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DUNSTABLE
TOWN COUNCIL

Paul Hodson, Town Clerk and Chief Executive

Date: **Monday, 09 March 2026**

Dear Councillor,

A meeting of the **Finance and General Purposes Committee** will be held on **Monday 16 March 2026**, at **Grove House, Council Chamber** at **7:00 PM**. To view the meeting live or afterwards use this link: [livestream](#). Members of the public and press are also welcome to attend in person. Members of the public may ask a question during the public session, either in person or online via MS Teams. If you intend to raise a question, it is helpful to let us know beforehand to give councillors a chance to prepare an informed answer. Please contact the Council via democratic@dunstable.gov.uk or 01582 513000 by 4 pm on Friday 13 March 2026.

This meeting will be filmed by the Council and broadcast live and will be capable of repeated viewing. If you are seated in the Council Chamber it is likely that the cameras will capture your image. By your presence you are deemed to consent to be filmed, and to the use of those images and sound recordings for webcasting or training purposes.

If you address the committee in person or via Teams, your contribution will be recorded and broadcast, unless this is during a private session, as permitted by the Access to Information provisions.

Please see the below QR code to access the full agenda:



Yours faithfully

Paul Hodson
Town Clerk and Chief Executive

Members are reminded when making decisions that the Public Sector Equality Duty 2010 requires Members to have due regard to the need to: Eliminate unlawful discrimination, harassment and victimisation and other conduct that is prohibited by the Act, advance equality of opportunity between people who share a characteristic and those who don't, and to foster good relations between people who share a characteristic and those who don't.

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To: All Members of the **Finance and General Purposes Committee:**

John Gurney (Council Member), Wendy Bater (Council Member), Kenson Gurney (Council Member), Matthew Brennan (Council Member), Philip Crawley (Council Member), Matthew Neall (Council Member), Mark Davis (Council Member), Gregory Alderman (Council Member), Richard Attwell (Council Member), Johnson Tamara (Council Member), Nicholas Kotarski (Council Member), Michelle Henderson (Council Member), Peter Hollick (Council Member), Trevor Adams (Council Member), Sally Kimondo (Council Member), Robert Blennerhassett (Council Member) and Shaun Moulster (Council Member)

AGENDA

104/26 Apologies for Absence

105/26 Declarations of Interest

106/26 Public Question Time

107/26 To approve as an accurate record the minutes of the meeting of the Finance and General Purposes Committee held on Monday 26 January 2026

108/26 Action Tracker – to receive updates on previous actions

109/26 Finance Report

110/26 Compliance and Facilities Report

111/26 Marketing and Communications Report

112/26 Community Lottery Decision Report

113/26 Corporate and Financial Risk Management Report

114/26 Reference Up Reports

115/26 Reports from Outside Organisations:

Citizen's Advice Management Committee – Councillor Attwell
Dunstable International Town Twinning Association
– Town Mayor and Councillors Hollick and Kenson Gurney
Hospice at Home Management Committee – Councillor Wendy Bater
Ashton Almshouses Charity – Councillor Alderman
Ashton Schools Foundation – Councillors Hollick and Alderman
Chew's Foundation – Councillors Brennan and Kenson Gurney
Poor's Land Charity – Councillors Kenson Gurney and Tamara
Lockington Charity and Marshe Charity – Councillors Kenson Gurney
and Tamara
Dunstable and District Scout Council Executive – Councillor Kotarski
Friends of Priory House and Gardens - Councillor Kotarski

116/26 Exclusion of Public and Press

RECOMMENDED In terms of Schedule 12A, Local Government Act 1972, the following items will be likely to disclose exempt information relating to establishment and contractual matters and it is, therefore, RECOMMENDED that pursuant to the provisions of the Public Bodies (Admissions to Meetings) Act 1960 the public and press be excluded

117/26 Support Service

118/26 Priory House Structure

119/26 Date of the next meeting – Monday 15 June 2026 at 7 pm

DUNSTABLE TOWN COUNCIL

MINUTES OF THE MEETING OF THE FINANCE AND GENERAL PURPOSES COMMITTEE

HELD ON MONDAY 26 JANUARY 2026 FROM 7:00 PM

Present: Councillors Sally Kimondo (Town Mayor), Richard Attwell (Deputy Town Mayor), Nicholas Kotarski (Chair), Johnson Tamara (Vice Chair), John Gurney, Matthew Brennan, Gregory Alderman, Michelle Henderson and Peter Hollick

In Attendance: Paul Hodson (Town Clerk and Chief Executive), Lisa Scheder (Head of Corporate Services and Responsible Finance Officer), Jackie Carrington (Democratic Services Manager), Rachel Connor (Corporate Marketing and Communications Officer) and Corrine Gilmore (Compliance Manager)

In Attendance: Becky Wisbey (Head of Community Services)
(Remotely)

Public: None

036/26 - Apologies for Absence

Councillors Kenson Gurney, Louise O’Riordan, Philip Crawley and Matthew Neall.

037/26 - Declarations of Interest

There were no specific declarations of interest.

038/26 - Public Question Time

There were no questions from the public

039/26 - To approve as an accurate record the minutes of the meeting of the Finance and General Purposes Committee held on Monday 17 November 2025

The minutes of the Meeting of Finance and General Purposes Committee held on 17 November 2025 were approved as a correct record and were signed by the Chair.

040/26 - Action Tracker – to receive updates on previous actions

The Action Tracker was summarised by The Town Clerk and Chief Executive. Members noted that all actions had been completed. Additionally, the requirement to nominate another member and a vice chair for the Personnel Committee was highlighted, which would be added to the agenda for the next Full Council meeting.

041/26 - Downside Roof Tender

The Head of Community Services presented the report on the Downside Roof Tender, seeking approval for the recommended contractor to undertake necessary repairs at Downside Community Centre. The total reserve for the repairs was £79,769, and the proposal included releasing the full balance of the reserves. It was noted that following the tender process, five tenders were received, with bidder C being the recommended contractor.

It was proposed, seconded and

RESOLVED:

- (i) that bidder C be appointed the recommended contractor to undertake the roof repairs at Downside Community Centre
- (ii) that the balance of the reserve 316 be released

042/26 - Christmas Lights Tender

The Head of Community Services presented the Christmas Lights Tender report, seeking approval for the recommended supplier, bidder A, and a decision on whether to extend the Christmas lighting scheme. The tender process resulted in bidder A being the preferred supplier due to their high score, local presence, and experience.

It was proposed, seconded and

RESOLVED:

- (i) that bidder A be appointed the recommended supplier for Christmas Lighting
- (ii) that the Christmas Lighting Scheme be extended using the recommended supplier

043/26 - Finance Report

The Head of Corporate Services and Responsible Finance Officer summarised the Finance Report provided to members.

RESOLVED:

- 1.1 To note the revenue budgetary position report for the financial year 2025/2026
- 1.2 To approve the allocation, and subsequent expenditure of the current financial year's forecast underspend of £89,723, together with the unrequired Neighbourhood Development reserve of £12,668, for:
 - 1.2.1 £31,000 – detached youth work reserve
 - 1.2.2 £5,000 – performance area access door
 - 1.2.3 £30,000 – Grove House Gardens 'ranger' stores' essential roof repairs
 - 1.2.4 £36,391 OR balance at 31 March 2026 – professional fees

- 1.3 To note the Council's earmarked reserves
- 1.4 To note the details of current investments
- 1.5 To approve the following expenditure:
 - 1.5.1 £5,000 from the civic hospitality budget 2026/27
 - 1.5.2 £4,038 from the balance of the Developer's Contribution earmarked reserve allocated for Court Drive landscaping to refurbish the raised beds, large street planters and planted areas in the town centre and the planters on Court Drive in preparation for Dunstable's 2026 Britain in Bloom entry
- 1.6 To note the outcome of the External Audit

044/26 - Budget Report 2026/27

The proposed budget for the financial year 2026/27 was presented by The Head of Corporate Services and Responsible Finance Officer, detailing adjustments based on updated requirements and information received since the initial budget proposal.

