipts in the May there was a large surplus in the General Account of £22,557.27. The surplus in June was lower at £2,213.22, bringing the YTD surplus to £33,192.70. **Toilets Accounts:** Income in May was £20,685.60 which is an increase on May 2024 of over £11k and £21,047.40 in June (an increase on June 2024 of over £6k). YTD (Year to Date) we're £17.7k ahead of budget and £20.5k ahead of PY (Previous Year) (a 61% increase on PY YTD of £33.5k). As would be expected given higher income the NAYAX toilet payment system expenditure was higher than budget, toilets electricity is only slightly over budget but water expenditure is 32.5% over budget. Toilets also included contactless reader repairs of £560 and unblocking toilet costs of £200 in May, as well as £200 of town steward costs for the refurbishment and repainting of wooden gable fascia at Braithwaite Fold and further unblocking toilet costs of £200 in June. Overall, the toilets account made a surplus of £7,521.51 in May and £7,364.67 in June. The YTD toilets surplus is now £13,599. **Overall:** The YTD surplus across all accounts is £46,792. **Forecast updates:** General income: The RFO has increased the Grants Income forecast to equal the total received to date and also made the rental income equal the total received to date. Other expenditure: The Longlands Play Area legal fees invoice appears to be to be the final bill; The RFO has updated the forecast accordingly. Toilets income: Given the large increase YTD on both PY and the current budget, the forecast has been increased by 25% (£36k) Toilets expenditure: The toilets income is expected to be higher than budgeted therefore the income-driven costs - NAYAX and water – have been increased. The formula used looks at

	the YTD and applies this to the full 12 months. As such expenditure will decrease during the periods of lower usage. Additionally this has been sense checked against current costs as a % of income. The NAYAX monthly total fee varies depending on the number of international transactions & corporate card transactions as these have a higher rate than the usual processing fee. In June '25 the total fees cost was 8.4% of the total receipts and in July '25 this increased to 9.3% due to higher international usage, if 9.5% is applied to the forecast income for the full year the costs = £17,255.92. It is worth noting that the processing fee for general credit card fees increased in February 2025 from 1.5 pence to 3.5 pence per transaction, and it looks like this may be part of the reason the budget was originally set so low. The Clerk could find no communication from Nayax regarding the increase so this has been queried with Nayax. In June '25 the water cost was 9.6% of the toilets income. If this % is applied to the forecast income for the full year the costs = £17,437.56. **iii. Financial Regulations Review July '25 - Update to finance procedures to meet financial regulations.** **Financial regulation**: 2.6 "At least once in each quarter, and at each financial year end, a member other than the Chair or a cheque signatory shall be appointed to verify bank reconciliations (for all 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 council." **Change needed:** Current procedure. Historically bank reconciliations have only been approved by the Chair. **Proposed change:** RFO to bring bank reconciliations, bank statements, and all supporting documents to every P&F meeting. At the meeting a council member can then verify, sign and date the reconciliations. RFO added a third signature line to the bank reconciliation from June. It will then be reported back to the next Full Council that this activity has taken place. **Financial regulation**: 6.3 "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 RFO. Where the certification of invoices is done as a batch, this shall include a statement by the RFO that all invoices listed have been 'examined, verified and certified' by the RFO." **Change needed:** Current procedure. Historically individual invoices haven't been certified in writing. **Proposed change:** RFO to prepare and sign a statement every month that all invoices listed have been 'examined, verified and certified' by the RFO. **Financial regulation: 6.10**: "The RFO shall present a schedule of payments requiring authorisation, forming part of the agenda for the meeting, together with the relevant

