



Ref: Agenda/F&GP– 1st July 2025

26th June 2025

Dear Sir/Madam

All Members of the Finance & General Purposes Committee are hereby summoned to the Finance & General Purposes Committee Meeting of Biggleswade Town Council that will take place on **1st July 2025** at the **Offices of Biggleswade Town Council, The Old Court House, Saffron Road, Biggleswade** commencing at **7:00pm**, for the purpose of considering and recommending the business to be transacted as specified below.

Yours faithfully

Peter Tarrant
Town Clerk & Chief Executive

Distribution: All Town Councillors
 Notice Boards
 The Press

Committee Members:

Cllr. D. Strachan (Chairman)
Cllr. I. Agnew (Deputy Chairman)
Cllr. M. Foster
Cllr. M. Knight
Cllr. M. North
Cllr. M. Russell
Cllr. C. Thomas
Cllr. D. Albone (ex-officio Member)
Cllr. J. Woodhead (ex-officio Member)

AGENDA

1. APOLOGIES FOR ABSENCE

Schedule 12 of the Local Government Act 1972 requires a record be kept of the Members present and that this record form part of the minutes of the meeting. Members who cannot attend a meeting should tender apologies to the Town Clerk.

2. DECLARATIONS OF INTEREST

To receive Statutory Declarations of Interests from Members in relation to:

- a. Disclosable Pecuniary interests in any agenda item.

If a Member has declared a Disclosable Pecuniary interest, they must withdraw from the meeting during consideration of the item to which the interest relates.

If the Member has been granted a dispensation by the Council, they must still declare the interest but may take part in the discussion and vote.

- b. Non-Pecuniary interests in any agenda item.

This is an interest which is not pecuniary (as defined) but is nonetheless so significant that a member of the public with knowledge of the relevant facts, would reasonably regard to be so significant that it would materially impact upon your judgement of the public interest. Upon identification Members can take part in any vote.

3. CHAIRMAN'S ANNOUNCEMENTS

4. PUBLIC OPEN SESSION

To adjourn for a period of up to 15 minutes to allow members of the public to put questions or to address the Council, through the Chairman, pertaining to matters listed on the agenda.

Please register in advance for this webinar:

https://us06web.zoom.us/webinar/register/WN_5dzJihgEQaeSAYi2HVAUnA

Each Speaker will give their name to the Chairman, prior to speaking, which will be recorded in the minutes, unless that person requests otherwise. Each Speaker will be allowed **one three-minute slot**.

5. INVITED SPEAKER

None.

6. MEMBERS' QUESTIONS

7. MINUTES AND RECOMMENDATIONS OF MEETINGS

- a. The Minutes of the Finance & General Purposes Committee Meeting held on **Tuesday 18th March 2025** at the Offices of Biggleswade Town Council, The Old Court House, Saffron Road, Biggleswade.

8. MATTERS ARISING

- a. The Minutes of Finance & General Purposes Committee Meeting held on **Tuesday 18th March 2025**.

9. ITEMS FOR CONSIDERATION

- a. **Risk Policy Reflection**

For Members to receive and consider a written report from the Head of Finance & Deputy RFO and the Head of Governance & Strategic Partnerships.

10 **ITEMS FOR INFORMATION**

a. **Update to Financial Regulations**

For Members to receive and consider a written report from the Head of Finance & Deputy RFO.

b. **AGAR 2024-25**

For Members to note that the AGAR for 2024-25 was submitted to the External Auditor on 20th June 2025. The Notice of Period for the Exercise of Public Rights was published on 20th June 2025.

c. **Bank Reconciliation**

For Members to note that the bank reconciliation report for the end quarter 31st March 2025 was presented to Town Council on 13th May 2025. The bank reconciliation report for the end of the first quarter 30th June 2025 will be presented to the Town Council on 12th August 2025.

d. **Bank Signatory Update**

On 10th June 2025 Council resolved to add the Chairman of TCM and the Mayor as additional signatories on the Unity Trust Accounts and CCLA accounts. Officers have begun the application process by requesting documentation from Members to progress the Council's resolution.

11 **PUBLIC OPEN SESSION**

To adjourn for a period of up to 15 minutes to allow members of the public to put questions or to address the Council, through the Chairman, in respect of any other business of the Town Council.

Please register in advance for this webinar:

https://us06web.zoom.us/webinar/register/WN_5dzJihqEQaeSAYi2HVAUnA

Each Speaker will give their name to the Chairman prior to speaking, which will be recorded in the minutes, unless that person requests otherwise. Each Speaker will be allowed **(one) three-minute slot**.

