Minutes of the Finance & General Purposes Committee Meeting
Date: Tuesday 11 August 2026
Time: 6:00pm
Venue: Town Hall, Bridge Street, Downham Market PE38 9DW

Present

Chair – Cllr Lane

Councillors Campbell-Robb, Jordan, Leivers, Pegg, Perkin & S Moyses (7)

Non-Committee Member –The Mayor, Councillor Wiles

Claire Dornan (Town Clerk)

Darren Martin (Deputy Clerk)

There was one member of the public present.

1. Welcome, Apologies, and Health & Safety Notices (Chair)
To receive apologies for absence.
To note the location of fire exits.
To remind attendees that mobile phones should be switched to silent.

Apologies were received from Cllr Brewer (Holiday) & Cllr Dickson (Work)

Cllr J Pyatt also gave apologies for personal reasons however is not a member of the Committee.

2. Declarations of Interest
To receive any declarations of personal or pecuniary interests relating to items on the agenda.

Cllr Lane & Cllr Wiles declared an interest in agenda item 7.2 (Receipts). Cllr Moyses declared an item on the agenda item 12 (Market Licence)

3. Public Participation
Members of the public may speak on matters on the agenda (maximum of 3 minutes per person, at the Chair's discretion).

The member of the public did not wish to speak.

There was no correspondence to receive.

4. Minutes
To approve the minutes of the meeting held on 01 July 2026.

RESOLVED:

That the minutes of the meeting held on 01 July 2026 are a true and accurate record.

Proposed: Cllr Lane   Seconded: Cllr Pegg   6 In Favour   1 Abstention

5. Financial Regulations
To review the final draft of the Financial Regulations, consider any final amendments, and recommend their adoption to Full Council.

The Town Clerk advised that the final draft was not available due to a lack of staff capacity.

The Human Resources Committee are aware of the recent staffing limitations. It was agreed that consideration of the Financial Regulations would be deferred until the next Finance & General Purposes Committee meeting.

6. Standing Orders
To continue reviewing the draft Standing Orders from Section 5(i), consider any amendments, and recommend the Standing Orders to Full Council for adoption.

Members reviewed the draft Standing Orders line by line and made amendments.

The Town Clerk was requested to incorporate the amendments and prepare a final draft for consideration at the next Finance & General Purposes Committee meeting, with a recommendation to Full Council for adoption.

Cllr Campbell-Robb left the meeting at 6:51 pm, during consideration of this item, and returned a couple of minutes later.

7. Financial Matters
7.1 To receive the Bills for Payment schedule.

RESOLVED:

That payments 204 –345 from the 2026/2027 financial year be approved.

Proposed: Cllr Lane   Seconded: Cllr Campbell-Robb   All In Favour

7.2 To receive the Receipts schedule.

RESOLVED:

That receipts 269–430 from the 2026/2027 financial year be approved.

Proposed: Cllr Campbell-Robb Seconded: Cllr Jordan 6 In Favour

Cllr Lane did not vote as he had declared an interest.

7.3 To receive the June 2026 & July 2026 Bank Statements.

RESOLVED:

That the June 2026 & July 2026 Bank Statements be received, approved, and signed off by the Chair.

Proposed: Cllr Lane Seconded: Cllr Campbell-Robb All In Favour

7.4 To receive the June 2026 & July 2026 Bank Reconciliation.

RESOLVED:

That the June 2026 & July 2026 Bank Reconciliation be received, approved, and signed off by the Chair.

Proposed: Cllr Lane Seconded: Cllr Campbell-Robb All In Favour

7.5 To receive the outcome of the monthly Councillor checks.

Cllrs Leivers & Campbell-Robb confirmed that they had completed the checks for June 2026 and had found no issues.

7.6 To receive the Actual V Budget Report for June & July 2026.

Members had received the Actual V Budget Report for June & July 2026 and no questions were raised.

RESOLVED:

That the June 2026 & July 2026 Actual V Budget Report be received, approved, and signed off by the Chair.