	invoices, to the council. The council shall review the schedule for compliance and, having satisfied itself, shall authorise payment by resolution. The authorised schedule shall be initialled immediately below the last item by the person chairing the meeting. A detailed list of all payments shall be disclosed within or as an attachment to the minutes of that meeting. **Change 1 needed:** Current procedure. For upcoming payments where the amount is unknown at the time of the Full Council meeting the amount is recorded "TBC". **Proposed change 1:** RFO to add the final amount for any TBC payments onto the following month's orders for payment for completion. **Change 2 needed:** Financial regulation wording. With regards to "The authorised schedule shall be initialled immediately below the last item by the person chairing the meeting" the schedule is currently signed and dated rather than initialled. **Proposed change 2:** Amend financial regulation wording to "The authorised schedule shall be <u>signed and dated</u> by the person chairing the meeting" **Financial regulation: 7.1 "**Where internet banking arrangements are made with any bank, the RFO shall be appointed as the Service Administrator. The bank mandate agreed by the council shall identify four 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. The Clerk may be an authorised signatory, but no signatory should be involved in approving any payment to themselves." **Change 1 needed:** Clerk is currently the Service Administrator as the move to Unity Bank was started before RFO had commenced employment. **Proposed change 1:** Change Service Administrator from the Clerk to the RFO. **Change 2 needed:** Clerk is currently not an authorised signatory which increases the burden on the councillors to approve payments. **Proposed change 2:** Change the Clerk's permission to be an authorised signatory? All payments will still be approved by at least one councillor and in the case of any payments to the Clerk these will continue to be approved by two councillors. **Financial regulation: 7.4** The Service Administrator shall set up all items due for payment online. A list of payments for approval, shall be sent to two authorised signatories. **Change 1 needed:** The councillors have been notified of payments for approval via the "Unity bank signatories" Whatsapp group by the Clerk. **Proposed change 1:** A list of payments for approval to be sent by email by RFO to all authorised signatories, in the form of the approved orders for payment (along with further explanation for clarity if needed). The RFO to follow this up with a Whatsapp to the "Unity bank signatories" Whatsapp group. **Change 2 needed:** Financial regulation wording. With regards to "A list of payments for approval, shall be sent to <u>two</u> authorised signatories" for transparency and in case of councillor unavailability the list of payments should be sent to all authorised signatories. **Proposed change 2:** Amend financial regulation wording to "A list of payments for approval, shall be sent to <u>all</u> authorised signatories"

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Financial regulation: 7.6 "Two councillors who are authorised signatories shall check the payment details against the invoices before approving each payment using the online banking system."
Change needed: To either current procedure or financial regulation. Authorised signatories don't currently have invoice details made available to them when approving each payment.
Proposed change: RFO to send supporting invoice/other documentation along with list of payments for approval OR amend financial regulation.

b. It was felt that the proposal to change the clerk's Unity bank status from submitter to authoriser (except for payments to herself) should not be made at this time but could be revisited in future if required.

c. Issues around getting quotes for tree work in Elleray Woods were discussed. The clerk will endeavour to get three quotes for the non-emergency work recommended in the latest 2025 tree report before Full Council appoint a contractor. The same contractor can then be used for any further tree work required as an extension to that contract until the next Tree Survey in 2027. This is permissible under the Financial Regulations (FR5.12.iii.)

Recommendations to Full Council (13th August 2025):

a. That the RFO amends budget forecasts monthly as needed, noting any significant changes.
b. That the following changes be made to the current financial procedures:
   i. FR 2.6 RFO to bring bank reconciliations, bank statements, and all supporting documents to every P&F meeting. At the meeting a council member can then verify, sign and date the reconciliations. RFO added a third signature line to the bank reconciliation from June. It will then be reported back to the next Full Council that this activity has taken place
   ii. FR 6.3 RFO to prepare and sign a statement every month that all invoices listed have been 'examined, verified and certified' by the RFO.
   iii. FR 6.10 RFO to add the final amount for any TBC payments onto the following month's orders for payment for completion.
   iv. FR 7.1 Change Unity Bank Service Administrator from the Clerk to the RFO.
   v. FR 7.4 A list of payments for approval to be sent by email by RFO to all authorised signatories, in the form of the approved orders for payment (along with further explanation for clarity if needed). The RFO to follow this up with a Whatsapp to the "Unity bank signatories" Whatsapp group.
   vi. FR 7.6 RFO to send supporting invoice/other documentation along with list of payments for approval.
c. That the following changes be made to the financial regulations:

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	i. FR 7.4 Amend financial regulation wording to "A list of payments for approval, shall be sent to all authorised signatories" ii. FR 6.10 Amend financial regulation wording to "The authorised schedule shall be signed and dated by the person chairing the meeting" d. That the clerk retain the power to set up but not authorise payments at Unity Bank. e. That the clerk endeavour to get three quotes for the non-emergency work recommended in the latest 2025 tree report before Full Council appoint a contractor. The same contractor can then be used for any further tree work required as an extension to that contract until the next Tree Survey in 2027. This is permissible under the Financial Regulations (FR5.12.iii.)
4.	**Grant applications** Windermere Art Society Grant Application for £1548 was discussed. There were concerns that amount is considerably more than the usual range of grants awarded by W&BTC. Additionally that it serves a relatively small number of residents. **Recommendations to Full Council (13th August 2025)** To make an award of £300 to Windermere Art Society.
5.	**Police & Crime Commissioner (P&CC)** It was considered that meeting the P&CC in a pre-meeting session on 13.8.25 would be a more efficient use of his and Councillors' time. Concerns included lack of resources as police staff are frequently called away to incidents outside the W&BTC area. There was also a lack of visible presence locally of both PCSOs and police. The increase in drug related incidents was also a significant concern. It was agreed that the clerk should survey residents to find out their key concerns using the Facebook page and then circulate questions to Councillors for feedback.
6.	**Youth Offer:** There had been a request to consider working with other partners to boost activity for youth in an attempt to reduce ASB and provide a much needed service. The Council had subsequently been approached by W&F Community Cohesion Officer who was meeting with the community artist from The Lake District Holocaust Project, along with their new youth engagement worker to find out more about what engagement they have planned. They were also meeting with W&FC colleague to discuss other possible youth work such as detached youth workers. Discussion of this item was deferred until the W&F Community Cohesion Officer reports on development. The clerk will follow up in mid August to request an update.
7.	**Insurance for 2026-7** Asset revaluation and creation of insurance asset register. Cost £90 +VAT from Benchmark desktop survey (not gold standard of site visit by chartered surveyor but that would be thousands) this was recommended by our insurer. Bowness Bay and Rayrigg Road toilets and Baddeley Clock were suggested for initial assessment. **Recommendations to Full Council (13th August 2025)**