12. **EXEMPT ITEMS**

The following resolution will be **moved** that it is advisable in the public interest that the public and press are excluded whilst the following exempt items are discussed.

(Exempt minutes of the Finance & General Purposes Committee Meeting held on Tuesday 18th March 2025).

(Assets Overview Report).

Pursuant to section 1(2) of the public bodies (Admission to Meetings) Act 1960 Council **resolve** to exclude the public and press by reason of the confidential nature of the business about to be transacted.



MINUTES OF THE FINANCE & GENERAL PURPOSES COMMITTEE MEETING
ON TUESDAY 18TH OF MARCH 2025
AT 7.00PM AT THE OFFICES OF BIGGLESWADE TOWN COUNCIL OFFICES
THE OLD COURT HOUSE, 4 SAFFRON ROAD, BIGGLESWADE, SG18 8DL

PRESENT:

Cllr D Strachan (Chairman)
 Cllr I Agnew (Deputy Chairman)
 Cllr D Albone
 Cllr G Barrett (Ex-officio Member)
 Cllr M Foster (Ex-officio Member)
 Cllr M Knight
 Cllr M North
 Cllr M Russell
 Cllr C Thomas

Mr P Tarrant – Town Clerk & Chief Executive
 Mr E Bour – Head of Finance & Deputy RFO
 Ms Helen Calvert – Administration & HR Manager
 Miss A Green – Committee Clerk

Members of the Public – 6

Meeting Formalities:

Following a reminder to meeting attendees, both panel and public, that this is a formal meeting, the Chairman advised that members of the public will be given an opportunity to speak during public open session but not at other times. The meeting is being filmed and by being present attendees are deemed to have agreed be filmed and to the use of those images and sound recordings. The Chairman advised that attendees should not disclose any personal information of individuals as this would infringe the Data Protection Rights of the individual. The Chairman asked everyone to mute their microphones when not speaking.

1. APOLOGIES FOR ABSENCE

- a. None.

NO APOLOGIES FOR ABSENCE

- a. Cllr Sajid.

2. DECLARATIONS OF INTEREST

- a. **Disclosable Pecuniary interests in any agenda item:**

None.

b. **Non-Pecuniary interests in any agenda item:**

Cllr Thomas for Item 9b.

Cllr Knight for Item 9b.

3. **CHAIRMAN'S ANNOUNCEMENTS**

The Chairman had no announcements.

4. **PUBLIC OPEN SESSION**

a. **Mr Dean Hawkins, Community and Careers Practitioner at Ivel Valley College**

Mr Hawkins expressed his support for the Biggleswade Community Group, commending their work in publishing Biggleswade Community News. Mr Hawkins highlighted that Ivel Valley are a major distributor of the print magazine, and the continued publication of the newsletter facilitates interaction between the wider community and sixth formers from the College. He urged Members to continue to support the group and consider their application for funding.

b. **Mr Tim Soden, The BIGG Theatre**

Mr Soden, as a representative of the BIGG Theatre, formally requested Members consider the grant application of £2000, to enable the organisation to complete ongoing improvements to The Green Room. He stated the funding would pay for - skirting boards, ceiling hatches, painting, furnishing and an additional set of curtains to separate the main theatre space from other areas of the building.

Mr Soden expressed that the organisation intends to use the Green Room as an asset to the community. Offering a range of uses such as music lessons, counselling sessions and meetings.

Additionally, Mr Soden informed Members that The BIGG Theatre are currently in conversation with Lloyd's Bank, about the possibility of using the Green Room as a community banking hub once the Biggleswade branch is permanently closed.

c. **Rhiannon Barrow, Biggleswade Community Gardens & Volunteer at Future Action Biggleswade**

Ms Barrow thanked Members for previous support and last year's funding. Due to last year's grant the Community Gardens were able to acquire benches, arches and equipment to support planting. Ms Barrow informed Members that this year's funding would be allocated to the purchasing of compost, fruit trees and bulbs.

Ms Barrow also spoke on behalf of FAB (Future Action Biggleswade). She explained to Members that the funding would be used for future venue hire, which in turn will enable FAB to continue to host events that promote local sustainable eco businesses, support independent businesses and bring more business to Biggleswade.

5. **INVITED SPEAKER**

No guest speaker was invited.

6. **MEMBERS' QUESTIONS**

None.

