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MINUTES OF A FULL COUNCIL MEETING HELD ON TUESDAY 7TH JULY 2026 AT 7.25PM IN THE COUNCIL CHAMBERS, MEMORIAL HALL, FRESHWATER

Present: Councillors Whistance (Chair), Bamford, Betts, Cameron, Chaucer, Hinton, Hobbs, Jarman, Pakel, Turan, Whyte,

Members of the public: 2

Clerk: K Gibson
Minutes: M Gardiner

1. **APOLOGIES** To receive any apologies for absence.
   Councillor Armstrong and Seely
2. **DECLARATIONS OF INTERESTS**
   To receive any declarations of pecuniary or non-pecuniary (personal) interests relating to items on the agenda.
   Councillor Hinton declared an interest in Agenda item 15 – Housing Needs Survey as he is a trustee of Community Action.
   Councillors Bamford, Hinton, Hobbs and Whyte declare interests in Agenda item 13 – Memorial Hall quote as they are trustees of the Memorial Hall Arts & Leisure Co.
3. **REQUESTS FOR DISPENSATIONS**
   To receive and consider granting any written requests from Members for dispensations in respect of disclosable pecuniary interests. **NONE**
4. **MINUTES**
   To agree the minutes of the Freshwater Parish Council meeting held on 16th June 2026 (**PAPER A**). **(DW/FT) AGREED**
5. **WARD COUNCILLOR REPORT**
   Reports from the following ward councillors:
   Councillor Chris Jarman – Circulated at the meeting
   Councillor Becca Cameron – Circulated via email
   Councillor Debbie Conlin – Circulated at the meeting.

   To receive a written update from the Clerk **(PAPER B**).

   Clerk's Report July 2026

   Co-option of a Councillor
   No candidates applied for the vacant councillor position during the advertised

period. The vacancy will be readvertised in July.

Land Management & Asset Committee
To note that Councillor Pakel has resigned from the above committee.

Skate Park Working Committee
To note that Councillor Pakel was voted as Chair of the above committee at the meeting held on 15th July 2026.

Coronation Cottages, Camp Road Sign
IW council (Island Roads) have refused to replace the sign for Coronation Cottages on Camp Road. The cottages are high above a grass bank and have no signposting. We have had reports that ambulances have taken over 30 minutes to locate a patient due to the lack of signage. There are several elderly and vulnerable parishioners living in these cottages. FPC have ordered a new sign for £139.00 to be fitted to the wall on the cottages, with the homeowners written consent.

Register of Interests
With effect from 29th June 2026 under section 32A of the Localism Act 2011 the usual residential address of Councillors is to be excluded from publication, unless a written opt in is received. Therefore, all registers of interests have been removed from the FPC website and the addresses will be redacted before reinstating on the website. If you wish to complete a new form they are available.

It was proposed that for the item relating to the Coronation Cottages street sign, that the Clerk forward our invoice to Island Roads. **(BH/CP) AGREED**

6. **CHAIRS REPORT**
To receive a report from the Chair, Cllr David Whistance (**PAPER C**).

Freshwater Parish Council
Full Council Meeting 7th July 2026
Chair's Report

This month has been a month of meetings but little progress!

The first was at the Sports Centre with Becca (as Ward Councillor), Frances, Kirsty, Ann Freeman (WWSC) and Clare Griffin (WWSC) to discuss the "health centre path". Ann Freeman's email summarises the meeting:

From: Ann Freeman
Sent: 10 June 2026 16:50
To: Clare Griffin
Cc: OLIVER, Clive (WIGHT PRIMARY PARTNERSHIPS LTD) SHIRLEY, Claire (WIGHT PRIMARY PARTNERSHIPS LTD) Lesley McMahon-Hathway Rob Ryan WWSCC BOWEN, Andy (WIGHT PRIMARY PARTNERSHIPS LTD)

Subject: Area Outside Brookside Health Centre and West Wight Sports and Community Centre and the path down to Brookside Road

Thank you for coming along to the meeting this morning. I think we have a plan to move things forward.

Thanks to Becca for agreeing to arrange a meeting with the new Strategic Director of Community Services at Isle of Wight Council. We have to hope that he will take time to come out to the West Wight and listen to a number of concerns, including the area outside the health centre and the sports centre - specifically the ownership of the path and our plans.

In the meantime, Freshwater Parish Council have confirmed that the area to the right (as you walk up the path from Brookside Road) is their responsibility (as far as the wooden railing) and as the wooden rail is on that land they will look to replace that with a metal rail and will also arrange to have the tree (that is causing the damage to the path) removed. Having bumped into Dr Bowen while we were outside discussing the area, it was agreed that the quote for removing the tree would also include the cutting back of the tree that is situated within the boundary of the health centre but is currently hanging over the disabled car parking spaces.

The vision is that the planting to the left hand side (as you walk up the path from Brookside Road), where the upper car park is behind, will all be removed. Metal railings will need to be installed to stop cars getting onto the path. Freshwater Parish Council are waiting to hear from Isle of Wight Council regarding the removal of the planting directly outside the health centre. This will be raised with the Strategic Director of Community Services.

The area to the left of the path (as you walk from Brookside Road) is the responsibility of Isle of Wight Council, although Island Roads should maintain it.

There was a discussion around the removal of the planting being a community project, involving Freshwater Parish Council, West Wight Sports and Community Centre and Brookside Health Centre. However, it was agreed that the long term ownership of this land needs to be establish and that going forward they will take responsibility, after a community project or if Isle of Wight Council agree to do the work.

As for ownership, as the land was part of School Farm which was owned by Isle of Wight Council it is difficult to understand why they claim the path is not their responsibility.

Becca will raise a Fix My Street request for Island Roads to cut back the hedging all around the car park (the area that Island Roads acknowledge is their responsibility).

In the meantime, one of the Trustees of West Wight Sports and Community Centre has asked Richard Quigley for a meeting in London (which may be more convenient to him) and we are aware that Brookside Health Centre has been in communication with Richard Quigley too.

The FYT Bus will take steps to tidy up their bus shelter.

Finally, Isle of Wight Council have agreed (last year) to remove the planting directly opposite the Wessex Cancer Trust shop to make crossing the road towards the lower car park more wheelchair friendly. However, there is no date for when this work will be carried out.

It would be helpful if you could share any updates on progress with everyone. We are all wanting the same results……it's just proving quite tricky to achieve them.

Do let me know if you have any questions regarding my summary of today's meeting.

Kirsty - Could you share this with Frances and David? Thanks.

Thanks
Ann

I would very much like to see this dealt with, however we need to be wary of FPC accepting a significant ongoing liability if we take it on. IOW Council apparently have no intention of doing anything with it, or even with the areas of the car park that are registered in their name - we need to meet with whoever is in charge of these areas to discuss it with them properly as we are going round in circles at the moment!