RESOLVED:

That the proposed budget for 2026//27 be presented to Council for approval

045/26 - Compliance and Facilities Report

The report was presented the Compliance Manager and highlighted key updates such as the annual Cyber Essentials accreditation, the marriage license approval for Grove House, and ongoing lease reviews.

046/26 - Marketing and Communications Report

The Marketing and Communications Officer summarised the report noting milestones such as reaching over 1,000 followers on Instagram and the target of 16,000 followers on Facebook. The performance of social media posts and videos was reviewed, along with updates on the website's smooth operation and accessibility audit.

047/26 - Social Media and Film and Photography Policies

Members reviewed the amended social media policy and the new film and photography policy.

It was proposed, seconded and

RESOLVED:

- 1.1 To approve the amended social media policy
- 1.2 To adopt the new filming and photography policy

048/26 - Reports from Outside Organisations:

Citizen's Advice Management Committee – Councillor Attwell provided an update. In 2025, the committee assisted over 3,000 clients, addressing more than 7,000 issues and offering 550 face-to-face appointments. The service was in high demand and faced potential funding cuts from Central Bedfordshire Council.

Dunstable International Town Twinning Association - Councillor Hollick highlighted that the contact with Germany remains active, but the relationship with France had been affected by local government reorganisation. Efforts to engage schools, clubs, and local businesses have not been successful. Councillor Hollick agreed to meet with the Town Clerk and Chief Executive to discuss further.

ACTION: Councillor Hollick and Town Clerk & Chief Executive

Hospice at Home Management Committee – Councillor Kotarski highlighted the importance of supporting carers who often neglect their own needs while caring for others. He noted that the organisation visited St Augustine Church recently and emphasised the need for more carers to come forward.

Ashton Almshouses Charity & Ashton Schools Foundation - Councillor Alderman reported that the next meeting was scheduled for early March and that he would report back after the meeting.

Chew's Foundation - Councillor Hollick shared an update on the Charity, which provides grants for school uniforms and equipment. In 2025, they provided nearly £12,000 in grants to children in need in the Dunstable area. He proposed that the flyer for Chew's Foundation be displayed on notice boards and shared online to increase awareness.

Poor's Land Charity – Councillor Hollick reported that the committee meets twice a year to distribute funds to individuals within the Dunstable Parish. He also mentioned the Lockington Charity and Marshe Charity, indicating that a new councillor needs to be appointed to replace the outgoing councillor.

Dunstable and District Scout Council Executive - Councillor Kotarski stated that the organisation is functioning well and highlighted a recent Christmas event attended by the deputy mayor.

Rotary Club of Dunstable - members mentioned that they plan to attend in the near future.

049/26 - Exclusion of the Press and Public

RESOLVED:

In terms of Schedule 12A, Local Government Act 1972, the following items would be likely to disclose exempt information relating to establishment and contractual matters and it was, therefore, **RESOLVED** that pursuant to the provisions of the Public Bodies (Admissions to Meetings) Act 1960 the public and press be excluded.

050/26 - Reference up from Personnel Sub Committee 15 January 2026

DESIGNATED SAFEGUARDING LEAD STRUCTURE

Members discussed the propose change in detail.

RESOLVED:

That the Town Clerk & Chief Executive be the sole Designated Safeguarding Lead, supported by three Deputy Safeguarding Leads

HONORARIUM

RESOLVED:

That a non-consolidated honorarium payment to be approved as per the report provided

YOUTH AND COMMUNITY SERVICES STAFFING STRUCTURE

Members considered the proposal for a new staffing structure within the Youth and Community Service. Members discussed the proposal in detail and

RESOLVED;

That the proposed new staff structure for post 31 March 2026 be approved

051/26 - To discuss correspondence from Central Bedfordshire Council

RESOLVED:

To recommend to Full Council that the Council adopts the recommendation of the Monitoring Officer providing that all Councillors commit to participate by being interviewed individually

052/26 - Date of the next meeting – Monday 16 March 2026 at 7.00 pm

The meeting closed at 21:29 PM

Committee	Minute	Date	Action	Action Full	Responsible	Update	Status
FGP	048/26	1/26/2026	Reports from Outside Organisations	Town Twining - Town Clerk to meet with Councillor Peter Hollick	Town Clerk and Chief Executive		In Progress
FGP	048/26	1/26/2026	Reports from Outside Organisations	Dunstable and District Scout Council - Councillor Kotarski would like the positioning of smaller/younger groups at the Remembrance Parade	Democratic Services Manager		In progress

DUNSTABLE TOWN COUNCIL

FINANCE AND GENERAL PURPOSES COMMITTEE

MONDAY 16 MARCH 2026

FINANCE REPORT

Purpose of report:	<p>To</p> <p>1.1) provide a revenue budgetary position report for the financial year 2025/2026</p> <p>1.2) note the Council's earmarked reserves</p> <p>1.3) provide detail on current investments</p> <p>1.4) request approval to ringfence any underspend from the play area revenue budget</p> <p>1.5) receive and note the outcome of the 2nd Interim Internal Audit</p> <p>1.6) to recommend to Full Council the appointment of the Internal Auditor for financial year 2026/2027</p> <p>1.7) to recommend to Full Council amendments to Financial Regulations</p>
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1. RECOMMENDATIONS

- 1.1. To note the revenue budget position and year end forecasts for the current financial year, to 31 January 2026, at item 3.
- 1.2. To note the Council's earmarked reserves as at 31 January 2026, at item 4.
- 1.3. To note current investments, at item 5.
- 1.4. For Members to approve ringfencing any underspend on the Play Equipment revenue budget as at 31 March 2026, at item 6.
- 1.5. For Members to receive and note the outcome of the 2nd interim Internal Audit for the current financial year, at item 7.
- 1.6. For Members to recommend to Full Council the appointment of the Internal Auditor for three years beginning with financial year 2026/2027, at item 8.
- 1.7. For Members to recommend to Full Council the amended Financial Regulations, at item 9.

2. BACKGROUND

- 2.1. The budgetary control report summarises the net expenditure against budget for each service area as at 31 January 2026. This forms the basis for the projected outturn at the end of this financial year, taking account of current known variances.

- 2.2. Members should note that the forecasts detailed can only take account of known or estimated income and expenditure at the time of writing the report.

3. REVENUE BUDGETARY REPORT

- 3.1. The summary at Appendix 1 shows the net expenditure at 31 January 2026 per service area and an indication of the anticipated outturn against budget, taking account of seasonal variances and known commitments for the remainder of the financial year.
- 3.2. The summary shows an overall net revenue underspend forecasted for the financial year of **£80,728**. The underspend is predominantly due to the National Pay Award for 2025/26 agreed in August 2025 being less than budgeted, as well as vacancies early in the financial year.
- 3.3. Members will recall that, at the last meeting of this committee, the forecast underspend was then £89,723, and approval was given to allocate this, along with the unrequired Neighbourhood Development Reserve, to required expenditure items- Detached Activities (£31,000), Ranger store roof (£30,000), Performance Area door (£5,000) and any balance to future known professional fees.
- 3.4. The year end forecast is subject to change, to account for year end movements, including stocktakes and accrued loan interest, as well as unknown requirements up to 31 March 2026.

4. RESERVES

- 4.1. The schedule enclosed at Appendix 2 provides detail of actual contributions to, and expenditure from, reserve funds at 31 January 2026.

5. INVESTMENTS UPDATE

- 5.1. Dunstable Town Council’s current bank and investment account balances as at 30 January 2026 were as follows:

Account	Balance	Interest earned in month
Current Account	£10,000.00	-
Business Reserve Account	£341,065.05	£244.22
CCLA Deposit Account	£2,477,446.64	£8,835.83

6. PLAY AREA BUDGET – RINGFENCE APPROVAL

- 6.1. A report was presented at the meeting of Grounds and Environmental Services committee on Monday 9 March 2026, summarising repair works required for various play areas. The Operations Manager has forecast that the revenue budget for play areas will be fully spent in year, and the summary to this report reflects this. This budget is fully committed as works to play areas are ongoing and further repairs may yet be required.

