



NORTH WALSHAM TOWN COUNCIL

Minutes of the Finance Meeting

held on 15 September 2025, at Cedar House, New Road, North Walsham NR28 9DE

Present: E Seward (ES), B Wright (BW), R Reid (RR), P Heinrich (PH)

Town Clerk: Wendy Murphy

Member of Public: 0

The meeting opened at 18.30

1. TO RECEIVE APOLOGIES FOR ABSENCE

R Smith (RS) Jess Page (Finance Officer)

2. TO RECEIVE DECLARATIONS OF INTEREST - (Standing Orders: 13b-pecuniary interest; 13c-personal interest if the code of conduct requires; Councillors will leave the meeting for the item, unless a dispensation is granted)

ES NWIB

PH Good Neighbours

3. TO APPROVE MINUTES OF PREVIOUS MEETING - (Standing Order: 3t vii-approve resolutions made as an accurate record; Standing Order: 12a-emailed with agenda, taken as read)

As proposed by PH and seconded BW and with RR abstaining it was agreed to approve minutes of the Finance meeting held on 28th July 2025

4. UPDATE ON MATTERS FROM PREVIOUS MINUTES

None

5. TO RECEIVE RFO REPORT

This was received

6. TO RECEIVE FINANCE REPORTS

6.1 The Reserves statement was received and it was proposed by ES and seconded by BW and with all in favour to amend the vehicle reserve to £10k and the cemetery reserve to £20k and put in a contingency reserve of £120k

6.2 Receipts and Payments 31/08/2025 was received

6.3 An updated budget and projected forecast 2025/2026 – The Clerk and Financer officer will be working on this in October along with a budget for 2026/2027

7. TO RECEIVE UPDATE ON COST CODING STRUCTURE EXERCISE

This will be looked at over the next few months ready to be implemented in 2026/2027

8. TO RECEIVE AN UPDATE ON PENSION ANALYSIS

The clerk confirmed that there had been a few minor discrepancies in 2023/2024 but other than that there were no major issued



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9. ITEMS FOR NEXT AGENDA/LATE ITEMS FOR DISCUSSION ONLY - (Standing Orders: 9b-Agenda items to be received at least 7 clear days before the meeting; 9f-The Proper Officers decision whether to include the items on the agenda shall be final)

- Grant Award Policy amendments
- Financial Regulations Policy approved supplier amendments
- Financial Risk Management policy

10. DATE OF NEXT MEETING

4th November 2024

The meeting closed at 19.08

HEELIS & LODGE

Local Council Services • Internal Audit

Interim Internal Audit Report for North Walsham Town Council – 2025/2026

The following Internal Audit was carried out on the adequacy of systems of control in accordance with the requirements of the Audit and Accounts Regulations 2015 and the guidance and instruction in the Practitioners Guide 2025. The following recommendations/comments have been made:

Proper book-keeping Cash Book, regular reconciliation of books and bank statements. Supporting vouchers, invoices and receipts

All were found to be in order. VAT payments are tracked and identified within the year end accounts. The Council hold the General Power of Competence and LGAs137 does not apply.

The cashbook (Scribe) is referenced providing a clear audit trail. Supporting paperwork is in place and well referenced.

Financial regulations Standing Orders and Financial Regulations
Tenders
Appropriate payment controls including acting within the legal framework with reference to council minutes
Identifying VAT payments and reclamation
Cheque books, paying in books and other relevant documents

Standing Orders in place: Yes
Reviewed: 27/5/2025 (Ref: 13.1)
Financial Regulations in place: Yes
Reviewed: 17/6/2025 (Ref: 8)

VAT reclaimed during the year: Yes
Registered: Yes

Submission Period:	Amount:
01/04/2025-30/06/2025	£5,731.15
01/07/2025-30/09/2025	£12,676.44

General Power of Competence: Yes

There were no tenders during the year that exceeded the £30,000 Public Contract Regulations threshold.