The second meeting was with James Brewer where he talked a group from FPC through the changes to the IPS agreed with the Planning Inspectors and outlined their implications for planning decisions on the Island. This will be covered in the Planning Committee preceding the Full Council Meeting on 7th July so I will not dwell on it here.

Next was a "stakeholder" meeting relating to Fort Victoria chaired by Dave Wallis, the IOW Council's Strategic Manger for Waste and the Environment (though in this case he was wearing his Coastal Realm" hat) that I attended with

Frances. This meeting was originally called when the new “outdoor gym” was installed at Fort Victoria but was also a chance for the tenants to raise numerous other issues with Mr Wallis as they hadn’t had a meeting with a senior council employee for over a year. The questions raised were as follows:

1 **Outdoor gym installation**

This was funded by a grant (as we suspected) and needed to be installed and invoiced by a particular date to ensure receipt of the grant, hence the installation over the Bank Holiday weekend. Mr Wallis conceded that both publicity and supervision were lacking when it was installed. There were apparently problems with installing the equipment in the originally intended location due to the underground structures at Fort Victoria. He is going to see if the equipment can be reconfigured to reduce the impact on the view of Hurst Castle from Fort Victoria and will report back at the next meeting.

2 **Access to the upper deck/maintenance generally**.

The tenants all wanted to know when works would be done so that visitors could once more access the upper deck as they fell this was impacting visitor numbers. Similarly with maintenance generally. Mr Wallis will investigate and report back. He did say that Coastal Realm had intended to carry out maintenance of the fort this year but, although they had the budget for it, property services, who didn’t, refused to let them carry out the works.

3 **Signage**

The tenants felt that signage at the fort was lacking and not helpful. Mr Wallis will investigate and report back. I said I would canvas some ideas from users of the area for the next meeting.

4 **Future ownership of the Fort**

Given the IOW Council’s poor financial position I raised the question of the future ownership of the fort as they will no doubt seek to divest themselves of assets. Mr Wallis assured the meeting that there were presently no plans to sell the fort and that he would let us know if there were.

Another meeting will be called in a months time so Mr Wallis can provide updates. He is intending to make Fort Victoria Stakeholder meetings a regular event, starting monthly then moving to quarterly once some progress has been made.

The last meeting was the consultation session for the Granny’s Meade Oak Tree held in the small hall on 24th June. Everyone that attended the meeting together with the majority of those who emailed FPC or commented on FPC’s Facebook

page were in favour of retaining the tree and fencing it as required by the IOW Council's Tree Officer. We already have quotes for the work involved, however I would like us to check with the Tree Officer to see if there is any flexibility on the fencing required. The chestnut post fencing suggested is quite visually intrusive whilst I have seen much lighter weight fencing used in similar situations elsewhere.

7. CORRESPONDENCE (PAPER D & PAPER E) NOTED

It was proposed to approve the request on paper E of using the revetment for the Day at the Bay.

It was proposed to accept the request from the Horticultural Society to accept the Donation from the PC of £100 to be spread across all prize categories rather than the childrens category. **AGREED**

8. FINANCE

i. To review and approve the payments list (**PAPER F**) – see attached.
It was proposed to approve the payments list (**AB/CJ**) **APPROVED**

ii. To review and approve the updated Financial Regulations (**PAPER G**).
Supporting Information:
Update Report **(PAPER H**)
Financial Regulations Matrix (**PAPER I**)
It was proposed to approve the updated Financial Regulations **(CP/AB) AGREED**

iii. To discuss and appoint a temporary RFO for the period of 1st July 2026 to 31st August 2026.
It was proposed to appoint Kirsty Gibson (Clerk) as a temporary Responsible Finance Officer for the period listed above.

iv. To review and agree the contract renewal for the internal auditors (**PAPER J).**
It was proposed to agree the contract renewal for the internal auditors **(CJ/BC) AGREED**

9. FRESHWATER SPEEDWATCH

To review and approve the request from Freshwater Speedwatch to take over the grant project due to the issue with insurance cover **(PAPER K).**

It was proposed that the Parish Council approve the motion and the Clerk would check with the Insurers whether this would be included in our current insurance package. **(WW/DW) AGREED**

10. UPDATE FROM THE SKATE PARK WORKING PARTY.

Councillor Pakel gave a verbal update including information on final landscaping plans, progress on necessary reports and future liaison with the Planning office.

11. UPDATE FROM THE PERSONNEL COMMITTEE.

Councillor Bamford gave a verbal update on job description updates and the advertising of the Responsible Finance Officer role.

12. SOUTHERN WATER VOTE OF NO CONFIDENCE

To discuss and agree if Freshwater Parish Council wish to have a vote of no confidence in Southern Water.

It was proposed to agree the motion and minute a unanimous vote of no confidence in Southern Water. **(DW/FT) AGREED**

13. MEMORIAL HALL ENTRANCE REFURBISHMENT

To review and approve the attached quotation to refurbish the Memorial Hall Entrance area (external). As per the agreement FPC will pay 2/3 of the cost to TPC 1/3. (**PAPER L). (DW/BC) AGREED**

14. MOA PLACE UNREGISTERED FOOTPATH

To discuss the situation with the unregistered footpath leading up to WWSCC and Brookside Medical Centre, map attached (**PAPER M).**
Councillor Cameron is due to meet with Simon Moon Strategic Director of Community Services and it was agreed that she will update the Parish Council on the outcome of that meeting.

15. HOUSING NEEDS SURVEY

To discuss the attached proposal and select the preferred option for Community Action to carry out the Housing Needs Survey. (**PAPER N**).

It was proposed to go forward with option B with additional hard copies in key public spaces. **(WW/DW) AGREED**

16. FUTURE AGENDA ITEMS

Library Committee Update

MUGA Art installation

Housing Needs update.

Meeting Closed at 8.50pm.

Hi Paul,

I just wanted to let you know I have shared the Observer article on LinkedIn, I would love to tag the council, but couldn't find an active account. If there is one please do let me know and I'd be happy to add you in!

I also wanted to share our newly released Impact Report with you and everyone at the Council to show the incredible difference your grant has helped to make.

Through the report, you can see how Test the Water is just the first step on our development pathway, which supports children and young people at each stage to learn and grow through water-based outdoor learning, whilst inspiring them to build brighter futures through maritime careers training.

You can read our digital Impact Report here., to see more about the work of UKSA and the long-term impact our work has in the lives of young people.

Thank you once again for supporting UKSA.