- 6.2. At present the Council does not have a reserve for play area replacement, and does not have a plan to build up or source funds to replace the Council's play areas when they wear out. It is becoming increasingly critical that something is put in place to address this, as the equipment ages and requires more frequent upkeep.
- 6.3. It is therefore requested, that Members approve any underspend of the play area revenue budget, to be ringfenced for future repair works. Officers will carry out a review of the likely timescale and cost of replacing the play equipment in each of the Council's recreation grounds and parks. This will be provided in time for the 2027/28 budget discussions.

7. FINANCIAL GOVERNANCE

- 7.1. Councillors should, as a minimum, view and audit the Council's accounts on a quarterly basis.
- 7.2. The last quarterly financial Councillor Audit was completed on 3 March 2026, where Councillors Nicholas Kotarski, Johnson Tamara and Gregory Alderman taking part. The Councillors carried out a 'mini-audit' which included requests for financial information on various purchase ledger invoices paid from months October, November and December and September 2025.
- 7.3. As chair of this Committee, Councillor Kotarski and the Head of Corporate Services and Responsible Financial Officer signed the bank reconciliations for the third quarter 2025/26, verifying the amounts to the bank statements provided.
- 7.4. Further quarterly audits will be arranged, and all Councillors on Finance and General Purposes Committee are invited to be part of any future Financial Governance Audits they are available for.

8. COUNCIL AUDITS

Internal Audit

- 8.1. The second interim Internal Audit for financial year 2025/2026 took place on 23 and 24 February 2026. Members are asked to note the report at appendix 3, and will be pleased to note that the report concludes 'that the Council continues to maintain an adequate and effective system of internal control. The records held in support of the accounting transactions continue to be of a high standard and provide an effective audit trail, with clear cross-referencing of all relevant documentation'.
- 8.2. Members are aware that the Council have been appointing Auditing Solutions Ltd for the provision of an Internal Audit Service for many years, and have a successful, productive relationship. It is good practice to explore alternative options for the provision of Internal Audit for the following year and officers have therefore completed an exercise of research and receiving quotations.
- 8.3. Following guidance from the Internal Audit Form (IAF), quotations have been sought from specific Internal Auditors that are able to provide a service to a Council of our size, given that it falls within the 'over £2m' category, which does limit options.

- 8.4. Four providers were contacted, three of which were highlighted by the IAF and one who provides the service to a respected local Council, for comparison. Two declined to quote due to capacity, supplier 'A' confirmed availability and can tailor an audit to a Council of Dunstable's size, and already provides several other similar size Council's Internal Audit provision. Supplier 'B' provided a quotation but currently serves smaller Council's by comparison. The quotations were as follows:
- Supplier 'A' - £85.00 per hour / based on current arrangement this would equate to approximately £3,400.00 (excluding vat)
 - Supplier 'B' - £350.00 per visit / based on current arrangement this would be 5 visits, equating to £1,750.00
- 8.5. As Members can see, the price comparison is significant, being nearly double the price from supplier A to B. The current annual fee (for this financial year) is £2,625.00 (excluding vat).
- 8.6. Our current Internal Auditor was unable to quote.
- 8.7. Officers have reviewed the audit provision from both suppliers, and, although the price is significantly more, would propose that Supplier A are more suitable Internal Auditors for this Council, given their wider experience of working with similar councils. Supplier A are a larger organisation, whereas Supplier B is largely a one-person provider. Supplier A offers a most robust service, whereby their staff can cover for one another in case of illness etc. Members are therefore requested to recommend to Full Council the appointment of Supplier A as the Council's Internal Auditor for 3 years, from and including financial year 2026/27.

External Audit

- 8.8. Members were advised at the last meeting of this committee, of the changes to the external audit requirements for financial year 2025/2026. This is an addition of an Assertion 10, over and above the current Assertions requested.
- 8.9. This additional requirement was introduced for a number of reasons, mainly being that due to an evolving digital landscape, Councils inevitably handle more data and online interactions, requiring clearer rules. This requirement brings together various digital responsibilities, previously scattered or implied under other assertions. In addition, it shows the Council meets legal obligations for data protection (UK GDPR, DPA 2018) and accessibility.
- 8.10. The requirements are detailed below, and Members can be assured that the Council already meets each of the requirements listed:

Email, Domains and IT:

1. Councils must have a generic email account hosted on an authority-owned domain (e.g. clerk@yourcouncil.gov.uk).
2. Personal or free email services (e.g. Gmail, Hotmail, etc) must not be used for council business.
3. Councils must have an IT policy to ensure secure and legal use of authority-owned and personal devices and software.

Data Protection Act and UK GDPR Compliance:

1. Councils must comply with their legal obligations under both the UK GDPR and Data Protection Act 2018.
2. Councils must process personal data with care and in line with the seven Data Protection Principles.
3. Councils must understand their role as a Data Controller and Data Processor.

Web Accessibility:

1. Council websites must meet WCAG 2.2 AA standards.
2. Council websites and comply with the Public Sector Bodies 2018 Accessibility Regulations.
3. Websites must publish required information under the Freedom of Information Act and Transparency Code.

9. FINANCIAL REGULATIONS

- 9.1. The National Association of Local Councils (NALC) produced updated Model Financial Regulations in 2025. Officers have cross referenced the existing financial regulations adopted by The Council and created an amended version to ensure they align to any updated requirements. The amended version is appended to this report at appendix 4.
- 9.2. Members should note that items in **bold text** refer to a statutory obligation the council cannot change.
- 9.3. Specific amendments are summarised as follows;
- 5.3 and 5.10 – Procurement – included standard paragraphs to align to NALC Model version
 - 9.1 – Payment Cards –single transaction maximum value increased from £500.00 to £750.00
 - 9.3 – Payment Cards – Personal credit or debit cards of members or staff expenses claim of up to £250.00 including vat – increased to £500.00 excluding vat
 - 16.5 – Assets disposal – removed ‘purchased or otherwise acquired’ as not required; disposal of any one item not to exceed £10,000, subject to the approval of the Town Clerk and Chief Executive or the RFO
- 9.4. The above amendments have been made to align to NALC’s Model, and also to ensure the levels set are relevant to this Council’s financial levels of procurement.
- 9.5. Members are requested to recommend the amended regulations be approved by Full Council.

10. EQUALITIES AND DIVERSITY IMPLICATIONS- none

11. FINANCIAL IMPACT

- 11.1. These are inherent in this report.

12. ENVIRONMENTAL AND BIODIVERSITY IMPLICATIONS - none

13. POLICY AND CORPORATE PLAN IMPLICATIONS

- 13.1. Adopting the recommendations in the report would support the Council’s objective to “Continue to improve the organisational management, efficiency and environmental sustainability of the Town Council.”

14. HEALTH AND SAFETY IMPLICATIONS - none

15. HUMAN RESOURCES IMPLICATIONS - none

16. LEGAL IMPLICATIONS

- 16.1. The council has a requirement to adhere to the requirements as set out in the Practitioner's Guide (latest edition 2025), and meeting the obligations for data protection (UK GDPR, DPA 2018).