Proposed: Cllr Lane Seconded: Cllr Campbell-Robb All In Favour

7.7 To receive and approve the Quarter 1 VAT Return.

RESOLVED:

That the Quarter 1 VAT Return be received, approved, and signed off by the Chair.

Proposed: Cllr Lane Seconded: Cllr Campbell-Robb All In Favour

7.8 To receive an update on the Bank Mandate.

The Town Clerk advised that the request to remove the previous Deputy Clerk and add the new Deputy Clerk had been made and was with Lloyds Bank to action.

8. Internal Auditor
To consider quotations received for the appointment of the Council's Internal Auditor for the 2026/2027 financial year and to make a recommendation to Full Council.

Three quotations were received for the provision of Internal Audit services for the 2026/2027 financial year, covering two visits: a half-year audit and a full-year audit.

- Jimmy Miller – £1,550
- The Virtual Auditor – £700
- Norfolk Association of Local Councils – £600

RESOLVED:

That The Virtual Auditor be appointed to undertake the Council's Internal Audit for the 2026/2027 financial year, comprising two visits covering the half-year and full-year audits, at a total cost of £700.

Proposed: Cllr Leivers Seconded: Cllr Perkin All In Favour

9. Phishing Campaign & Usecure Report
To receive the Phishing Campaign and Usecure Report.

The Committee received the Phishing Campaign and Usecure Report.

Members were advised that five Councillors had not engaged with the Usecure training programme. These Members had not completed the initial gap analysis questionnaire and, as a result, had not yet commenced any of the associated training courses.

The Town Clerk explained the risks to the Council arising from non-engagement with cyber security training, including the potential implications for the Council's Cyber Insurance Policy. Members were advised that, while staff training can be required where it forms part of an employee's contract of employment, Councillors cannot legally be compelled to attend training unless it is a Committee Terms of Reference requirement. The five Councillors are being regularly contacted and chased by the Council's contracted IT provider to encourage completion.

A Member requested that individual names be redacted from any reporting showing training completion percentages, as disclosure could cause embarrassment to individual Members. The Committee agreed that reporting should avoid identifying individual Members and should instead provide an overall position on training completion and engagement.

10. Financial Advice Report
To receive the Financial Advice Report and make a recommendation to Full Council.

The Committee received an overview from James Knapman, Chartered Financial Planner at Fenland Financial Planning, regarding the Council's current financial position and investment options. Members considered the risks associated with holding the Council's funds with a single banking institution, together with the benefits of diversifying funds across different accounts and providers. The current accounts and potential alternative investment options were discussed.

The Town Clerk advised Members that the Council currently holds approximately £1.5M with Lloyds Bank and the risk of holding the Council's funds with one institution along with the potential financial implications should the bank fail, including confirming that the Council has no level of protection available and the possibility that funds could be at risk.

The Committee agreed that further consideration was required and asked the Town Clerk to contact Swaffham Town Council to establish how it manages and invests its funds and to report back to the Committee.

The Town Clerk reminded Members that a decision on the Council's investment arrangements is required sooner rather than later.

11. Risk Register
To review the Risk Register, consider any proposed amendments, and make a recommendation to Full Council.

The Risk Register was considered line by line and amendments made. It was agreed that the Town Clerk would make the agreed amendments and present the revised Risk Register to the Committee for review and recommendation to Full Council for approval. The Risk Register will then be reconsidered within a further six months, following completion of the relevant policy reviews.

12. Market Licence
To review the Market Licence in accordance with the resolution of Full Council (Minute 14, Tuesday 14 April 2026), consider any proposed amendments, and make a recommendation to Full Council.

Due to time constraints, this item was not considered.

13. Next Meeting
To agree the date and time of the next meeting of the Finance and General Purposes Committee.

It was agreed that the next meeting with be held on Wednesday 02 September 2026 at 6pm at the Town Hall.

Meeting closed: 8:00 pm