

NOTICE OF MEETING

Finance & General Purposes Committee

7.45pm on Tuesday 28 September 2021

To Councillors

Mrs Barnard, Ms Dulieu, Finch, Mrs Gill, MacCracken and Strudley (Chair)

You are summoned to a meeting of the Finance & General Purposes Committee on Tuesday 28 September 2021 at 7.45pm.

The meeting will take place in the Blue Room of the Brownlow Memorial Hall.

Any apologies for absence should be communicated to the Clerk ahead of the meeting.



Jason Mawer

Clerk to the Council

The seven principles of public life

Selflessness | Integrity | Objectivity | Accountability | Openness | Honesty | Leadership

AGENDA

Meeting of the Finance & General Purposes Committee

7.45pm on Tuesday 28 September 2021

Sound recording, photography, filming and use of social media at meetings that are held in public are permitted. Those wishing to record proceedings are however advised to contact the Parish Clerk for further information before the start of the meeting.

No.	Item	Page
001.	Apologies for absence	
002.	Declarations of interest Members are asked to declare any disclosable interest or affected interest in respect of any matter to be considered at this meeting.	
003.	Minutes of the previous meeting To approve the minutes of the Finance & General Purposes Committee of 24 August 2021	0
004.	Matters arising from the previous meeting	0
005.	Finance Report to end August 2021 To receive an update on the finances to the end of July 2021	0
006.	Insurance 2021-22 To review the insurance options for 2021-22	0
007.	Health, Safety & welfare Policy To consider the draft Health, Safety & Welfare Policy	0
008.	Responsible Financial Officers Report To receive a verbal update from the Clerk	
009.	Future agenda items and date of the next meeting The next meeting will be on Tuesday 19 October 2021.	0
010.	Closure of the meeting	

MINUTES OF THE PREVIOUS MEETING

held **virtually** on **Tuesday 24 August 2021** at **7.45pm**

Present: Councillors Ms Dulieu, Mrs Gill and Strudley (Chair)

In attendance: The Parish Clerk

001. Apologies for absence

Apologies were received from Cllr Mrs Barnard, Finch and McCracken

002. Declarations of interest

No declarations of interest

003. Minutes of the previous meeting

The minutes of the meeting of 27 July 2021 were circulated to members in advance of the meeting. Approval of the minutes was proposed by Cllr Ms Dulieu and seconded by Cllr Mrs Gill and the minutes were **APPROVED** by members present.

004. Matters arising from the previous meeting

Following conversations with members the Clerk would include the potential asset transfer proposals into the medium-term financial plan. This raised the question of which committee would be responsible for asset transfers. The Clerk expressed the view that the nature of the assets would fall within the remit if the Amenities Committee, but with oversight of Finance & General Purposes. The Clerk would draft terms to cover the eventuality.

The Clerk circulated a paper on flag flying. It was suggested the paper and other examples of appropriate flag flying should be included on the next council agenda.

005. Financial Report

The Clerk circulated the financial report to the end of July 2021 to members.

The Clerk provided an update on the debt figures and on general lettings.

The report was noted.

006. Insurance 2021-22

The matter was deferred as the proposals for 2021-22 had not been received in time for the meeting.

007. Amendments to the Staffing Committee arrangements

The Clerk circulated to members a draft of the revision to the terms of reference until the annual meeting in May 2022.

Cllr Ms Dulieu proposed the following amendment to the scheme of delegation be recommended to full council:

Section 8.1 The Staffing committee will be a standalone committee of the council. It can respond to the needs and requirements of the full council and its committees. The committee shall comprise of four members. These shall be the ~~chairman of the council~~, the chairman of the Finance & General Purposes committee and ~~two~~ ~~three~~ other members, who should not be committee chairs and at least one, who is not a member of the Finance & General Purposes Committee.

The proposal was seconded by Cllr Mrs Gill and **APPROVED** by members present.