Kind regards,

Hetherington

Cara Hetherington
Fundraising Coordinator
[uksa.org] UKSA

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From: Ronan McCann <mokiemac@me.com>
Sent: Friday, June 5, 2026 13:24
To: Emma Carter <emma.carter@freshwater-parish.gov.uk>
Subject: Bay day

Good afternoon Emma.
Hope all is well, we have been putting together Bay Day and hoping we can have parish council permission to use the green at Freshwater Bay 15/08/2026

Look forward to hearing from you.
Kind regards

Ronan McCann

Finance Officer's Summary of Payments and Receipts – June 2026

During June 2026, Freshwater Parish Council made **total payments of £44,642.25**. The largest areas of expenditure included **community grants (£12,640.00)**, **staff salaries (£9,599.52)**, **grounds maintenance (£4,365.93)**, **HMRC PAYE and National Insurance (£3,571.37)**, **public toilet cleaning (£2,475.19)**, and **tree works and surveys (£2,242.00)**. Other notable expenditure included drainage plans for the Skatepark and Pump Track project, football pitch maintenance, Lengthsman services, library running costs, office expenses, utilities, IT subscriptions, and general maintenance of council facilities.

Please note:

> The **Broadband and Telephone** expenditure includes **both May and June charges**. This is due to the Direct Debit collection date, resulting in payments being collected on **1 June** and again on **30 June**, meaning two months' costs fell within the June accounting period.
>
> The **NEST pension contribution for June payroll was paid on 1 July 2026** and therefore does **not** appear within the June payments report. It will be included in the July accounts.

The Council received **total receipts of £26,379.65** during the month. The principal income comprised a **£3,571.37 reimbursement for HMRC**, and **£1,569.31 investment interest** from the CCLA account. Additional income was received from **boat park fees (£360.00)**, **allotment rents (£56.00)** and **postage reimbursement (£15.95)**.

Largest Areas of Expenditure

- **Community Grants – £12,640.00**
- **Staff Salaries (Wages) – £9,599.52**
- **Grounds Maintenance – £4,365.93**
- **HMRC PAYE & National Insurance – £3,571.37**
- **Public Toilet Cleaning Contract – £2,475.19**
- **Tree Works & Tree Survey – £2,242.00**
- **Skatepark & Pump Track – Drainage Plan – £2,142.00**
- **Football Pitch Grass Cutting (Jubilee Field) – £1,308.02**
- **Lengthsman Services – £1,207.50**
- **Library (Council Tax, Cleaning, Maintenance & Utilities) – £1,131.49**

Largest Sources of Income

- **Transfer - Community Grant (WWSCC) – £10,000.00**
- **Transfer – June Wages – £10,807.00**
- **HMRC Transfer – £3,571.37**
- **CCLA Investment Interest – £1,569.31**
- **Boat Park Income – £360.00**
- **Allotment Income – £56.00** (£14 to be refunded as paid twice)
- **Postage Reimbursement (Skate Deck Art) – £15.95**

Overall, expenditure exceeded income during the month, reflecting significant investment in community services, maintenance programmes, staffing, and ongoing projects, including the Skatepark and Pump Track project.

FRESHWATER PARISH COUNCIL FINANCIAL REGULATIONS

2026

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These Financial Regulations were adopted by the Council at its meeting held on 08th July 2025.

1. General

1.1. These Financial Regulations govern the financial management of the Council and may only be amended or varied by resolution of the Council. They are one of the Council's governing documents and shall be observed in conjunction with the Council's Standing Orders.

1.2. 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.

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

1.4. The Council is responsible in law for ensuring that its financial management is adequate and effective, and that the Council has a sound system of internal control which facilitates the effective exercise of the Council's functions, including arrangements for the management of risk

1.5. The Council's accounting control systems must include measures:

- for the timely production of accounts;
- that provide for the safe and efficient safeguarding of public money;
- to prevent and detect inaccuracy and fraud; and
- identifying the duties of officers.

1.6. These financial regulations demonstrate how the Council meets these responsibilities and requirements.

1.7. 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 the Council, 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.
- 'Must' and **bold text** refer to a statutory obligation the Council cannot change.
- 'Shall' refers to a non-statutory instruction by the Council to its members and staff.

1.8. The Responsible Financial Officer (RFO) holds a statutory office, appointed by the Council. The RFO;

- acts under the policy direction of the Council;
- administers the Council's financial affairs in accordance with all Acts, Regulations and proper practices;
- determines on behalf of the Council 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 Council resources; and
- produces financial management information as required by the Council.

1.9. The accounting records determined by the RFO shall be sufficient to show and explain the Council's transactions and to enable the RFO to ensure that any income and expenditure account and statement of balances, or record of receipts and payments and additional information, as the case may be, or management information prepared for the Council from time to time comply with the Accounts and Audit Regulations.

1.10. The accounting records determined by the RFO shall in particular contain:

- entries from day to day of all sums of money received and expended by the Council and the matters to which the income and expenditure or receipts and payments account relate;
- a record of the assets and liabilities of the Council; and
- wherever relevant, a record of the Council's income and expenditure in relation to claims made, or to be made, for any contribution, grant or subsidy.

1.11. **The Council 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;**
- **writing off bad debts;**
- **declaring eligibility for the General Power of Competence; and**
- **addressing recommendations from the internal or external auditors**

1.12. In addition, the Council shall:

- determine and regularly review the bank mandate for all Council bank accounts;
- authorise any grant more than £10,000; and
- in respect of the annual salary for any employee have regard to recommendations about annual salaries of employees made by the relevant committee in accordance with its terms of reference.

2. Risk management and internal control

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

2.2. The Clerk with the RFO shall prepare, for approval by the Council, a risk management policy covering all activities of the Council. This policy and consequential risk management arrangements shall be reviewed by the Council at least annually.

2.3. When considering any new activity, the Clerk shall prepare a draft risk assessment including risk management proposals for consideration by the Council.

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

2.5. **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; and**
- **allow the reconstitution of any lost records;**
- **identify the duties of officers dealing with transactions and**
- **ensure division of responsibilities.**

2.6. At least once in each quarter, and at each financial year end, the chair of the Finance Committee shall 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 Full Council.

2.7. Regular back-up copies shall be made of the records on any Council computer and stored either online or in a separate location from the computer. The Council shall put measures in place to ensure that the ability to access any Council computer is not lost if an employee leaves or is incapacitated for any reason.

3. Accounts and audit

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

3.2. **The accounting records determined by the RFO must be sufficient to explain the Council'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 the Council and the matters to which they relate;**
- **a record of the assets and liabilities of the Council;**

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

3.4. 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 the Council, within the timescales required by the Accounts and Audit Regulations.

3.5. **The Council 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**.

3.6. **Any officer or member of the Council 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 the Council, supply the RFO, internal auditor, or external auditor with such information and explanation as the Council considers necessary.

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

3.8. The Council shall ensure that the internal auditor:

- is competent and independent of the financial operations of the Council;

- reports to Council 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 the Council.

3.9. Internal or external auditors may not under any circumstances:

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

3.10. 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.

3.11. 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.

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

4. Budget and precept

4.1. **Before setting a precept, the Council 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.**

4.2. Budgets for salaries and wages, including employer contributions shall be reviewed by the Personnel Committee at least annually in October for the following financial year and the final version shall be evidenced by a hard copy schedule signed by the Clerk and the Chair of the Council.