The Council reviewed the following documents during the year of audit:

24/6/2025 (Ref: 11)

- *Training & Development – ACAS model adopted 26.11.19*
- *Pension Policy – Norfolk Pension Fund model*
- *Website Copyright Notice*
- *Website Accessibility Statement*
- *Mobile Device Policy*
- *Personal Mobile Device Policy*
- *Photograph Copyright Release*
- *Use of Mobile Storage Devices*
- *Information Security Incident Management Policy*
- *Information Security*

27/5/2025 (Ref: 13)

- *Delegation Scheme*
- *Code of Conduct*
- *Co-option Policy*
- *Communication Protocol*
- *Complaints Procedure*
- *FOI Publication Scheme*
- *Planning Procedure*
- *CCTV Policy*
- *Information Audit*
- *Retention & Disposal*
- *General Privacy Statement*
- *GDPR Policy*
- *Disciplinary & Grievance (ACAS model adopted 26.11.19)*
- *Equality, Diversity & Inclusion (ACAS model)*
- *Absence and Sickness Policy*
- *Health & Safety Policy*
- *Starters & Leavers Policy*

30/9/2025 (Ref: 19)

- *Bluebell Pond Risk Assessment*

17/6/2025

- *Investment Policy (Ref: 8.5)*
- *Reserves Policy (Ref: 8.6)*
- *Internal Control Policy (Ref: 8.7)*

Risk Assessment

Appropriate procedures in place for the activities of the council
Compliance with Data Protection regulations

Risk Assessment document in place: **Yes**
Data Protection registration: **Yes** Ref: **Z8869674**

Data Protection

The General Data Protection Regulations have changed and the new Regulations came into force on 25 May 2018. It is likely that this will affect the way in which the Council handles its data. Due to the financial risk associated with the General Data Protection Regulations, the Council have a suite of GDPR documents.

Privacy Policy published: Yes

Link: <https://nwtc.org.uk/wp-content/uploads/2024/06/General-Privacy-Statement-2024-1.pdf>

Insurance was in place for the year of audit (valid 29/4/2025-31/3/2026). The Risk Assessment was reviewed at a meeting held on 17/6/2025 (Ref: 8.3).

Statement of Internal Controls in place: Yes

Last reviewed: 17/6/2025 (Ref: 8.7)

The Council have good internal financial controls in place. The Clerk provides financial reports to council meetings. Councillors are provided with information to enable them to make informed decisions.

The Council appointed an Internal Scrutineer at a meeting held on 17/6/2025 (Ref: 3).

Fidelity Cover: £750,000

The level of Fidelity cover is within the recommended guidelines of year end balances plus 50% of the precept.

Transparency

Under the **Transparency code for smaller authorities**, smaller councils with income/expenditure under £25,000 should publish on their website from 1 April 2015:

Smaller Council: No

Website: <https://nwtc.org.uk/>

The Council is not subject to the requirements of the Transparency Code for smaller Councils. The Transparency Code for Councils with a turnover exceeding £200,000 is not covered as part of the Internal Audit.

Under **The Accounts & Audit Regulations 2015 15** councils must publish on their website:

External audit report

2025 Annual Return, Section One Published – Yes

2025 Annual Return, Section Two Published – Yes

2025 Annual Return, Section Three Published – No

Under **The Accounts & Audit Regulations** councils must publish on their website:

Notice of period for the exercise of public rights (2025)
Published – No

Notice of Conclusion of Audit (2025)
Published – No

Recommendation: *To publish on the Council's website the Notice of Exercise of Public Rights and the Conclusion of Audit for audit year 2024-2025 prior to 31/3/2026.*

Period of Exercise of Public Rights

Publication Date: *tbc* Start Date: *tbc* End Date: *tbc*

Under the requirements of the **Accounts and Audit Regulations 2015 13(2b)** council are required to display AGARs for the five years 2020-21, 2021-22, 2022-23, 2023-24 and 2024-2025 on their website.

	Section 1	Section 2	Section 3 (Audited)
2020 - 2021	No	No	No
2021 - 2022	Yes	Yes	No
2022 - 2023	Yes	Yes	No
2023 - 2024	Yes	Yes	No
2024 - 2025	Yes	Yes	No

The Council have yet to meet the publication requirements.

Recommendation: *The Council should publish the missing information prior to 31/3/2026.*

Budgetary controls supporting documents

Verifying the budgetary process with reference to council minutes and

Precept: £430,730 (2025-2026) Date: 26/11/2024 (Ref: 8.5)

Satisfactory budgetary procedures are in place. The precept was agreed in full council The precept was agreed in full council, however, the precept decision and amount has not been minuted for the 2025-2026 financial year.

The Clerk ensures the council are aware of responsibilities, commitments, forward planning and the need for adequate reserves. Budget papers are prepared to ensure councillors have sufficient information to make informed decisions. Budgets are monitored during the year.