17. APPENDICES

- 17.1. Appendix 1 – Summary of the Revenue Budget at 31 January 2026
Appendix 2 – Summary of Earmarked Reserves at 31 January 2026
Appendix 3 – Internal Audit – 2nd Interim 2025/26
Appendix 4 – Amended Financial Regulations

18. BACKGROUND PAPERS

- 18.1. Detail on Assertion 10 - [Changes-to-the-Practitioners-Guide-2025.pdf](#)

19. AUTHOR

- 19.1. Lisa Scheder – Head of Corporate Services and Responsible Financial Officer
lisa.scheder@dunstable.gov.uk

Corporate Services

	Service Area	Budget 2025/26	Actuals to Date	Committed		Year-end Forecast	Year-end Variance	
				Expenditure	Funds Available			
100	Staff Costs	(544,549)	(439,029)	0	(105,520)	(526,448)	18,101	Maternity / National pay award less than budgeted
101	Central Services	(131,414)	(140,974)	(7,870)	19,031	(157,743)	(26,329)	Professional Fees unbudgeted/urgent plus IT contract 14 months costings Saving on reduced utility charges forecast, offset by equipment purchase
102	Grove House	(35,742)	(28,231)	(1,497)	(1,832)	(29,947)	5,795	(ceremony room furniture) Additional H&S requirements (alarms/security systems) plus insurance actuals
106	Corporate Management	(45,885)	(34,194)	(17,099)	2,097	(57,548)	(11,663)	over budget, offset by increased interest earned forecast
107	Democratic Management & Representation	(24,740)	(15,123)	(755)	(8,476)	(24,374)	366	
110	Capital & Projects (inc loan charges)	(104,399)	(101,212)	(2,350)	(872)	(104,399)	0	
	Grand Total	(886,729)	(758,763)	(29,571)	(95,572)	(900,459)	(13,730)	

Grounds and Environmental Services

	Service Area	Budget 2025/26	Actuals to Date	Committed		Year-end Forecast	Year-end Variance	
				Expenditure	Funds Available			
200	Staff Costs, Vehicle Costs	(987,404)	(774,710)	(1,535)	(211,159)	(921,093)	66,311	In year vacancies, pay award less than budgeted, vehicle fuel saving
201	Allotments	3,418	(429)	(500)	(3,263)	903	(2,515)	Overspend due to water leak at Westfield Allotment site salaries saving due to vacancy for part year, offset by higher than expected
202	Cemetery	68,458	62,072	(4,906)	(26,072)	65,197	(3,261)	expenditure on barrier repairs and professional fees unbudgeted
205	Recreation Grounds	(84,527)	(66,561)	(6,188)	(7,176)	(83,925)	602	
403	Town Centre and Gardens	(32,114)	(53,657)	(3,712)	(7,500)	(34,172)	(2,058)	Toilet hire during Priory House closure
206	Town Ranger Service	(14,038)	(5,956)	(3,669)	(6,305)	(9,561)	4,477	fuel saving, additional maintenance contract
210	Capital & Projects	(141,815)	(138,047)	(8,400)	(87,836)	(141,815)	0	
	Grand Total	(1,188,022)	(977,288)	(28,910)	(349,311)	(1,124,466)	63,556	

Community Services

	Service Area	Budget 2025/26	Actuals to Date	Committed		Year-end Forecast	Year-end Variance	
				Expenditure	Funds Available			
300	Staff Costs	(351,165)	(274,107)	0	(74,308)	(346,678)	4,487	pay award less than budgeted transport and hall hire less than budgeted, overachievement on income/CBC
209	Older People's Support Service	(31,493)	(18,237)	(2,587)	(5,888)	(27,120)	4,373	contribution higher than budgeted Underspend on service level agreement expenditure together with increased
303	Community Engagement (inc Grants)	(32,207)	(21,862)	(5,350)	(358)	(29,836)	2,371	income generated for activities
304	Grove Corner	(20,795)	(16,125)	(688)	(8,623)	(20,997)	(202)	Water leak, increased maintenance requirements together with lower than
115	Bennett Memorial RG Splash Park	(69,353)	(80,671)	(1,746)	2,068	(92,515)	(23,162)	budgeted income generation, slightly offset by reduced purchases
401	Events Programme	(192,557)	(173,816)	(8,472)	(3,990)	(189,810)	2,747	Increased income generation
402	Priory House	(134,707)	(90,123)	(5,574)	(55,019)	(104,319)	30,388	partial secondment plus various savings due to shop closure for part of year
405	Town Centre Services (inc Special Markets)	(125,750)	(91,242)	(5,355)	(21,882)	(115,021)	10,730	pay award less than budgeted, increased stall hire income
407	Public Conveniences (Ashton Square)	(7,575)	(4,288)	(244)	(3,043)	(8,404)	(829)	
310	Capital & Projects	(241,815)	(243,488)	(261,994)	199,737	(241,815)	0	
	Grand Total	(1,207,417)	(1,013,959)	(292,010)	28,694	(1,176,515)	30,902	
	DTC Grand Total	(3,282,168)	(2,750,010)	(350,491)	(416,189)	(3,201,440)	80,728	

	Description	Officer	Balance as at 01.04.25	Contributions Revenue/ Other	Expenditure in year	Bal as at 31.01.26	Commitments/Programme of works, etc	Committed Amount	Bal after committed
310	General Reserve	TC&CE / HofCorp	£593,193			£593,193	FGP 16.06.25- Minute 167/25- Cemetery works (GES 09.06.25)	£-27,492	£565,701
312	Vehicles Reserve	HofGES	£74,169	£20,000		£94,169	FGP 17.06.24- Minute 141/24- bal of £28,347 for 2 replacement vehicles & 1 additional ride on mower (of £92,337 approved) GES 19.01.26- Minute 032/26- £50,000 for Ranger vehicle and refurbishment of cemetery digger	£-78,347	£15,822
314	Christmas Lights Reserve	HofCS	£12,651	£7,000		£19,651	5 year replacement lighting plan 21/22-25/26 ; Council 15.04.24- Minute 99/24= release of £8,731 for replacement and repairs of lights	£-9,095	£10,556
315	Street Dressing Reserve	HofCS	£1,047		£-1,047	£0			£0
316	Downside Building Maintenance Res	HofCS	£52,769	£27,000	£-4,157	£75,612	FGP 12.06.23- Minute 141/23= £36,679 & £8,792.55- for 2nd phase roof repairs FGP 26.01.26- Minute 041/26= £34,297- for 2nd phase roof repairs totalling £79,769 approved less exp to date	£-75,612	£0
317	Grove Corner Building Maint Reserve	HofCS	£38,565	£4,000		£42,565	Chairmans Approval 17.04.23= bal of £2,000 roof survey & development plans (of £5,000 approved)	£-2,000	£40,565
318	Building Security Systems	HofCorp	£5,357			£5,357	Council 15.04.24- Minute 99/24= £5,357 for improved security for Grove House	£-5,357	£0
319	Cemetery Memorial Safety	HofGES	£3,075	£1,655		£4,730	Council 15.04.24- Minute 99/24= £3,075 for periodic inspections and subsequent works	£-3,075	£1,655
320	Priory House Tearooms Equipment	HofCS	£9,000	£3,000		£12,000	Council 15.04.24- Minute 99/24= £9,000 for replacement of kitchen/catering equipment	£-9,000	£3,000
321	IT/Equipment Reserve	TC&CE / HofCorp	£1,213	£20,000		£21,213			£21,213
322	Older People's Day Care Service	HofCS	£12,325			£12,325			£12,325
323	Election Reserve	TC&CE / HofCorp	£20,000			£20,000	Council 15.04.24- Minute 99/24= £20,000 for future election costs due to CBC	£-20,000	£0
324	Grove House Building Reserve	HofCorp	£190,521	£49,000	£-76,887	£162,634	Council 24.06.24- Minute 165/24= £213,276 for essential repair and maintenance works (of £226,550 approved)	£-93,634	£69,000
325	Priory House Works Contingency	HofCS	£29,864			£29,864	Council 07.04.25- Minute 115/25= £29,864 for PH Exhibition (in £161,013 total with £11,149 on 327 & £120,000 on 333)	£-29,864	£0
326	Mayoral Reserve	HofCorp	£3,000			£3,000	FGP 19.01.15-Minute 24 - to be retained for transport/allowance as required	£-3,000	£0
327	Priory House Exhibition	HofCS	£11,149			£11,149	Council 15.04.24- Minute 99/24= £11,149 for programme of future exhibitions	£-11,149	£0
328	Priory Churchyard	HofGES	£0			£0			£0
330	Town Twinning Reserve	TC&CE / HofCorp	£8,389		£-115	£8,274	Retained for twinning activities to be determined		£8,274