4.3. No later than mid 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 three financial years, taking account of the lifespan of assets and cost implications of repair or replacement.

4.4. 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 the Full Council.

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

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

4.7. Having considered the proposed budget and where available, a three-year forecast, the Council shall determine its Council tax requirement by setting a budget. The Council shall set a precept for this amount no later than the first week of February for the ensuing financial year.

4.8. **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 disclose at the start of the meeting that Section 106 applies to them.**

4.9. 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.

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

4.11. Any addition to, or withdrawal from, any earmarked reserve shall be agreed by the Council or relevant committee.

5. Procurement

5.1. **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.

5.2. 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.

5.3. Every contract shall comply with the Council's Standing Orders and these Financial Regulations and no exceptions shall be made, except in an emergency.

5.4. **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 Procurement Act 2023 and The Procurement Regulations 2024 or any superseding legislation ("the Legislation"), must be followed in respect of the tendering, award and notification of that contract.**

5.5. Where the estimated value is below the Government threshold, the Council shall (with the exception of items listed in paragraph 5.12) obtain prices as follows:

5.6. For contracts estimated to exceed £60,000 including VAT, the Clerk or appropriate officer shall seek formal tenders from at least three suppliers agreed by the Council.

5.7. **For contracts estimated to be over £30,000 including VAT, the Council must comply with any requirements of the Legislation regarding the publication of invitations and notices.**

5.8. For contracts greater than £3,000 excluding~~including~~ VAT the Clerk or appropriate officer shall seek at least 3 fixed-price quotes;

5.9. Where the value is between £500 and £3,000 excluding~~including~~ VAT, the Clerk or appropriate officer shall try to obtain 3 estimates (which might include evidence of online prices, or recent prices from regular suppliers.)

5.10. For smaller purchases, officers shall seek to achieve value for money.

5.11. **Contracts must not be split to avoid compliance with these rules.**

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

i. specialist services, such as legal professionals acting in disputes;

ii. for the supply of gas, electricity, water, sewerage and telephone services

iii. repairs to, or parts for, existing machinery or equipment;

iv. works, goods or services that constitute an extension of an existing contract;

v. goods or services that are only available from one supplier or are sold at a fixed price.

5.13. 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 Council or relevant committee. Avoidance of competition is not a valid reason.

5.14. The Council shall not be obliged to accept the lowest or any tender, quote or estimate.

5.15. Individual purchases within an agreed budget for that type of expenditure may be authorised by:

- the Clerk, under delegated authority, for any items ~~below~~ up to £~~3~~5,000 excluding ~~including~~ VAT.
- the Clerk, in consultation with the Chair of the Council (or Chair of the appropriate committee), for any items ~~below~~ up to £~~5~~10,000 ~~in~~excluding VAT.
- the Finance Committee, for any items within budget ~~below~~ up to £~~10~~25,000 exi~~n~~cluding VAT
- a duly delegated committee of the Council for all items of expenditure within their delegated budgets for items under £2,000 ~~including~~ excluding VAT
- all items above £25,000 excluding VAT must be referred to the Full Council for approval

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

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

5.17. No expenditure may be authorised that will exceed the budget for that type of expenditure other than by resolution of the Council (or a duly delegated committee acting within its Terms of Reference) except in an emergency.

5.18. In cases of serious risk to the delivery of Council services or to public safety on Council premises, the clerk may authorise expenditure of up to £5,000 exi~~n~~cluding VAT on repair, replacement or other work that in their judgement is necessary, whether or not there is any budget for such expenditure. The Clerk shall report such action to the Chair as soon as possible and to the Council as soon as practicable thereafter.

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

5.20. An official order or letter shall be issued for all work, goods and services above £500 including 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.

5.21. Order books shall be controlled by the RFO.

6. Banking and payments

6.1. The Council's banking arrangements, including the bank mandate, shall be made by the RFO and authorised by the Council; banking arrangements shall not be delegated to a committee. The Council has resolved to bank with Barclays and CCLA Investment Banking. The arrangements shall be reviewed annually for security and efficiency.

6.2. The Council 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 the Council's bank.

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, ~~or~~ Clerk or Deputy Clerk within their authority limits.

6.4. 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.

6.5. All payments shall be made by online banking/cheque, in accordance with a resolution of the Council, unless the Council resolves to use a different payment method.

6.6. For each financial year the RFO may draw up 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 Council may authorise in advance for the year.

6.7. A copy of this schedule of regular payments shall be signed by the Clerk and Chair of the Finance Committee on each occasion when payment is made - to reduce the risk of duplicate payments.

6.8. A list of such payments shall be reported to the next appropriate meeting of the Council or Finance Committee for information only.

6.9. The Clerk and RFO shall have delegated authority to authorise payments only in the following circumstances:

i. any payments of up to ~~£1,500~~ £25,000 ~~in~~excluding VAT, within an agreed budget.

ii. payments of up to ~~£2,500~~ £5,000 ~~in~~excluding VAT in cases of serious risk to the delivery of Council services or to public safety on Council premises.

~~ii.~~

iii. 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 Council, where the Clerk or 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 Council.

iv. Fund transfers within the Councils banking arrangements up to the sum of £50,000~~10,000~~, provided that a list of such payments shall be submitted to the next appropriate meeting of Council.

~~iv.~~v. the deputy clerk can solely authorise payment of invoices up to the value of £10,000 excluding VAT within budget only. Payments above this amount should be co-approved by either the Clerk or RFO if within their limits.

6.10. The RFO shall present a schedule of payments requiring authorisation, forming part of the agenda for the meeting 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.

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7. Electronic payments

7.1. Where internet banking arrangements are made with any bank, the Clerk and RFO shall be appointed as the Service Administrators. The bank mandate agreed by the Council shall identify the following Councillor/officer roles who will be authorised to approve transactions on those accounts:

- Chair, Chair of the Finance Committee, Vice Chair of the Finance Committee, Parish Clerk, Deputy Parish Clerk and Responsible Financial Officer.

The Finance Officer shall have the access to view the online bank statements and upload payments for approval.

A minimum of two people will be involved in any online payment process.

~~7.2. All authorised signatories shall have access to view the Council's bank accounts online.~~

~~7.3.~~7.2. No employee or Councillor shall disclose any PIN or password, relevant to the Council or its banking, to anyone not authorised in writing by the Council or a duly delegated committee.

~~7.4.~~7.3. Where a computer requires use of a personal identification number (PIN) or other passwords, for access to the Council's records on that computer, a note shall be made of the PIN and Passwords and shall be handed to and retained by the Chair of Council in a sealed dated envelope. This envelope may not be opened other than in the presence of two other Councillors. After the envelope has been opened, in any circumstances, the PIN and / or passwords shall be changed as soon as practicable. The fact that the sealed envelope has been opened, in whatever circumstances, shall be reported to all members immediately and formally to the next available meeting of the Council. This will not be required for a member's personal computer used only for remote authorisation of bank payments.