7. **MINUTES AND RECOMMENDATIONS OF MEETINGS**

No amendments were made to the minutes.

The Minutes were **APPROVED** as an accurate record of the Finance & General Purposes Committee held on **Tuesday 14th January 2025**.

8. **MATTERS ARISING**

- a. The Minutes of Finance & General Purposes Committee Meeting held on Tuesday 14th January 2025.

Cllr Russell suggested that in future layout of minutes the exempt item comes before the section that reads "The Chairman closed the meeting".

9. **ITEMS FOR CONSIDERATION**

a. **Budget Planning Cycle 2026-27**

The Head of Finance & Deputy RFO presented a report to members and asked that they note the report and recommend to council to adopt the budget planning cycle for 2026/27.

Members **RESOLVED** to adopt the budget planning cycle for 2026/27.

b. **Grants Applications 2024/25 – Tranche Two**

The Head of Finance & Deputy RFO presented a written report to Members. He requested Members consider the grant applications without prejudice and allocate funds where they deem appropriate.

Members were presented with and considered all eleven grant application requests.

Members **APPROVED** ten out of the eleven grants' applications, as detailed below:

APPLICANT:	AMOUNT REQUESTED	AMOUNT AWARDED
Above and beyond Cancer	£500.00	£500.00
Biggleswade History Society	£900.00	£900.00
Biggles FM	£1,850.00	£1,850.00
Biggleswade Community Gardens	£470.00	£470.00
Biggleswade Community Group	£1,000.00	£1,000.00
CHUMS Charity	£2,000.00	£2,000.00

Future Action Biggleswade	£150.00	£150.00
Hear2Listen CIC	£2,000.00	£2,000.00
Keech Hospice Care	£1,000.00	£1,000.00
Biggleswade Community Carnival	£1,000.00	£1,000.00

The Chair, Cllr Strachan, added that successful applications would be paid for before the end of the 2024/2025 financial year, which is in line with the Council's Grants Policy.

10. **ITEMS FOR INFORMATION**

a. **Insurance Renewal**

The Head of Finance & Deputy RFO provided Members with a report.

Members noted that they would have preferred to see a statement that the Officers are content with BTC's level of insurance, as this falls under Officers' remit. Additionally, Members questioned how BTC's insurance compared with organisations such as similar Town Councils.

The Town Clerk and Chief Executive responded there is no recommended good practice as far as he was aware, and we don't compare, contrast or benchmark against similar Town Councils because policies are Council specific.

Members **NOTED** the report.

b. **Orchard Centre Marketing Plan**

The Administration & HR Manager presented a report written by The Deputy Administration & HR Manager summarising the proposed actions to promote The Orchard Centre.

Members thanked Officers for the report. It was noted that Facebook and Instagram's popularity have dwindled and suggested it may be worth expanding to TikTok as another avenue to promote the Orchard Centre.

In response to the points raised by other Members, one Member questioned whether the proposed actions were within budget.

The Head of Finance & Deputy RFO responded that there were pre-approved funds within the budget if Members resolved to move forward with actions laid out in the report.

The Town Clerk & Chief Executive clarified that the actions suggested within the report would be rolled out on a trial basis and reviewed.

Members **RESOLVED** for a report to be presented at the next F&GP meeting detailing how the Marketing Campaign has impacted Orchard Centre bookings.

11. **PUBLIC OPEN SESSION**

- a. No member of the public wished to speak.

It was **RESOLVED** to go into the exempt session in view of the nature of the business to be discussed.

12. **EXEMPT**

- a. Optimum Operating Model for Long-Term Letting

DRAFT

BIGGLESWADE TOWN COUNCIL
Finance & General Purposes Committee 1st July 2025
Item 9a: Risk Management Policy Report

Implications of Recommendations

Corporate strategy: PERFORMANCE: A Council that Delivers: Maintain annual reviews of risk management procedures in line with best practice, further mitigated by regular reviews of the Council's Business Continuity Plan.

Performance: Take a holistic approach to managing and mitigating risk.

Finance: Not Applicable.

Equality: Not Applicable.

Environment: Not Applicable.

Community Safety: Not Applicable.

Background

The 2nd of July 2024 F&GP Committee meeting approved the recommendations in the Risk Management Review Report which Officers had conducted in collaboration with Members. The policy was further amended and approved at the 10th of December 2024 Town Council meeting to implement the internal auditor's recommendation.

Summary

Officers have reviewed the risk management policy which is attached at appendix A. After careful review, no changes have been made to the risk management policy which continues to constitute good practice.