331	Tree Reserve	HofGES	£14,481	£15,000	£7,120	£22,361	Council 15.04.24- Minute 99/24= bal of £7,361 for programme of tree inspections and subsequent works (from £15,488 approved) Chairs Approval 02.02.26= £5,139 in addition to above, for 2026 survey works/specialist visits	£12,500	£9,861
332	Open Spaces Improvement Plan	HofGES	£51,759	£30,000	£7,810	£73,949	FGP 20.01.20- Minute 8- Bal of £4,723 for recreation grounds improvement works (from £26,668 agreed); Council 29.06.20- Minute 85- bal of £12,982 for Priory Gardens Pergola Repairs (from £15,000 agreed);	£17,705	£56,244
333	Priory House Building Reserve	HofCS	£262,023	£149,357	£133,657	£277,723	FGP Minute 41/23 23.01.23- bal of £3,700- Roof works (amended requirement 12.01.26); Council 07.04.25 - Minute 115/25= bal of £103,500 - Priory House Exhibition (of £120,000 agreed) Community Services 12.01.26- Minute 012/26= Approval of £220,282.49, £170,522.59 reserve balance plus £50,000 26/27 res contrib, for required maintenance/improvement works	£277,723	£0
334	Pavilion Buildings Maintenance Res	HofGES	£27,632	£15,000		£42,632			£42,632
335	Church Street Phone Box Maintenance	HofGES	£3,002		£3,002	£0			£0
NEW	Health and Safety Reserve	TC&CE / HofCorp	£0			£0			£0
NEW	Community Lottery Reserve	HofCS	£0			£0			£0
338	Allotments Reserve	HofGES	£22,827	£5,000	£1,345	£26,482	FGP Minute 107 20.06.22= bal for 5 year infrastructure improvement programme (upto £42,800 approved) (includes £5,000 pa contributions to 26/27)	£15,112	£11,370
341	Outdoor Leisure (non play) Reserve	HofCS /	£15,052	£12,000		£27,052			£27,052
342	Memorial Kerbs Reserve	HofGES	£461			£461	Council 15.04.24- Minute 99/24= £300 for purchase of memorial kerbs	£300	£161
343	Cemetery Building Maintenance Res	HofGES	£17,281	£10,000		£27,281	GES Minute 150/25= £27,281 for cemetery building works, information board and footpath repairs	£27,281	£0

344	Fencing Maintenance Reserve	HofGES	£7,000	£7,000	£6,912	£7,088			£7,088
346	HSHAZ/Priory House HAR	HofCS	£153,282	£886,774	£1,172,444	£132,387	HSHAZ scheme programme / HAR 1 Priory House works programme- to future claim / claims due	£132,387	£0
349	Website Development	HofCorp	£0	£900		£900			£900
353	Neighbourhood Development	TC&CE / HofCorp	£12,668			£12,668	FGP 26.01.26, Minuted 043/26 - Approval of balance of reserve, together with 25/26 forecast underspends, for essential required works		£12,668
Earmarked Reserves Total			£1,653,755	£1,262,686	£1,414,496	£1,501,945		£585,859	£916,086

Capital Receipt - Sale of Land at Meadway

	Description	Officer	Balance as at 01.04.25	Contributions Revenue/ Other	Expenditure in year	Bal as at 31.01.26	Commitments/Programme of works, etc	Committed Amount	Bal after committed
371	White Lion Land Landscaping	HofGES	£10,000			£10,000	Council 05.12.22 Minute 210- creation of new reserve from capital receipt received July 2022		£10,000
372	New Cemetery Development	HofGES	£147,361			£147,361	FGP 18.09.23- Minute 187/23= balance of £32,135.50 for development of the new cemetery (of £76,775 approved) Council 09.02.26- Minute 062/26- for the purchase of Cottage Bottom Field to develop the new cemetery	£134,636	£12,725
373	Grounds Depot Extension	HofGES	£100,000		£3,715	£96,285	FGP 17.06.24- Minute 141/24= bal of £96,285 - Depot Extension (of £100,000 approved)	£96,285	£0
374	Luton Road MUGA	HofGES	£42			£42			£42
375	Priory House Furniture	HofCS	£26,000			£26,000	Council 17.04.23 Minute 93/23- release from capital receipt received July 2022 for Priory House furniture	£26,000	£0
376	Kingsbury Pavillion Refurbishment	HofGES	£169,000		£2,750	£166,250	Chairs Approval 11.04.25- bal of £1,830 (from £2,830 approved) - Professional Fees	£166,250	£0
377	Splash Canopies	TC&CE	£57			£57		£57	£0
Capital Receipts Total			£452,460	£0	£6,465	£445,995		£445,995	£0

S106/External Funding/Ringfenced Expenditure specified by funding body

352	Development Contributions- REV	HofGES	£34,316			£34,316	£8,000 committed in annual revenue budget from Bal of £22,129 for Willoughby (from S106 £47,645) Bal of £4,038 for Court Drive Landscaping (from CBC £15,000) - FGP approval 26.01.26 for town centre & Court Drive planting for 2026 programme	£34,167	£149
570	Joint Committee Fund	HofCS	£50,021			£50,021	Bal in holding code as committed Joint Committees fund only = not DTC	£50,021	£0
S106/External Funding Total			£84,337	£0	£0	£84,337		£84,188	£149
			£2,190,552	£1,262,686	£1,420,961	£2,032,277		£1,116,042	£916,235

Key:

= Finance and General Purposes Committee

= Grounds and Environmental Services Committee

= Community Services Committee

Dunstable Town Council

Internal Audit Report (2nd Interim) 2025-26

4th March 2026

Stephen Christopher

***For and on behalf of
Auditing Solutions Ltd***

Background

All town and parish councils are required by statute to arrange for an independent internal audit examination of their accounting records and system of internal control, and for the conclusions to be reported each year in the Annual Governance and Accountability Return (AGAR). Auditing Solutions Ltd has been appointed to undertake this function on behalf of Dunstable Town Council for the 2025-26 financial year.

This report sets out the results of our second interim internal audit for the year, which was undertaken on 23rd and 24th February 2026. It updates the report we issued following our first interim audit, in November 2025. We wish to thank the Head of Corporate Services (RFO) and her colleagues for providing the documentation and explanations required to enable us to complete our audit work.

Internal Audit Approach

In carrying out our internal audit work, we have regard to the materiality of transactions and their susceptibility to potential mis-recording or misrepresentation in the year-end Accounting Statements/AGAR. We employ a combination of selective sampling techniques (where appropriate) and 100% detailed checks in key areas, in order to gain sufficient assurance that the Council's financial and regulatory systems and controls are appropriate and are fit for the purposes intended.

Our audit programme is designed to afford assurance that the Council's financial systems remain robust and operate in a manner which ensures effective probity of transactions and a reasonable probability of identifying any material errors, or possible abuse of the Council's own and the national statutory regulatory framework. The programme is also designed to facilitate our completion of the 'Annual Internal Audit Report' in the AGAR, which requires independent assurance over a number of internal control objectives.

Overall Conclusion

On the basis of the programme of audit work that we have undertaken in the year to date, we have concluded that the Council continues to maintain an adequate and effective system of internal control. The records held in support of the accounting transactions continue to be of a high standard and provide an effective audit trail, with clear cross-referencing of all relevant documentation.

In the sections below, we explain the objectives of each area of our audit, summarising the work undertaken to date and our findings. We are pleased to report that there are no matters arising that require a formal recommendation. We ask that Members consider the content of this report.

This report has been prepared for the sole use of Dunstable Town Council. To the fullest extent permitted by law, no responsibility or liability is accepted by Auditing Solutions Ltd to any third party who purports to use or rely, for any reason whatsoever, on this report, its contents or conclusions.

Detailed Report

Accounting records and Banking arrangements

Our objective is to confirm that the accounting records are accurate and up to date, with no anomalous entries in the cashbooks or financial ledgers, and that appropriate banking arrangements are in place.

The Council maintains its accounting records using the RBS Omega software, which is generally acknowledged as one of the market leaders for this tier of local government.