~~7.5.~~7.4. The Service Administrators or Finance Officer shall set up all items due for payment online. A list of payments for approval via online banking~~, together with copies of the relevant invoices~~, shall be sent by email to two authorised signatories.

~~7.6.~~7.5. One authorised signatory shall check the payment details against the payment list~~invoices~~ before approving each payment using the online banking system. This will be a different person to the individual who has uploaded the payments. A member who is a bank signatory, having a connection by virtue of family or business relationships with the beneficiary of a payment, should not, under normal circumstances, be a signatory to the payment in question.

~~7.7.~~7.6. Evidence shall be retained showing which ~~members~~ officers approved the payment online and a printout/download of the transaction confirming that the payment has been made shall be appended to the payment list for audit purposes.

~~7.8.~~7.7. A full list of all payments made in a 30 day period~~month~~ shall be provided to the next Full Council meeting.

~~7.9.~~7.8. With the approval of the Council in each case, regular payments (such as gas, electricity, telephone, broadband, water, National Non-Domestic Rates, refuse collection, pension contributions and HMRC payments) may be made by variable direct debit, provided that the instructions are signed/approved online by two authorised members/officers. The approval of the use of each variable direct debit shall be reviewed by the Council at least every two years.

~~7.10.~~7.9. Payment may be made by BACS or CHAPS by resolution of the Council provided that each payment is approved online by two authorised bank signatories, evidence is retained, and any

payments are reported to the Council at the next meeting. The approval of the use of BACS or CHAPS shall be renewed by resolution of the Council at least every two years.

~~7.11.~~7.10. If thought appropriate by the Council, regular payments of fixed sums may be made by banker's standing order, provided that the instructions are signed or approved online by two members, evidence of this is retained and any payments are reported to Council when made. The approval of the use of a banker's standing order shall be reviewed by the Council at least every two years.

~~7.12.~~7.11. Account details for suppliers may only be changed upon written notification by the supplier verified by telephone by the Clerk or RFO. This is a potential area for fraud and the individuals involved should ensure that any change is genuine. Data held should be checked with suppliers every three years.

~~7.13.~~7.12. Members and officers shall ensure that any computer used for the Council's financial business has adequate security, with anti-virus, anti-spyware and firewall software installed and regularly updated.

~~7.14.~~7.13. Remembered password facilities (other than secure password stores requiring separate identity verification) should not be used on any computer used for Council banking.

8. Payment cards

8.1. Any Debit Card issued for use will be specifically restricted to the Clerk and the RFO, and will also be restricted to a single transaction with a maximum value of £1,000 unless authorised by Council or finance committee in writing before any order is placed.

8.2. A pre-paid debit card may be issued to employees with varying limits. These limits will be set by the Council. Transactions and purchases made will be reported to the Council and authority for topping-up shall be at the discretion of the Council.

8.3. Any corporate credit card or trade card account opened by the Council will be specifically restricted to use by the Clerk, Deputy Clerk and RFO, with individual monthly limits set by Council, and any balance shall be paid in full each month via direct debit.

8.4. Personal credit or debit cards of members or staff shall not be used under any circumstances.

9. Petty Cash

9.1. The RFO shall maintain a petty cash float of £250. The Clerk, RFO or Finance Officer may provide petty cash to officers for the purpose of defraying operational and other expenses.

a) Vouchers for payments made from petty cash shall be kept, along with receipts to substantiate every payment.

b) Cash income received may be paid into the petty cash float, provided it is clearly identified in the Councils accounts and the petty cash balance does not exceed £250.

c) Payments to maintain the petty cash float shall be clearly shown on any schedule of payments presented for approval.

10. Payment of salaries and allowances

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

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

10.3. Salary rates shall be agreed by the Council, or a duly delegated committee. No changes shall be made to any employee's gross pay, emoluments, or terms and conditions of employment without the prior consent of the Council.

10.4. 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.

10.5. 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.

10.6. 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 or other separate confidential record, with the total of such payments each calendar month reported in the cashbook. This confidential record is not open to inspection or review under the Freedom of Information Act 2000 or otherwise, except in the following circumstances:

- by any Councillor who can demonstrate a need to know;
- by the internal auditor
- by the external auditor; or
- by anyone authorised under the Local Audit and Accountability Act 2014, or any superseding legislation

10.7. The total of such payments in each calendar month shall be reported with all other payments as made as required under these Financial Regulations.

10.8. Any termination payments shall be supported by a confidential report to the Council, setting out a clear business case. Termination payments shall only be authorised by the Full Council.

10.9. Before employing interim staff, the Council must consider a full business case.

11. Loans and investments

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

11.2. 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 the Full Council, following a written report on the value for money of the proposed transaction.

11.3. The Council has an effective Investment Policy in accordance with Statutory Guidance on Local Government Investments, which is written in accordance with relevant regulations, proper practices and guidance. The Policy shall be reviewed by the Council at least annually.

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

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

11.6. 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.

12. Income

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

12.2. The Council 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 Clerk. The RFO shall be responsible for the collection of all amounts due to the Council.

12.3. Any sums found to be irrecoverable, and any bad debts shall be reported to the Council by the RFO and shall be written off in the year. The Council's approval shall be shown in the accounting records.

12.4. All sums received on behalf of the Council shall be deposited intact with the Council's bankers, 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.

12.5. Personal cheques shall not be cashed out of money held on behalf of the Council.

12.6. Any repayment claim under section 33 of the VAT Act 1994 shall be made quarterly where the claim exceeds £1,000 or at least annually at the end of the financial year if this limit is not exceeded.

12.7. Where significant sums of cash are regularly received by the Council, 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.

13. Payments under contracts for building or other construction works

13.1. 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 (subject to any percentage withholding as may be agreed in the contract)

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

14. Assets, properties and estates

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

14.2. 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 the Council, 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.

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

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

14.5. No tangible moveable property shall be purchased or otherwise acquired, sold, leased or otherwise disposed of, without the authority of the Council, together with any other consents required by law, except where the estimated value of any one item does not exceed £250. In each case a written report shall be provided to Council with a full business case.

15. Insurance

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

15.2. The 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.

15.3. 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 in consultation with the Clerk and Chair of the Finance Committee.

15.4. All appropriate members and employees of the Council shall be included in a suitable form of security or fidelity guarantee insurance which shall cover the maximum risk exposure as determined annually by the Council, or duly delegated committee.

16. Suspension and revision of Financial Regulations

16.1. The Council shall review these Financial Regulations annually and following any change of Clerk or RFO. The Clerk shall monitor changes in legislation or proper practices and advise the Council of any need to amend these Financial Regulations.