Income controls	<p>Precept and other income, including credit control mechanisms</p> <p><i>All were found to be in order. Income controls were checked and a sample of income received and banked cross referenced with the Cash Book and bank statements.</i></p>
Petty Cash	<p>Associated books and established system in place</p> <p><i>The Council no longer hold petty cash and instead hold a multipay card with Lloyds Bank.</i></p>
Payroll controls	<p>PAYE and NIC in place where necessary. Compliance with Inland Revenue procedures Records relating to contracts of employment and pensions</p> <p>PAYE System in place: Yes Employer's Reference: 531/N3004 P60s issued: Yes</p> <p><i>The Council continue to operate RTI in accordance with HMRC regulations. Payroll is carried out in-house. Supporting paperwork is in place and P60s have been produced as part of the year end process.</i></p> <p><i>Eligible employees have joined the nominated pension scheme.</i></p> <p><i>Contracts of employment are in place. It is noted that the Council are in the process of standardising staff contracts.</i></p>
Asset control	<p>Inspection of asset register and checks on existence of assets Cross checking on insurance cover</p> <p><i>To be carried out at the year end audit.</i></p>
Bank Reconciliation	<p>Regularly completed and cash books reconcile with bank statements</p> <p><i>All were in order. Bank Reconciliations are carried out monthly. The bank statements reconciled with the end of year accounts and bank reconciliations for all accounts.</i></p>

Bank Balances at 31/8/2025 were confirmed as:

<i>CCLA PSDF</i>	<i>xxxx7899</i>	<i>£185,000.00</i>
<i>Redwood Savings</i>	<i>xxxx0720</i>	<i>£85,000.00</i>
<i>Unity Trust Current</i>	<i>xxxx0567</i>	<i>£10,094.91</i>
<i>Unity Trust Instant Access</i>	<i>xxxx8301</i>	<i>£93,359.29</i>
<i>Unity Trust Wages</i>	<i>xxxx5957</i>	<i>£492.20</i>
<i>NatWest Business Reserve</i>	<i>xxxx6829</i>	<i>£nil</i>
<i>NatWest Current</i>	<i>xxxx6819</i>	<i>£nil</i>

Reserves

General Reserves are reasonable for the activities of the Council
Earmarked Reserves are identified

The Council have adequate general reserves (£310,172.35) and have identified earmarked reserves of £171,703.71 and capital reserves of £73,000 in their accounts to date.

Year-end procedures

Appropriate accounting procedures are used and can be followed through from working papers to final documents
Verifying sample payments and income
Checking creditors and debtors where appropriate.

To be carried out at the year end audit.

Sole Trustee

The Council has met its responsibilities as a trustee

The Council is a Trustee of the War Memorial Park Charity.

Charity Number: 304023

The last annual submission of the accounts was 10/1/2023. It is noted that the Charity have not met their responsibility in submitting the 2022-2023 accounts or the 2023-2024 accounts by the required deadline. The former are overdue by 615 days. The last recorded Charity accounts were for the year 2021-2022 (Income £8,772 and Expenditure £8,772).

Internal Audit Procedures

The 2025 Internal Audit report was considered by the Council at a meeting held on 24/6/2025 (Ref: 19.2).

A review of the effectiveness of the Internal Audit was carried out on 17/6/2025 (Ref: 8.7).

Recommendation: *To formally appoint Heelis & Lodge as Internal Auditor at a meeting for the financial year 2025-2026.*

External Audit

The Council formally approved the 2025 AGAR at a meeting of the full Council held on 24/6/2025 (Ref: 19.1).

The External Auditor's report has yet to be considered by the Council.

Recommendation: *To formally consider the External Auditor's report prior to 31/3/2026.*

Additional Comments/Recommendations

- The Annual Town Council meeting was held on 27/5/2025. The first item of business was the Election of Chairman, in accordance with Standing Orders.
- It is noted that the website could be updated to improve accessibility. The search facility for documents could be more efficient. As legislation continues to rely more and more on publishing documents and the use of websites, the Council may like to review its current site.
- There are no additional comments/recommendations to make in relation to this audit.
- I would like to record my appreciation to the Clerk to the Council for their assistance during the course of the audit work and the quality of documentation provided for the audit.