All managers are routinely contributing towards risk mitigation with a defined escalation process in place. Risk registers by theme and work area containing live risk profiles and mitigations are available on SharePoint ([RestrictedBiggleswadeRiskRegisters \(Live\).xlsx](#)).

Recommendation

That Members consider and approve the risk management policy document (Appendix A) and enable Officers to publish it on the Town council website. This policy will be reviewed again in July 2026.

Ernest Bour
Head of Finance & Deputy RFO

Karim Hosseini
Head of Governance & Strategic Partnerships

Appendix A: Risk Management Policy.



BIGGLESWADE TOWN COUNCIL RISK MANAGEMENT POLICY

Introduction

This document sets out the framework on which risk management processes at Biggleswade Town Council are based. This framework should assist in ensuring that a consistent approach is taken across the Council for the identification, assessment and evaluation of risks, and for ensuring that actions are proportionate to identified risks, thereby efficiently and effectively utilising resources and maintaining a balance between risks and controls. Risk management will strengthen the ability of the Council to achieve its objectives and enhance the value of services provided.

Risk Management

Risk – *'Risk is the combination of the probability of an event and its consequence. Consequences can range from positive to negative'.*

Risk Management – *'Process which aims to help organisations understand, evaluate and take action on all their risks with a view to increasing the probability of success and reducing the likelihood of failure.'* [Institute of Risk Management (IRM)]

Risk management is an essential feature of good management and applies to all aspects of the Council's business.

There is an Audit requirement under the Accounts and Audit (England) Regulations 2015 s.3 to establish and maintain a systematic strategy, framework and process for managing risk. Risks and their control will be collated in a Risk Register. A statement about the system of internal control and the management of risk will be included as part of the Annual Statement of Accounts and summarised in the Council's Business Plan.

Implementing the Strategy involves identifying, analysing/prioritising, managing and monitoring risks.

Risk Types

Strategic Risk – long-term adverse impacts from poor decision-making or poor implementation. Risks causing damage to the reputation of the Council, loss of public confidence, or in a worse case statutory intervention.

Compliance Risk – failure to comply with legislation or laid down procedures or the lack of documentation to prove compliance. Risks exposure to prosecution, judicial review, employment tribunals, inability to enforce contracts etc.

Financial Risk – fraud and corruption, waste, excess demand for services, bad debts. Risk of additional audit investigation, objection to accounts, reduced service delivery, dramatically increased Council tax precept levels/impact on Council reserves.

Operating Risk – failure to deliver services effectively, malfunctioning equipment, hazards to service users, the public or staff, damage to property. Risk of insurance claims, higher insurance premiums, lengthy recovery processes.

Not all of these risks are insurable and for some the premiums may not be cost-effective. Even where insurance is available, money may not be an adequate recompense. The emphasis should always be on eliminating or minimising risk. Risk can be connected to opportunities as well as potential threats

Risk Identification – Identifying and understanding the hazards and risks facing the Council is crucial if informed decisions are to be made about policies or service delivery methods. The risks associated with these decisions can then be effectively managed.

Risk Analysis – Identified risks need to be systematically and accurately assessed using proven techniques. Analysis should make full use of any available data on the potential frequency of events and their consequences.

Risk Prioritisation – An assessment should be undertaken of the impact and likelihood of risks occurring, with impact and likelihood being scored using a four-box grid Low (1), Medium (2), High (3) and Very High (4). The scores for both impact and likelihood are scored in this manner. Risks scoring 9 and above will be subject to detailed consideration and preparation of a mitigation, contingency/action plan to appropriately control the risk.

Risk Control – Risk control is the process of acting to minimise the likelihood of the risk event occurring and/or reducing the severity of the consequences should it occur. Typically, risk control requires the identification and implementation of revised operating procedures, but in exceptional cases more drastic action will be required to reduce the risk to an acceptable level.

Options for control include:

Tolerate – documenting a conscious decision after assessment of areas where the Council accepts or tolerates risk.

Treat – loss control measures are implemented to reduce the impact / likelihood of the risk occurring.

Transfer – the financial impact is passed to a third party or by way of insurance. This is good for mitigating financial risks or risks to assets.

Terminate – the circumstances from which the risk arises are ceased so that the risk no longer exists.

Risk Register – Details on the impact and likelihood matrix are included below. The Town Council holds several live and dynamic risk registers covering business areas which are managed by the appropriate Manager.