16.2. The Council may, by resolution duly notified prior to the relevant meeting of Council, 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 the Council to act unlawfully.

16.3. The 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.

Freshwater Parish Council
Working For The Community

Freshwater Parish Council Financial Regulations 2026

Summary of Changes*

1. Procurement Thresholds and VAT References

Several procurement thresholds have been amended to clarify whether values are **inclusive or exclusive of VAT**.

Changes include:

- Contracts over **£3,000** now require three fixed-price quotations based on values **excluding VAT**.
- Purchases between **£500 and £3,000** are also now expressed as **excluding VAT**.
- Multiple references throughout the regulations have been amended from **"including VAT"** to **"excluding VAT."**

This provides greater consistency with procurement practice and improves clarity when calculating contract values.

2. Increase in Delegated Spending Limits

The most significant amendments relate to officer and committee spending authority.

Delegated Authority	Previous Limit	Revised Limit
Clerk	£3,000	£5,000
Clerk with Chair consultation	£5,000	£10,000
Finance Committee	£10,000	£25,000
Full Council approval**	Above £10,000	Above £25,000

** This limit is if a spend has been taken to the Finance Committee first

These changes increase delegated financial authority while reducing the number of lower-value decisions requiring Full Council approval.

3. Emergency Expenditure

The Clerk's authority to authorise emergency expenditure has been clarified.

- Emergency expenditure up to **£5,000 excluding VAT** may be authorised where necessary to protect services or public safety.
- The Clerk must still report such action to the Chair and subsequently to the Council.

* this report should be read alongside the proposed updated Financial Regulations.

4. Banking Arrangements

The banking regulation now explicitly states that the Council banks with:

- Barclays
- CCLA Investment Banking

An additional requirement states that banking arrangements should be reviewed annually for both security and efficiency.

5. Invoice Certification

Authority to certify invoices has been extended.

Previously certification was limited to the RFO or Clerk. The revised wording now allows certification by:

- Responsible Financial Officer
- Clerk
- Deputy Clerk within delegated limits (see Financial Regulations Matrix)

6. Payment Authorisation Limits

The delegated authority for the Clerk making payments has increased. Due to a larger budget and upcoming skatepark project this change allows fluid processes to be maintained;

Within budget:

- Previous limit: £1,500
- Revised limit: £25,000 excluding VAT

Emergency payments:

- Previous limit: £2,500
- Revised limit: £5,000 excluding VAT

Internal fund transfers:

- Previous limit: £10,000
- Revised limit: £50,000

A new provision also allows the Deputy Clerk to authorise payments up to £10,000 excluding VAT within approved budgets.

* this report should be read alongside the proposed updated Financial Regulations.

7. Electronic Banking Controls

Several amendments strengthen electronic payment procedures.

Key changes:

- The Finance Officer may access online bank statements and upload payments.
- References to “members” approving payments have been amended to “officers” where appropriate.
- Payment lists no longer necessarily require copies of invoices to accompany every approval.
- Payment checks now refer to checking against invoices rather than solely against payment lists.
- Payment reporting has changed from every “30-day period” to every “month.”

Overall Assessment

The 2026 revisions primarily:

1. Increase delegated financial authority.
2. Raise spending and payment approval limits.
3. Clarify the use of VAT in procurement thresholds.
4. Strengthen electronic banking and payment controls.
5. Expand operational flexibility for officers while retaining Full Council oversight for larger expenditures.

* this report should be read alongside the proposed updated Financial Regulations.

Freshwater Parish Council – Financial Limits of Authority

Activity	Clerk	Deputy Clerk	RFO	Finance Committee	Other Delegated Committee	Full Council
Purchase orders within approved budget	Up to £5,000 excl. VAT	No delegated procurement authority	Verify legality and budget	Up to £25,000 excl. VAT	Up to £2,000 excl. VAT within delegated budget	Above £25,000 excl. VAT
Purchase orders with Chair consultation	Up to £10,000 excl. VAT	N/A	N/A	N/A	N/A	N/A
Emergency expenditure/payments (service failure/public safety)	Up to £5,000 excl. VAT	N/A	Up to £5,000 excl. VAT	Reported after action	N/A	Receives report
Payment authorisation within approved budget	Up to £25,000 excl. VAT	Up to £10,000 excl. VAT	Up to £10,000 excl. VAT	Via payment schedule review	N/A	Approves payment schedules exceeding delegated powers
Bank transfers between Council accounts	Up to £50,000	N/A	Up to £50,000	N/A	N/A	Above £50,000
Debit card transactions	Up to £1,000 per transaction	Not authorised	Up to £1,000 per transaction	May authorise higher limit in writing	N/A	May authorise higher limit
Procurement quotations (£500–£3,000 excl. VAT)	Obtain 3 estimates where possible	Assist	Verify compliance	N/A	N/A	N/A

Activity	Clerk	Deputy Clerk	RFO	Finance Committee	Other Delegated Committee	Full Council
Procurement quotations (>£3,000 excl. VAT)	Obtain 3 fixed quotations	Assist	Verify compliance	N/A	N/A	N/A
Tenders (>£60,000 incl. VAT)	Obtain tenders	Assist	Verify compliance	Review	N/A	Approval
Borrowing and loans	Prepare reports	N/A	Prepare reports	Review	N/A	Approval required
Leasing / hire purchase	Recommend	N/A	Recommend	Review	N/A	Approval required
Write-off of bad debts	Recommend	N/A	Recommend	Review	No authority	Approval required
Grant up to £10,000	Recommend	N/A	Financial advice	Approve	No authority	Note
Grants over £10,000	Recommend	N/A	Financial advice	Review	No authority	Approval required
Asset disposal ≤ £250	Operational disposal	Assist	Record asset register	N/A	N/A	Not required
Asset acquisition/disposal > £250	Recommend	N/A	Record asset register	Review	N/A	Approval required
Land/property acquisition, sale or lease	Recommend	N/A	Financial advice	Review	N/A	Approval required
Insurance claims	Notify and manage with RFO	Notify	Negotiate claims	Chair of Finance consulted	N/A	Receive reports

Matters Reserved Exclusively to Full Council

The following cannot be delegated and should always remain with Full Council for final decision:

- Annual budget and precept.
- Annual Governance Statement.
- Accounting Statements.
- Review of effectiveness of internal controls.
- Borrowing.
- Writing off bad debts.
- General Power of Competence declaration.
- Responses to internal and external audit recommendations.