Heather Heelis
Heelis & Lodge
7 October 2025

Contact details : 1 Hembling Terrace, Mill Lane, Suffolk, IP13 0PP
Tel: 07732 681125
Email: heather@heelis.eu

Heather Heelis Dip HE Local Policy FILCM
Lynne Lodge Dip HE Local Policy

HEELIS&LODGE

Local Council Services • Internal Audit

www.heelisandlodge.co.uk

INVOICE

To:

North Walsham Town Council
Office 4
Cedar House
New Rd
North Walsham
Norfolk
NR28 9DE

Invoice No: HL9635
Date: 7 October 2025

Details	Quantity	Amount (£)	Total (£)
To carry out Interim Internal Audit for North Walsham Town Council for the year ended 31 March 2026	1	395.00	395.00
Total			395.00

Please make cheques payable to: H J Heelis

Bank Details: Account 92002930 Sort Code 40-47-80

NB Change to bank account details

Terms – 14 days

Thank you.

HEELIS&LODGE

Contact details : 1 Hembling Terrace, Mill Lane, Suffolk, IP13 0PP
Tel: 07732 681125
Email: heather@heelis.eu

Heather Heelis Dip HE Local Policy FILCM
Lynne Lodge Dip HE Local Policy



NORTH WALSHAM TOWN COUNCIL

Application for Grant

Adopted by the Council at its meeting held on 28.6.16

GRANTS awarded up to £750 ONLY

Decisions will be made at a meeting 3 times a year

Application forms will need to be received by 31 January, 31 May or 30 September

Name of Organisation: NORTH WALSHAM BUSINESS ASSOCIATION.

Event (if applicable): CHRISTMAS LIGHTS SWITCH ON Event Date: 29th NOV 25.

Address: [REDACTED]

Contact name: CLAIRE SMITH-HAWKINS Position: SECRETARY.

Telephone: [REDACTED] e-mail: [REDACTED]

Amount applying for: £750 - Cheque made payable to: NORTH WALSHAM BUSINESS ASSOCIATION

Are you a limited company Yes No If No, what's the organisation status? NON-PROFIT ORGANISATION

Is the organisation a registered charity? Yes No Charity No: _____

Please describe the aims of your organisation: THE COMMUNITY AND TOURISM OF NORTH WALSHAM TO HELP AND TOURISM OF NORTH WALSHAM, INCREASE FOOTBALL TO SUPPORT BUSINESSES AND HELP IMPROVE THE TOWN'S COMMUNITY.

Who are likely to be the main beneficiaries of your organisation's/project's activities? (e.g. pre-school, young adults, retired people) THE COMMUNITY AND TOURISM OF NORTH WALSHAM

How many people are likely to benefit? HUNDREDS.

Of these, approximately what percentage live in North Walsham? 95 %

Does the work of this organisation/project link in with existing work being done in North Walsham? Yes No If yes, please give details: SUPPORTING THE CHRISTMAS LIGHTS COMMITTEE AND COUNCIL TO IMPROVE THE GROWING CHRISTMAS EVENT.

Please tell us what the finance will be spent on: ENTERTAINMENT £250 - CHRISTMAS WINDOW LIGHTS £500.

What is the total cost of your project or the annual running costs of your organisation? £750.

Please list other bodies who have agreed to fund your organisation / project or to whom you have applied for funding. (Include "own funds" how much you are putting towards it)

Name of funding body	Amount £
Voluntary time and effort.	

Have any "in kind" contributions been made to your organisation/project in the past 12 months? (Such contributions might include voluntary time, use of premises, vehicles etc.)

N/A.

Please state any restrictions on people who might benefit from or participate in the activities of your organisation/project? (Such restrictions might be over 60s, under fives etc.)

We ask for a representative to be present at the decision meeting to give any additional information required by Councillors

If the grant application is successful, the grant will be paid on production of invoices (for payment or re-imburement)

- Please enclose:-
- A copy of the organisation's constitution and details of officers
 - A copy of the most recent audited accounts
 - Details of insurance cover
 - Latest Business Plan (if applicable)
 - Equality policy (if applicable)

The NWTC **General Privacy Statement** explains how we use your personal data, store it securely and how you can exercise your rights. All data will be destroyed in line with our **Retention & Disposal Policy**

I confirm that I have read and accept North Walsham Town Council's **General Privacy Statement** (available on our website or hardcopy on request)

Signed:  Date: 22nd Oct 25