008. Communications Working Group

The committee considered the appointment of a new chair of the Communications Working Group.

It was proposed by Cllr Mrs Gill that Cllr Mrs Wallen should be appointed. This was seconded by Cllr Ms Dulieu and **APPROVED** by members present.

009. Responsible Financial Officers Report

The Clerk would follow up on the missing payment report in the council minutes.

010. Future agenda items and date of the next meeting

Items for future agenda items were circulated to members. The date of the next meeting was agreed as Tuesday 28 September at 7.45pm.

011. Closure of the meeting

The meeting closed at 8.17pm.

MATTERS ARISING

Flag flying

The Chairman of the Council has advised the Clerk that he will not be drawing his allowance for the year. He has suggested that he would like the sum used instead to purchase the Pride and NHS flags for the council.

FINANCIAL UPDATE TO THE END OF AUGUST 2021

1.0 Purpose

1.1 This report contains the financial report to the end of August 2021. It contains the usual financial data with the appropriate commentary. The report contains the financial report and balance sheet.

2.0 Key points summary

- Adjustments to reserves made
- Costs to date in line with budget forecasts

3.0 Balance Sheet

3.1 The balance sheet shows the position to 31 August 2021.

3.2 The debtor's position is reported in section 5 of this report. The exceptional prepayment position in July was resolved through the issuing of an invoice at the end of August. While this has resolved the initial issue, what it has done is added debt earlier than expected by the early issue of an invoice not due until mid-October. The Clerk has spoken with Internal Auditor, who has confirmed that the payment on the account was processed correctly through the finance system. The circumstances arising from the payment on account were abnormal and an alternative approach of handling this payment as a prepayment in future is an option. This is not the cleanest method of handling such a payment through the system but would be considered if an account credit would lead to an exceptional reporting position again.

3.3 The creditors sum of £988 remains on the account as it is owed to us by Castle Water for a refund of water charges for the Brownlow Hall. Castle Water have been chased for this along with a latest bill, but at the time of the writing of this report, neither had been received.

4.0 Financial Report

4.1 The following notes relate to items of information on the financial report

Code	Description	explanation
130 4900	Other costs	These costs relate to IT licences (Zoom), and this will be moved to the correct code
150 4300	Neighbourhood plan costs	The EMR will balance this account at year end
600 4015	Water & sewerage	Revised billing being issued, overpayment refunded.

600 4040	Contract cleaning	Costs are higher due to COVID test centre provision and the temporary loss of caretaker
710 4250	Responsive maintenance	Costs related to removal of old equipment

- 4.2 In the next report an identification of accounts with predicted underspends and overspends will be made, along with the virements between accounts where required.
- 4.3 The council should be protected from the worst increases in wholesale energy prices. Renewal of contracts took place earlier in the year, albeit at a higher rate than in previous years. However, the renewal should ensure the rises coming into effect now should not affect provision. The council's energy costs are driven by heating over the winter period. The Clerk will keep costs and arrangements for heating under review. The heating of buildings, where ventilation is recommended to fight COVID will be a challenge in the coming months and the Clerk will talk to hirers about how to make this work.
- 4.4 The insurance renewal premium for 2021-22, although increased on last year, will be within the budget set.

5.0 Debt update

- 5.1 The debt profile as of 31 August 2021 is:

Historic debt	Outstanding invoices
2018	£240
2019	£322
2020	£301
Total	£863
Current Debt	
	Outstanding invoices
More than 30 days	£135
Due by 30 September	£3,935
Total	£5,570
Less Accounts in credit	
Value of accounts in credit	£200
Invoice in advance	£3,000
Reported debt position	£3,233

6.0 Recommendation

Members are asked to note the financial report

INSURANCE

1.0 Purpose of this report

1.1 This paper provides information to members on the council's insurance renewal for 2021-22. Due to the timing of the renewal, the decision to renew was delegated to the Finance & General Purposes Committee.