Day-to-day business banking services continue to be provided by NatWest Bank. Two accounts are held, a Current Account and an instant access Business Reserve Account, with an automatic daily transfer between the accounts to retain a balance of £10,000 in the Current Account. In addition to the Business Reserve Account, other funds that are not required for immediate use are held in a Public Sector Deposit Fund account with CCLA Investment Management Ltd.

In our audit work for the year to date, we have:

- Checked and agreed the opening trial balance on Omega for 2025-26 to the closing balances on the 2024-25 AGAR and the detailed accounts;
- Verified that the financial ledgers remained “in balance” as at 31st January 2026, the latest completed month’s accounts at the time of our second interim audit visit;
- Confirmed that the accounting code structure remains appropriate for the Council’s budget reporting and control requirements;
- Checked and agreed transactions in the Omega cashbooks for the Current and Business Reserve accounts to the relevant NatWest bank statements for two sample months - September 2025 and January 2026;
- Checked the bank reconciliations for all active bank account reconciliations, including the CCLA deposit, as at 31st October 2025 and 31st January 2026, confirming that there are no anomalous entries;
- Confirmed that the bank reconciliations continue to be subject to regular independent review by councillors, as part of the quarterly financial Councillor audit, and that the latest investment position is reported at each Finance & General Purposes Committee (F&GP), as part of the RFO’s ‘Finance Report’;
- Noted that the External Auditors finally issued their ‘report and certificate’ on the Council’s 2024-25 AGAR on 9th December 2025 and that there were no matters arising, and
- Confirmed that all IT systems are now regularly backed-up to the Cloud.

Conclusion

There are no matters arising to date that require a formal comment or recommendation.

Corporate Governance

Our objective is to confirm that the Council has robust corporate governance arrangements in place and that, as far as we may reasonably be expected to ascertain (as we do not attend Council or Committee meetings), all meetings are conducted in accordance with the adopted Standing Orders and no actions of a potentially unlawful nature have been, or are being, considered for implementation.

During the course of our interim audits, we confirmed the following:

- Our review of the minutes of the meetings of the Full Council and its standing committees in the year to date have not identified any issues that we consider might have an adverse effect, through litigation or other causes, on the Council's future financial stability.
- The Council continues to keep its governance arrangements under regular review. We have confirmed that the Financial Regulations are to be considered by the F&GP Committee on 16th March 2026 and, together with the Standing Orders, will be formally reported to the subsequent Council meeting, on 30th March 2026, for review and adoption.
- A range of other policies and procedures remain in place and are reviewed on a regular basis. We have noted previously that a formal timetable for the review of all key policies and procedures is being developed. We have confirmed that this is still in progress, but will be reported to Members in the near future.
- The Council is aware of its responsibilities in relation to digital and data compliance and is taking appropriate steps to ensure that it can provide a positive response to the new 'Assertion 10' in the Annual Governance Statement of the 2025-26 AGAR. This has included the approval of updated Information Security and Data Protection policies by the F&GP Committee at its meeting on 22nd September 2025. The Head of Corporate Services (RFO) informed the F&GP Committee on 26th January 2026 that the Council already satisfies all relevant requirements and will provide further detail in her Finance Report to the F&GP meeting on 16th March 2026.
- The Council continues to exercise the General Power of Competence. This was re-adopted at the first Annual meeting of the new Council on 15th May 2023 and will apply for the 4-year term to May 2027.

Conclusion

There are no matters arising to date that require a formal comment or recommendation.

Expenditure

Our objective is to confirm that:

- Council resources are released in accordance with approved procedures and budgets;
- Payments are supported by appropriate documentation, either in the form of an original trade invoice or other appropriate form of document confirming the payment as due and/or an acknowledgement of receipt, where no other form of invoice is available;
- Official orders have been raised for purchases, where appropriate;

- Any discounts due on goods and services supplied are identified and appropriate action taken to secure the discount;
- The correct expense codes have been applied to invoices when processed; and
- VAT has been appropriately identified and coded to the control account for periodic recovery.

To test compliance with the above criteria, we have examined a sample of non-pay related payments in the year to date (to 31st January 2026). Our test sample has included all individual payments in excess of £7,500, together with a more random selection of every 80th payment as recorded in the Omega cashbook. The overall gross value of expenditure items included in our sample amounted to £1,381,995. There were no matters arising.

The Council makes use of a NatWest Commercial Credit Card, with a monthly limit of £8,000, which is used mainly for items such as internet purchases and subscriptions. There are currently four users, each with a monthly expenditure limit of £2,000. The Credit Card is settled monthly by direct debit. We reviewed the settlements made in September and December 2025, confirming that all purchases recorded on the statements were adequately supported by receipts and were appropriate to the Council's business, and that, where appropriate, VAT was accounted for correctly.

As part of our testing of expenditure, we also check, on a sample basis, to confirm that the Council is following appropriate national requirements and its own Standing Orders and Financial Regulations when entering into contracts that require formal tendering. During our first interim audit, we considered the approach followed in relation to the tender for the Priory House Exhibition & Interpretation Design Team. We confirmed that the national regulatory requirements had been followed, with the tender opportunity advertised on the Government's 'Find a Tender' website. Following an evaluation process, the award of the contract was formally approved at the Council meeting on 7th April 2025 and subsequently minuted. At our second interim audit visit we confirmed that appropriate arrangements had also been followed for two further tenders - for Christmas Lighting, and for re-covering the Downside Community Centre roof.

We confirmed that VAT Returns continue to be submitted quarterly in electronic format, as required by extant legislation, with the detail being reconciled to the Omega financial ledger. At the time of our second interim audit, the VAT reclaims for the first three quarters of the year had been submitted and reimbursement had been received from HMRC.

Conclusion

There are no matters arising to date that require a formal comment or recommendation.

Assessment and Management of Risk

Our objective is to confirm that the Council has put in place appropriate arrangements to identify all potential areas of risk of both a financial and health and safety nature, whilst also ensuring that appropriate arrangements exist to monitor and manage those risks in order to minimise the opportunity for their coming to fruition.

There is a requirement for the Council to formally review and approve its risk management arrangements during each financial year. We have confirmed that this has been done during

2025-26, with the Corporate Risk Management Report including the detailed 'Risk Log' being reapproved by the Full Council on 6th October 2025. We understand that the overarching risk strategy (last updated in January 2024) will be subject to review at the Council meeting on 30th March 2026.

The Council's primary insurance cover continues to be provided by Zurich Municipal, on a long-term contract which ends on 31st March 2026. The policy includes Employer's Liability and Public Liability of £10 million, and Fidelity Guarantee cover of £2 million, all of which appear to be adequate to meet the current needs of the Council.

As part of the wider health and safety arrangements, a regular programme of reviews of the Council's play areas and play equipment is undertaken. This includes daily and weekly inspections by the Council's own staff, with quarterly external inspections by the Play Inspection Company to check compliance with national regulatory standards.

The most recent external inspections were completed in November 2025. From our review of the summary inspection report and discussion with the Grounds Operations Manager, we confirmed that none of the issues identified were categorised as 'High Risk' and that the Grounds Maintenance team has been addressing the 'Medium Risk' and most significant 'Low Risk' issues, in order of priority.

At our first interim audit, we confirmed that the detailed quarterly external inspection reports for each play area are available for Members to review, should they wish to do so, but that the results of the inspections were not routinely reported to Members. The Head of Grounds & Environmental Services agreed that, going forward, the "Information report" presented to each Grounds & Environmental Services (G&ES) Committee meeting would include a reference to the more significant issues arising from the most recent play inspections and the actions being taken to address them. We confirmed that the next quarterly inspections are due to be undertaken in the very near future and that, whilst the reports are unlikely to be received in time for the G&ES Committee meeting on 9th March 2026, the Grounds Operations Manager will provide a verbal report on the matters arising.

Conclusion

There are no matters arising to date that require a formal comment or recommendation.