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	a. That the clerk arrange the Benchmark desktop survey for Glebe and Rayrigg Toilets and Baddeley Clock. b. That the clerk and RFO create an insurance version of the asset register for Spring 2026.
8.	**IT Review** It was explained that, to comply with the new assertion 10 in the updated Annual Governance Statement during the audit process, the Council will need to make some changes to its IT. It was suggested that the opportunity be taken to carry out a complete review and overhaul of council IT – website, email, document storage and cybersecurity. These needed to include as a minimum, improvements to the accessibility of the website, all councillors to have a stand alone Council email address and the adoption of an IT policy. It could include a wider update including moving to cloud storage and document management system. **Recommendations to Full Council (13th August 2025)** That the clerk get 3 quotes to carry out the necessary and optional changes to Council IT provision along with the future annual costs.
9.	**Toilets** The accounts were discussed earlier by RFO. Clerk met with a public toilet provider to get an initial idea of cost and timelines for redevelopment. They know that it is not a certainty or imminent but were happy to advise. **Recommendations to Full Council (13th August 2025)** That the RFO explore alternative more cost effective payment options than the current Nayax system.
10.	**Christmas lights** The clerk reported that quotes to add a catenary wire to the library and redistribute the lights and re wrap two trees on the Bowness Prom had been requested. A full quote had been received from one company. She was meeting a second company on 31.7.25. Two further companies had been approached one had no capacity to take on the work and one was only able to sell a new set of equipment. **Recommendations to Full Council (13th August 2025)** That the quote received be accepted at full council unless a better quote can be bought to the full council meeting.
11.	**Elleray Woods** Councillors considered the options available to the Town Council in the future management of Elleray Woods and Orrest Head. It was felt that it was worth investigating other possible management options than the current model. **Recommendations to Full Council (13th August 2025)** That the clerk contact a range of possible suitable organisations to make initial enquiries.
12.	**Longlands Play Area:** There was discussion around the redevelopment proposal submitted by the Parks & Open Spaces advisory group. It was felt that moving forward with the project led by an external independent specialist would be a cost effective way of delivering the project the community wanted and that further equipment could be added in later phases if required.

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	Recommendations to Full Council (13th August 2025) a. That the project as proposed by the Parks & Open Spaces Advisory Group is approved to start with a budget of £30k from Town Council accounts. b. That a grant from the W&FC Locality Office be applied for. c. That the Town Council formally supports the redevelopment of the Queen's Park Skate Park.
13.	**Langrigge Play area:** Standing item no update needed
14.	**Communications Advisory Group:** Proposal to trial "Coffee with Councillors" informal drop-in sessions in September. **Recommendations to Full Council (13th August 2025)** a. To support the Coffee with Councillors event 11am-1pm at Windermere Library, subsequently confirmed for 2nd September, and 25th September at a venue in Bowness to be confirmed in due course. b. That the clerk buy refreshment from the office budget if required.
15.	**Any other business:** There were discussions about pavement repairs in Windermere, the War Memorial handrail progress and signage in the Longlands parking area. **Recommendations to Full Council (13th August 2025)** a. That the clerk write to W&FC Highways and ward Councillors to report the pavements outside Sugarfinery, Huddlestones & Brown Sugar since the 6 months for the initial contractors to make good has now passed. b. Cllr Greasley follow up on the progress of the handrail for the War memorial. c. The clerk to get quotes for new signs for the parking area on Longlands.
16.	**Staff Appraisal:** **a.** Staff Appraisal System: various options to improve the current appraisal system were discussed. **b.** RFO probationary period due to end 31st August was discussed. c. Clerk interim review was discussed. **Recommendations to Full Council (13th August 2025)** a. To set up a three member staffing committee consisting of Mayor, Deputy and one other councillor to be trained to carry out the clerk's appraisal and make recommendations to Full Council. b. Confidential content c. Confidential content
17.	**Date of Next Meeting:** Thursday 25th September 2025 at 7pm.