2.0 Background

2.1 In September 2018, the council entered into a three-year agreement with AXA Inspire to provide insurance from 1 October 2018, providing the council with assurance over its insurance covers and premiums through to 30 September 2021.

2.2 The council has used Came & Company, a specialist broker t for many years who provide support to the council through brokerage as well as claims management. The Clerk approached Came & Company to review the market for the council.

2.3 Since the last agreement was made, the insurance market The insurance market in general has undergone some big changes over the last 18 months and this has not left the local council sector unaffected. This has resulted in the hardening of rates and terms across the board which mean that this is often reflected in increased premiums.

2.3 The Clerk has carried out a full review of the cover in advance of the 2021 renewal with Came & Company. This forms the basis of the cover and levels of cover required by the council. These covers and levels proposed in the policy have been checked to ensure they meet the needs of the council.

3.0 Other covers

3.1 Members should note that this policy is the principal insurance for the council's activity and some facilities. Separately, the council also has covers that are payable to the landlord of the Parish Office and the Whitegrove Community Centre and for Cyber cover. These covers are paid separately.

4.0 Cover arrangements

4.1 Came & Company approached the market and narrowed down their approach to three providers. One of these declined to quote.

Insurer	Insurance premium inc. of tax
Pen Underwriting Ltd (Axa)	£4,839.82 (annual premium only)
Hiscox	£4,460.61
Ecclesiastical	No quote offered for 2021

4.2 Pen Underwriting (Axa) are the current provider to the council. It was noted by our broker that their premiums have increased significantly across the market. Their proposal is also for a single year and includes no provision for a longer-term agreement.

4.3 Hiscox premium is nearly 10% lower than the Pen quotation. The table below shows the key cover sums insured and the levels for Hiscox are comparable with Pen on all the key covers.

Area of cover	Sums insured / limits	
	Pen Underwriting	Hiscox
Public Liability	£10,000,000	£10,000,000
Including Hirer's liability	£5,000,000	£5,000,000
Libel & slander	£500,000	£500,000
Motor No claims excess and bonus	£250 each	£250 each
Employers Liability	£10,000,000	£10,000,000
Officials and trustee liability	£500,000	£500,000
Employee dishonesty	£150,000	£150,000
Legal expenses¹	£500,000	£100,000
Personal accident	£100,000 / £500 per week	£100,000 / £500 per week
Property damage²		
Including Defibrillators & cabinets	£5,000	£5,000
Business interruption		
Including Loss of revenue	£10,000	£10,000
Increased cost of working	£10,000	£10,000
Key person cover	£250 per week up to a max of £2,500 per year	£250 per week up to a max of £2,500 per year
Money in transit	£2,500	£1,000
Crisis management³	£500,000	£25,000

Notes:

1. legal expenses relate to expenses incurred that do not relate to an insurance claim e.g. a property dispute. No claim has come close to these sums.
2. The property damage shown in the table is a standard policy inclusion. Our property and insurance value are detailed later.
3. Crisis management covers cost relating to PR costs etc. No claim has come close to these sums

4.4 Both policies include the following insured sums for council assets:

Item description	Amount insured
Total buildings ¹	£1,680,136.00
General contents inc. computer equipment	£44,267.39
Gates and fences	£7,096.17
Fixed outside equipment	£3687.40
Street furniture	£4,702.63
Playground equipment	£70,883.80
Other surfaces	£36,050.00

Notes:

1. This is a combined total for the Brownlow Hall (£1,648,000) and the allotment building (£32,136)

5.0 Long term agreement

5.1 There is the opportunity to enter a long-term agreement (3 years) with Hiscox. The agreement provides rate stability for premiums. The council has traditionally entered into these agreements. The agreement would provide an initial discounted premium of £4,287.58, a saving of £173.03