Risk Monitoring – The risk management process does not finish with putting any risk control procedures in place. Their effectiveness in controlling risk must be monitored and reviewed regularly. It is also important to assess whether the nature of any risk has changed over time and if so, where relevant, to close it. The Town Council operates a risk framework and set of live risk tools to manage its risks effectively.

Risks are routinely discussed and reviewed at weekly senior management meetings and the operational monthly management meetings. Risks are routinely communicated internally and escalated when appropriate via Town Clerk meetings with Members. Any risks which are escalated onto the top-level risk register will be shared via a report to the Finance & General Purposes Committee and a subsequent Town Council meeting.

The information generated from applying the risk management process will help to ensure that risks can be avoided or minimised in the future. It will also inform judgements on the nature

and extent of insurance cover and the balance to be reached between self-insurance and external protection.

Roles and Responsibilities –

Councillors – risk management is a key part of the councillors' stewardship role and there is an expectation that Elected Members will lead and monitor the approach adopted. This will include:

Approval of the Risk Management Strategy; discussion of risk treatment options at Committee level; Town Council meeting approval of risk target levels.

Town Clerk – will ensure that Risk Management is an integral part of any service review process, ensure that recommendations for risk control are detailed in service review reports and will lead in developing and monitoring treatment options for Risk Management.

Project Officers and Service Managers – when developing projects or recommending service changes will ensure that risks are identified and the measures to eliminate or control risks are documented in agenda reports and briefing papers to be considered by Council and Committees.

Employees – will undertake their job within risk management guidelines ensuring that the skills and knowledge passed to them are used effectively.

Role of Internal and External Audit –

The Town Council via implementing the risk management process routinely ensures that both the internal and external audit functions are complied with. The Internal Audit Team provides an important scrutiny role carrying out audits to provide independent assurance to the Council.

Internal Audit assists the Council in identifying its strategic, corporate, financial and operational risks and seeks to assist the Council in developing and implementing proper arrangements to manage them, including adequate and effective systems of internal control to reduce or eliminate the likelihood of errors or fraud.

The Council has appointed an Independent Internal Auditor who reports to the Council on the adequacy of its:

- Records
- Procedures
- Systems
- Internal control
- Regulations
- Risk management

Training –

Risk Management training will be provided to new key staff. Councillors will receive appropriate briefings.

BIGGLESWADE TOWN COUNCIL
Finance & General Purposes Committee 1st July 2025
Item 10a: Update to Financial Regulations

Implications of Recommendations

Corporate Strategy: GOOD GOVERNANCE: Ensure that the Town Council continues to operate within legislation, regulation, ethical guidelines and best practice.

Finance: Not applicable.

Equality: Not applicable.

Environment: Not applicable.

Community Safety: Not applicable.

Background

The Financial regulations govern the conduct of the financial transactions of Biggleswade Town Council and may only be amended or varied by resolution of the Council. Officers also rely on the guidance notes published by the National Association of Local Councils on Procurement, Legal Proceedings, Contracts and Charity Law. Consistent with good practice, the Council's Financial Regulations will continue to be reviewed on an annual basis.

The Council's Financial Regulations were last updated on the 13th of August 2024. Members were in support of the recommendation to properly replicate the exact guidance of the NALC template from the 2025. Since this time, NALC has published a new template of Model Financial Regulations for Councils in March 2025.

In consultation with the Chairman and Deputy Chairman of Finance and General Purposes Committee, the process reviewing the Council's Financial Regulations will be:

1. Officers to produce updated Financial Regulations based on the new NALC's template (March 2025 version) incorporating key aspects from current BTC Financial Regulation, recognising local ways of working. By using the NALC's template model, this will satisfy both internal and external auditors' expectation of the Council.
2. The draft amended version, current Financial Regulation and NALC's Model Financial Regulation Template should be shared with Members on SharePoint ([Financial Regulation Review](#)) and copies printed for Members when requested for critique and comments.

Recommendation:

That Members note the report and agree that the co-produced document, (Suggested New Financial Regulation), be shared with the Finance and General Purposes Committee at its meeting on 16th September 2025, for the Committee to recommend its adoption by the Town Council on 16th October 2025.

Ernest Bour
Head of Finance and Deputy RFO

Appendix A: Suggested New Financial Regulations replicating NALC Model and recognises local ways of working. (Available on SharePoint).

Appendix B: NALC Financial Regulation Template (Available on SharePoint).

Appendix C: BTC Current Financial Regulation (Available on SharePoint).