Recommended Banking Authorisation Matrix

Action	Initiator	Authorisers
Upload payment file	Finance Officer / Deputy Clerk / RFO	Two authorised signatories
Online payment approval	Different individual from uploader	Any two authorised signatories
Authorised signatories	Chair, Chair of Finance Committee, Vice Chair of Finance Committee, Clerk, Deputy Clerk, RFO	Any two required
Supplier bank detail changes	Clerk or RFO verification	Evidence retained
Direct Debits, BACS, CHAPS, Standing Orders	Set up by officers	Two authorised signatories plus Council approval

Freshwater Parish Council
Working For The Community

OFFICER REPORT

Committee:	FULL COUNCIL
Date:	7TH JULY 2026 (Date of meeting)
Report Author:	KIRSTY GIBSON (CLERK)
Report Title:	CONTRACT RENEWAL OF INTERNAL AUDITOR

1. BACKGROUND INFORMATION

The council approved the change of internal auditor in November 2025 to Mulberry Local Authority Services Ltd initially for a one-year period.

2. FINANCIAL IMPLICATIONS

The internal audit cost for 2025/26 including the interim audit, final audit and travel costs was £893.49 plus VAT.

3. OPTIONS

We have been quoted an hourly rate of £80 per hour for the renewal of the contract for 2026-2029. The rate is £5 per hour more than the first year's contract but is fixed for the three-year period. Based on the same hours charged and the same travel costs the estimated cost each year will be £928.49. Although it is anticipated that there will not be the need for as many hours to be charged as we will not be a new customer.

4. RECOMMENDATIONS

The office recommend that we renew with Mulberry Local Authority Services Ltd for an additional three years. This is due to the excellent service received from the auditor and the thoroughness of the audits that took place.
If agreed by council, it should be noted that Mulberry Local Authority Services are completely independent of Freshwater Parish Council.

Would Freshwater Parish Council like a *'free'* Speed Indication Device with a view to increasing local road safety?

Background:

In November 2025 the Police and Crime Commissioner announced funding opportunities for Speedwatch groups to bid for grants of up to £8,000 for initiatives that improve road safety and reduce injury.

Freshwater Speedwatch submitted a bid which was approved. The total funding available is £6,795. The major component within the bid is a portable Speed Indication Device (SID) to be deployed at locations considered to be dangerous due to speeding. A copy of the Freshwater Speedwatch grant application is provided along with this paper.

One of the requirements of the grant funding is that the equipment is insured against damage and public liability. We asked whether the Hampshire & IoW Constabulary's cover for Speedwatch could be extended to include this equipment or activity, and the answer is no.

As a group of unfunded volunteers we are unable to proceed with insurance and therefore the project. Would the Freshwater Parish Council like to pick up the project and the funding with (or without?) the assistance of the Speedwatch team? The Grants Officer has said that this arrangement would be acceptable to the Police and Crime Commissioner.

The Opportunity:

Within our locality we have an active Speedwatch Team that has operated for 4 ¼ years monitoring locations in Freshwater, Totland, Colwell and Yarmouth. The speeds of over 44,000 vehicles have been checked of which 3,369 or just under 8% were speeders (a speeder is someone doing e.g. 35mph or more in a 30mph zone). Speeders get a 'gentle nudge' to drive within the speed limit. It's difficult to quantify but we believe this has a positive impact or reducing speeds.

There are several SIDs installed within our locality e.g. Summers Lane, School Green Road, Colwell Road, Copse Lane and Bouldnor Road. These signs have become 'part of the scenery' and seem to have little impact on driver behaviour.

The proposal is to acquire a portable SID which can be deployed at different locations with different messages. In this way they are likely to be fresh / noticed, and the motorists will have received a nudge or reminder to stick within the limits. In addition, the SID is collecting two-way data all the time. This information could be very useful in determining problem areas and times for Speedwatch or Police activity.

The SID can be operated in stealth mode i.e. with no digital display and simply record the speeds of vehicles. After a few days of just recording data, the digital display can be activated and we can monitor its impact on speeds.

The Costs:

£6,795 is available for the investment costs and needs to be spent by 31st March 2027. The main items are:

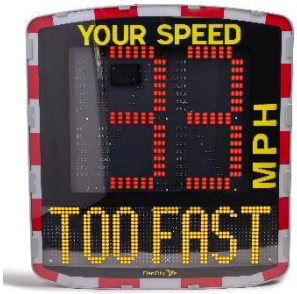
SID and delivery	£3,090
3 new roadside poles	£3,000 (£1,000 per pole estimate recommended by Island Roads)
Training in deploying / using	£ 500
Unspecified	£ 205

It is possible that we will be able to use some existing poles. Island Roads are the key people when it comes to getting agreement on what poles and where.

It is possible that there will be an increase in insurance premiums.

Equipment damage, if any, that is outside of the 2-year warranty and not covered by insurance will need to be funded.

The manufacturer that we have been looking at is Elan City which seems to have a good reputation in the UK and is popular with Parish Councils. We have received references from 2 parish councils in Hampshire. The equipment is the EVOLIS Vision: Radar speed display and it is described in the link below:
https://www.elancity.co.uk/products/radar-speed-sign-evolis/vision/



The Efforts:

Someone from the Parish Council to work with Freshwater Speedwatch in determining the precise configuration of equipment (e.g. solar or battery). Also to agree the initial locations in conjunction with Island Roads and the Police.

Annual reporting, with the assistance of Freshwater Speedwatch, to the Police and Crime Commissioner of the project results. Reporting back to the Freshwater Parish Council at a frequency to be agreed.

A couple of people properly trained to help move and reinstall the SID. Speedwatch volunteers are available to be trained but may need to be provided with 'roadside' insurance cover. The frequency of moves will depend upon the availability of people but other parish councils aim to move theirs on a fortnightly basis. One person can do the move, on a ladder, but a second person is recommended.

Summary:

In hindsight it would have been better to have understood the insurance position, had this discussion in November 2025, and then submitted a joint application. But we are where we are, and I believe this is a good opportunity to help address one of the major issues that residents complain about.

Huw Jenkins
Coordinator - Freshwater Community Speedwatch
29th June 2026

Mark Adams Maintenance Services
07793892616
17 Jubilee Close
Freshwater
Isle of Wight
PO40 9JF

QUOTE

QT-10046.a

Freshwater Parish Council
Memorial Hall
Avenue Rd
Freshwater
PO40 9UU Isle of Wight
United Kingdom

: 30/03/2026

Reference# : Memorial hall entrance

Subject :

Memorial Hall Entrance Refurb

#	Description	Qty	Rate	Amount
1	Labour Repair & repaint woodwork Repair & repaint masonry	1.00	600.00	600.00
2	Materials	1.00	100.00	100.00
			Sub Total (VAT Inclusive)	700.00
			Total	**£700.00**

Thanks in advance for your business.

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Moa Place Path	Freshwater	PARISH ONLINE
Unregistered Path	**Author:**	0 2 4 6 8m **Scale:** 1:500 @ A4
	Date: 01/07/2026	

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Freshwater PC Housing Needs Survey Proposal

Who are we and what do we do?

Community Action Isle of Wight is a charity that supports the Island's Voluntary and Community Sector, including Town and Parish Councils. Our work focuses on strengthening the 1,500+ organisations that contribute to community life and supporting the maintenance and development of community amenities and services across the Island.