Budget Setting, Budgetary Control and Reserves

Our objective is to confirm that the Council has robust procedures in place for identifying and approving its future budgetary requirements and the level of Precept to be drawn down from Central Bedfordshire Council, and that an effective reporting and budget monitoring process is in place. We also consider whether the Council retains appropriate funds in earmarked and general reserves to finance its ongoing spending plans, whilst retaining appropriate sums to cover any unplanned expenditure that might arise.

We reviewed the approach taken by the Council to setting its budget and Precept for 2026-27. We confirmed that, as in previous years, the budget process involved detailed consideration by the various committees, in particular F&GP, before the Precept was formally approved by the Full Council at its meeting on 9th February 2026. The Precept has been set at £3,622,546 (£3,282,168 for 2025-26), which represents a Council Tax charge of £265.63 per annum for a

Band D property, an increase of 7.92% on the previous year.

We are satisfied that Members were provided with an appropriate level of information on which to base the budget decision, with comprehensive supporting documentation within the budget pack produced by the Head of Corporate Services (RFO) and the Town Clerk & Chief Executive. This included detailed consideration of future reserve requirements and the level of fees and charges that will apply in 2026-27.

During our interim audit visits, we also considered the information being provided to Members on progress against the 2025-26 budget. We confirmed that the F&GP Committee has continued to receive financial monitoring reports at each meeting, with over/under-spends and the level of earmarked reserves the subject of regular review. The most recent report to F&GP, on 26th January 2026, indicated a potential revenue underspend of just over £89,000 at the end of the financial year, plus the release of an Earmarked Reserve for Neighbourhood Development of £12,668 which is no longer required. The Committee identified a number of areas where these savings would be allocated, including, in particular, the establishment of a reserve for detached youth work and to undertake essential roof repairs to the Grove House Gardens 'Ranger stores'.

We confirmed that the financial monitoring reports also continue to provide Members with details of the movements in earmarked reserves during the year and an up-to-date summary of the overall funds held in the various accounts. We will review the 2026-27 revenue outturn and the end of year reserves position at our final audit.

Conclusion

There are no matters arising to date that require a formal comment or recommendation.

Income

The Council receives income from a variety of sources, including Dunstable Cemetery, the Allotments, Specialist Markets, Events, Bennett's Café & Community Hub, and from bank and deposit interest.

Our objective is to confirm that robust procedures are in place to ensure that all income due to the Council is identified and invoiced (where appropriate), with recovery effected within a reasonable time span, and also that it is banked promptly in accordance with the Financial Regulations. In the course of our interim audits, we undertook the following work in relation to income:

Fees and charges: We confirmed that the fees and charges for 2025-26 were approved by the Council as part of the annual budget setting process, following detailed consideration by the F&GP Committee. We noted that a similar approach has been taken for 2026-27.

Banking of income: As noted earlier in this report, we have checked and agreed two sample months' receipts transactions from the cashbook to the relevant bank statements, confirming the timeliness and accuracy of transactions.

Cemetery-related fees and charges: We reviewed the interment applications and other cemetery-related activities for a sample month (July 2025). We confirmed that, in all cases,

the correct amounts had been charged and the income due was received and banked on a timely basis.

Allotments: We reviewed the records for the current allotment year (which commenced on 1st January 2026), confirming that requests for rental payment were sent to all allotment holders on a timely basis. At the time of our second interim visit, only a very few payments remained outstanding and these are being actively followed up. We also reviewed a sample of tenancy agreements for new tenants who have taken over allotments since the start of the current financial year. We confirmed that, in all cases, signed copies of the agreements are held by the Council.

Markets: We reviewed the spreadsheet records maintained for one sample market (held on 20th September 2025) to supporting information, to confirm that the correct amounts had been charged to stallholders, that payments were received on a timely basis, and that the details of insurance cover required by the Council had been provided. There were no matters arising.

Outstanding debts: We reviewed the Sales Ledger as at 31st January 2026 and were pleased to note that the overall value of long-standing debts remains very low. We confirmed that effective control arrangements remain in place, with appropriate action being taken in relation to outstanding payments.

Conclusion

There are no matters arising to date that require a formal comment or recommendation.

Petty Cash

As part of the internal audit certification process on the Council's AGAR, we are required to consider and comment upon the controls in place over the operation of petty cash accounts at the Council. Our objective in this area is, therefore, to ensure that appropriate controls are in place; that expenditure incurred is adequately supported by trade invoices or till receipts; that the expenditure is appropriate for the Council's requirements; that VAT has been separately identified for periodic recovery and that cheque reimbursements from the main cashbooks are properly recorded.

At our first interim audit, we confirmed that more robust processes and procedures have been introduced for the use and recording of petty cash. We checked the balance held for the Grove House petty cash account and agreed this to the petty cash ledger, confirming that there was appropriate supporting information for all payments made since the date of the last reconciliation.

Conclusion

There are no matters arising to date that require a formal comment or recommendation.

Staff Salaries

In examining the Council's payroll function, our objective is to confirm that extant employment legislation is being adhered to, that the requirements of HM Revenue and Customs (HMRC) legislation are satisfied regarding the deduction and payment over of

income tax and NI contributions and that the requirements of the local government pension scheme are met.

To meet this objective, we examined the payroll procedures in place and the computations undertaken for the payments to staff in 2025-26, by reference to the September 2025 payroll documentation produced by the Council's external payroll bureau (Payroll Options Ltd, Milton Keynes).

Our audit work involved the following:

- We confirmed that the Council has applied the approved employee pay rates for the financial year.
- From review of the contracts of employment for full and part-time staff whose employment commenced in 2025-26, we confirmed that appropriate signed contracts of employment are held.
- We checked and agreed the detail of the salary payments made to a sample of staff in September 2025 to the latest schedule of salaries and pay scales.
- We confirmed that tax and NI deductions have been made applying the appropriate tax code and NI Table, also ensuring that appropriate amounts are paid to HMRC.
- We confirmed that the appropriate employee and employer contributions to the pension scheme have been applied in accordance with the current arrangements and confirmed that these have been paid over to the Pension Fund Administrators on a timely basis.
- We confirmed that the monthly net salary payments to staff agreed to the underlying records.

* Note: The annual pay settlement applying from 1st April 2025 was agreed in August 2025, with the back-pay included in that month's payroll. We reviewed the calculation of the back pay due and confirmed, on a sample basis, that the correct payments had been made to staff.

Conclusion

There are no matters arising to date that require a formal comment or recommendation.

Asset Register

The reporting arrangements for assets in the AGAR require councils to include all assets at purchase cost, or at a suitable proxy where that value is not known, and for community assets to be valued at a nominal £1. The value of individual assets should not normally change from one year to another, with the only amendments being for acquisitions and disposals.

The Council uses the RBS 'Asset Inventory' software to maintain a record of all assets held. This replaced a spreadsheet maintained by the Council's former external accountant. In our discussions with the Head of Corporate Services (RFO), we were informed that an exercise is currently underway to review the accuracy of some of the historic information held on the asset register, which is due to be completed in the near future. At our final audit visit, we will consider the results of this review and confirm that the Asset Register has been updated correctly for any historic inaccuracies identified and for acquisitions and disposals in 2025-

26. We will also confirm that the total value of assets owned by the Council is included correctly in Section 2, Box 9 of the AGAR.

Investments and Loans

Our objective is to confirm that an appropriate investment/treasury management policy is in place, that any funds not required for immediate use, whether temporarily or on a longer-term basis are invested in line with that strategy and that interest earned is brought to account correctly and appropriately in the accounting records. We also confirm that any loan repayments due to or payable by the Council are transacted in accordance with the relevant loan agreements.

During our interim audits, we confirmed the following:

- As required by the ‘Statutory Guidance on Local Government Investments’, the Council has a Treasury Management Policy in place. This was updated and approved at the F&GP meeting on 16th June 2025.
- At present, the Council does not hold any long-term investments. As noted above, surplus funds are held in either the NatWest (instant access) Business Reserve Account or the CCLA Public Sector Deposit Fund account.
- We have checked and agreed the Public Works Loan Board (PWLB) loan instalment repayments made in the year to date to the third party “demand” notices from the UK Debt Management Office.