6.0 Previous policy premium and other terms

6.1 While not providing a direct comparison the premium paid in 2020-21 was £3,783.15.

6.2 As is standard, an administration fee of £50 is payable to the broker on the policy selected.

6.3 All premiums are subject to Insurance Premium Tax (IPT) at the prevailing rate of 12.0%

7.0 Total cost per insurer

7.1 On the basis of the information provided the actual costs would be:

	Pen underwriting	Hiscox	
	Single year	Single year	Long term agreement
Insurance premium +IPT	£4,839.82	£4,460.61	£4,287.58
Broker fee	£50.00	£50.00	£50.00
Total payable	£4,889.82	£4,510.61	£4,337.58

8.0 Recommendation of officers

- 8.1 The Parish Clerk recommends that members enter a long-term agreement with Hiscox. This will provide the council with a degree of stability in an unstable insurance market for the next three years.
- 8.2 The Hiscox policy provides the level of covers required by the council without additions.
- 8.3 The council can amend cover arrangements as required during the cover period.
- 8.4 The Hiscox schedule for the parish council is included as appendix 1.

9.0 Recommendation

- 9.1 members agree to enter the long-term agreement with Hiscox and agree that the premium due of £4,337.58 be paid ahead of 1 October 2021.

HEALTH, SAFETY & WELFARE POLICY

1.0 Purpose

1.1 This paper accompanies the attached Health, Safety and Welfare Policy. This is a new policy replacing the existing Health & Safety Policy.

2.0 Impact assessment

Policy: **Health, Safety & Welfare**

Name of Responsible committee: **Finance & General Purposes**

Name of Lead officer: **Jason Mawer, Parish Clerk**

Responsible committee chair: **Cllr Grant Strudley, Chair, Finance & General Purposes**

Previous policy version (if applicable) **N/A there is no carryover from last policy**

Impact Assessment		
	Requirement	Comment
Equalities	<i>A simple equalities impact assessment has been carried out</i>	There is no impact through this policy. Procedural arrangements will take these into account.
Financial	<i>Cost and resource implications are fully understood, and budgets identified</i>	Elements of the policy are already met from existing budgets. Any specific requirements will be identified and budgeted accordingly.
Parish Plan	<i>Does the policy relate to the Parish Plan</i>	Not applicable
Risk	<i>Any risks to the organisation are fully understood and agreed</i>	The policy sets out the arrangements the council will follow which will reduce the risk to individuals and the organisation.
Service Delivery	<i>Implications for service delivery are fully understood and agreed.</i>	The policy should ensure that service delivery is performed safely. There are no other implications.

Staffing	<i>Implications for staff are fully understood and agreed.</i>	Staff will be expected to assist with the delivery of the policy and to follow applicable aspects.
Environment & Sustainability	<i>Impact on the environment (e.g. carbon emissions; travel) is understood and agreed.</i>	Not applicable
Consultation	<i>Where applicable, there has been consultation with those affected by the policy, including those with responsibility for implementation.</i>	The policy was developed by the Parish Clerk and reviewed by the Finance & General Purposes Committee.

3.0 Policy background

- 3.1 The existing Health & Safety Policy required updating to take account of staff welfare and to ensure it provide sufficient cover for activities and responsibilities, including the council's facilities. A section has been included to cover infection prevention and control, following the COVID-19 pandemic.
- 3.2 The policy covers the key statutory requirements of health and safety legislation. It also sets out the roles and responsibilities.

4.0 Recommendation

Members are asked to review and comment on the policy.

Members are asked to recommend the policy to council for approval.

FUTURE AGENDA ITEMS AND DATE OF THE NEXT MEETING**1.0 Future agenda items**

In addition to the standard agenda items the following items will be on the coming meeting agendas

Co-option process	October 2021
Medium-term financial plan	October 2021
Parish Plan	November 2021
Office accommodation	TBA
Grant application consideration	November 2021

2.0 Next meeting

The date of the next meeting will be on Tuesday 19 October 2021 at 7.45pm.