As the sector's support body, we deliver a wide range of services tailored to the needs of rural and urban communities. These currently include organisational support, the Isle of Wight Volunteer Centre, the Community Resilience Project, and the Rural Housing Enabler (RHE) Service.

For over 25 years, Community Action IW has fostered collaboration between organisations and residents, helping develop community-based services, especially where no other provider can step in. This includes resettlement support, Community Health and Wellbeing initiatives, the East Cowes and Bay Youth Projects, and the Community Law Service offering free housing advice.

We also fill essential gaps through services like the Optio voluntary car scheme and the Oil Buying Scheme, while working in partnership to deliver programmes such as the local Healthwatch service. Based in an accessible Newport building, we host and deliver a wide range of projects.

Our two trading arms generate revenue to fund our charitable work and create local employment and volunteering opportunities, operating key facilities such as the Riverside Centre, Scarrots Lane Bakery, and rural post offices.

Rural Housing Enabler Service.

A **Rural Housing Enabler (RHE)** is an independent, impartial facilitator who helps rural communities bring forward affordable housing that meets genuine local need. Their role is to act as a neutral broker— supporting parish councils, landowners, housing associations and local authorities through what is often a long and complex process. RHEs raise awareness of hidden housing pressures, carry out **Housing Needs Surveys**, identify potential development sites, assess viability and build partnerships to progress suitable schemes. They guide communities from early discussions through to pre-development stages, helping overcome barriers such as planning challenges, funding issues or local concerns. Their work is community-led, long-term and focused on ensuring new homes reflect local needs rather than developer priorities.

On the Isle of Wight, the **RHE team consists of Gretel Halson Ingham and Misha Cooke**, working as independent advisers within the national DEFRA-funded RHE network. Their aim is to support rural communities in developing affordable housing, including the delivery of Housing Needs Surveys as a key evidence-gathering tool.

What is a Housing Needs Survey

Housing Needs Surveys provide an objective assessment of the scale and nature of housing need within a village or parish. They gather information from households whose needs are not met by existing housing, whether due to lack of available homes or affordability constraints. The surveys create a robust evidence base, identifying the types, sizes, tenures and affordability levels required, as well as any specific household or accessibility needs.

They should inform Local and Neighbourhood Plans and are essential for progressing affordable housing in rural areas, as demonstrated need is required before schemes can be considered. However, they represent only a snapshot in time and typically remain valid for three to five years.

A Housing Needs Survey equips commissioners and communities with clear evidence of local need, enabling informed discussions with Registered Providers of Affordable Housing (including Housing Associations), Local Authority housing and planning teams and landowners.

Funding and costs

We have prepared costings for the delivery of a Housing Needs Survey for the Parish as per these three options:

Option A

All households have leaflet delivered and community engagement at the same time. Hard copy surveys (numbers based on 5% of households) to 4 key drop-off/collection points

Option B

All households have leaflet delivered and at the same time, are able to respond on electronic devices. No hard copies available.

Option C

All households have hard copy survey hand delivered to drop off at key locations and community engagement at same time. No leaflets.

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We are pleased that DEFRA have agreed to continue to fund the Network to carry on with the RHE work (albeit on a reduced budget) for the next financial year.

As Freshwater Parish in its entirety has a larger population than the uppermost remits of the project (5000), due to the presence of the clearly defined rural settlements of Norton, Norton Green and Afton, we are able to subsidise some of the work we would do to a maximum value of £600.

Integrated Basic Cost Summary for Options A, B & C —

Stage 1 – Preparation Work (Same for All Options)

Activity	Days	Rate	Sub-total
Preparation work (design, production, meetings, social media etc.)	5 days	£172.88/day	**£864.38**

Stage 2 – Printing & Delivery

Option A

Leaflet delivery + engagement + 5% hard copy surveys at drop points

Item	Value
Delivery days	11.25
Delivery cost	£2,137
Print production costs	£1,013
Subtotal	**£3,150**

Option B

Leaflet delivery + electronic responses only (no hard copies)

Item	Value
Delivery days	13.5
Delivery cost	£2,493
Print production cost	£978
Subtotal	**£3,471**

Option C

Hand-delivered hard copy surveys only (no leaflets) + engagement

Item	Value
Delivery days	13.5
Delivery cost	£2,493
Print production cost	£978
Subtotal	**£3,389**

Stage 3 – Processing, Analysis & Reporting

Based on a 10% return rate

Option A

Item	Cost
Processing (return rate mix: electronic + 12 mins per hard copy)	£778
Report writing & editing	£1,729
Time with TC/working group	£692
Subtotal	**£3,199**

Option B

Item	Cost
Processing	£605
Report writing & editing	£1,729
Time with TC/working group	£692
Subtotal	**£3,026**

Option C

Item	Cost
Processing (all hard copies: 12 min per survey)	£4,500
Report writing & editing	£1,729
Time with TC/working group	£692
Subtotal	**£6,921**

Total Basic Cost per Option (Stages 1–3)

Option	Stage 1	Stage 2	Stage 3	Total
Option A	£864.38	£3,150	£3,199	**£7,213.38**
Option B	£864.38	£3,471	£3,026	**£7,361.38**
Option C	£864.38	£3,389	£6,921	**£11,174.38**

Optional extras

In addition (and for extra costs), we could deliver specialist community events, undertake wider community engagement and provided ‘boosted’, targeted social media posts.

Estimated Timeline

Based on previous experience, we estimate around 32 weeks, which may be longer or shorter dependent on PC engagement, the length of time for decisions to be made and dates of any engagement.

Item	Timescale	Notes/next steps
PC approves undertaking HNS and identifies Working Group members		Draft timeline and costs provided to PC in advance of meeting – PC delegates authority for HNS to Working Group.
Meeting with working group to discuss design/content of survey	4 weeks	
Draft survey distributed	1 week	Sent to Working group for final comments
Final survey produced	2 weeks	Authorised by Working Group
Print leaflet and/or survey. Create online survey.	3 weeks	Dependent upon content of leaflet/survey
Distribute leaflet (which has QR code linking to online survey) or hard copy surveys	3 weeks	Precise distribution list to be advised by Parish Council. *This may be longer depending if surveys are done door to door.
Survey open for responses	5 weeks	Could include a community engagement event
Collect any hard copy surveys	1 week	From locations as agreed.
Collate data	2-4 weeks	Time to collate data depends on amount of hard copy surveys.
Evaluate data	3 weeks	Any initial findings reported to working group.
Write draft report and send to Working Group	2-4 weeks	Present to working Group for approval/comments.
Report feedback from Working Group	2 weeks	Working Group to feedback.
Final report and presentation of key findings prepared.	2 weeks	Final report sent to Full Council for approval.
HNS report approved by Full Council	2-4 weeks	Send to IWC Planning Policy Team for publication on IWC website.