Conclusion

There are no matters arising to date that require a formal comment or recommendation. At our final audit, we will confirm that the loan repayments and the overall balance outstanding at the year-end are reported correctly in the 2025-26 AGAR.

DUNSTABLE TOWN COUNCIL

FINANCIAL REGULATIONS

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These Financial Regulations were adopted by the council at its meeting held on 17 March 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 three governing policy documents providing procedural guidance for members and officers and shall be observed in conjunction with the Council's Standing Orders and Code of Conduct.
- 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. 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 Smaller Authorities Proper Practices Panel.
 - '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.
- 1.5. The Responsible Financial Officer (RFO) holds a statutory office, appointed by the council. The RFO;
 - acts under the policy direction of the Finance and General Purposes Committee;
 - 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;
 - assists the council to secure economy, efficiency and effectiveness in the use of council resources; and

- produces financial management information as required by the council.
- 1.6. **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;**
 - **declaring eligibility for the General Power of Competence; and**
 - **addressing recommendations from the internal or external auditors**
- 1.7. In addition:
- The Council's banking arrangements, including the Bank Mandate, shall be made by the RFO and approved by the Council. Banking arrangements may not be delegated to a committee. They shall be regularly reviewed for safety and efficiency at an interval of not less than 4 years. The council shall authorise any grant or single commitment in excess of £50,000

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 Town Clerk and Chief Executive, 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. **At least once a year, the council must review the effectiveness of its system of internal control, before approving the Annual Governance Statement.**
- 2.4. **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.**
- 2.5. At least once in each quarter, and at each financial year end, two Members shall be appointed to verify bank reconciliations (for all accounts) produced by the RFO. The members shall verify a sample of invoices, sign and date the bank reconciliations and the original bank statements (or similar documentation), as evidence of this. This activity, including any exceptions, shall be reported to and noted by the Finance and General Purposes Committee.

- 2.6. Regular back-up copies shall be made of the records on any council computer and stored online. The council shall put measures in place to ensure that the ability to access any employees account or 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 show and 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 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 Finance and General Purposes Committee 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 financial decision making, 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 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, unless the correspondence is of a purely administrative matter

4. Budget and precept

4.1. **Before setting a precept, the council must calculate its council tax budget 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 Finance and General Purposes Committee at least annually in the autumn for the following financial year.

4.3. No later than 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 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 with budgetary responsibility shall review its draft budget and submit any proposed amendments to the Finance and General Purposes 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 and General Purposes Committee and a recommendation made to the council.

- 4.7. Having considered the proposed budget and 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 end 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 withdrawal from any earmarked reserve shall be agreed by the 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.
- 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 £50,000 excluding VAT, the Town Clerk & Chief Executive or RFO shall seek formal tenders from at least three suppliers OR advertise an open invitation for tenders in compliance with any relevant provisions of the Legislation. Tenders shall be invited in accordance with the council's Procurement Policy, summarised at Appendix 1.
- 5.7. **For contracts estimated to be over £25,000 excluding VAT, the council must comply with any requirements of the legislation¹ regarding the advertising of**

¹ The Regulations require councils to use the Contracts Finder website if they advertise contract opportunities and also to publicise the award of contracts over £30,000 including VAT, regardless of whether they were advertised.

contract opportunities and the publication of notices about the award of contracts.

- 5.8. For contracts greater than £30,000 excluding VAT the budget holder shall seek at least 3 quotes;
- 5.9. where the value is below £10,000 excluding VAT, the budget holder shall try to obtain 3 estimates which might include evidence of online prices, or recent prices from regular suppliers.
- 5.10. For smaller purchases, all 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 (iv) below:
- i. specialist services, such as legal professionals acting in disputes;
 - ii. repairs to, or parts for, existing machinery or equipment;
 - iii. works, goods or services that constitute an extension of an existing contract;
 - iv. 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 these financial regulations 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 budget managers as set out in the Council's Scheme of Delegation.
- The Council shall maintain a scheme of delegation which sets out the spending limit for each budget manager. The scheme may be amended by the appropriate Head of Service and/or RFO to account for staffing changes. The Finance and General Purposes Committee shall review the Scheme of Delegation at least annually.
- 5.16. No individual member, or informal group of members may issue an official order or make any contract on behalf of the council.
- 5.17. No expenditure may be authorised that will exceed the amount provided in the revenue budget for that class of expenditure other than by resolution of the Finance and General Purposes Committee. During the budget year, the RFO, having considered fully the implications for public services, may move unspent and available amounts to other budget headings or to an earmarked reserve as appropriate ("virement"). Specific budgets may be overspent, with the RFO's approval, providing that the overall budget is forecast to be within budget. All budget virements exceeding £25,000 and any overspends exceeding £1,000 will be reported to the Finance and General Purposes Committee. In cases of serious risk to the delivery of council services or to public safety on council premises, the Town Clerk and Chief Executive or the RFO may authorise expenditure of up to £100,000 excluding VAT on repair, replacement or other work that in their judgement is necessary, whether or

not there is any budget for such expenditure. The Town Clerk and Chief Executive or RFO shall report such action to the Chair as soon as possible and to the relevant committee as soon as practicable thereafter.

- 5.18. The Town Clerk and Chief Executive, RFO and Heads of Service are authorised to incur expenditure on the council's annually agreed capital/revenue reserve programme on transactions of £10,000 or less, having discussed the issue first with the appropriate standing committee chair. Any proposed expenditure above £10,000 from allocated reserves; any expenditure from the general reserve; or any other reserves expenditure determined by the standing committee's chair as needing prior committee approval, must first be approved by the relevant standing committee.
- 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 shall be issued for all work, goods and services (excluding 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. Any ordering system, including order books, can be misused and access to them shall be controlled by the RFO.
- 5.22. A member may not issue an official order or make any contract on behalf of the council.
- 5.23. All officers are responsible for always obtaining value for money. An officer issuing an official order shall ensure that, as far as reasonably practicable, the best available terms are obtained in respect of each transaction.

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 NatWest. The arrangements shall be reviewed periodically 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. More than one person must 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 account.
- 6.3. The RFO shall be responsible for ensuring that all invoices for payment are 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 committed by an official order. The RFO shall take all steps to settle invoices submitted, and which are in order, within 30 days of receipt.
- 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. The Town Clerk and Chief Executive and RFO shall have delegated authority to make fund transfers within the councils banking arrangements. The RFO will ensure that a schedule of payments over £500 be presented to two members of Finance and General Purposes Committee on at least a quarterly basis for viewing and verification. Invoices are provided on request.
- 6.6. Members are subject to the Code of Conduct that has been adopted by the Council and shall comply with the Code and Standing Orders when a decision to authorise or instruct payment is made in respect of a matter in which they have a disclosable pecuniary or other interest, unless a dispensation has been granted.

7. Electronic payments

- 7.1. The Town Clerk and Chief Executive and RFO shall have delegated authority to process payments in respect of all authorised items of expenditure as and when, and on a timely basis, to ensure that all invoices are paid in accordance with terms as far as is practicable
- 7.2. All payments shall be affected by BACs. In exceptional circumstances where payment is required by cheque, these shall be signed in accordance with the Bank Mandate.
- 7.3. Where internet banking arrangements are made with any bank, the Town Clerk and the RFO shall be appointed as Systems Administrators. The bank mandate approved by Full Council shall clearly state the officers and Councillors authorised to approve transactions, and the value of those transactions
- 7.4. Corporate credit cards and trade card accounts opened by the Council shall be specifically designated to named officers, as approved by the Town Clerk or RFO, and shall be subject to automatic payment in full each month. 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.
- 7.5. The Systems Administrator shall arrange for a finance officer to set up all items due for payment online. A list of payments for approval, together with copies of the relevant invoices, shall be provided to an authorised signatory.
- 7.6. A full list of all payments over £500 made in a month shall be published on the Council's website.
- 7.7. With the approval of the RFO or Town Clerk and Chief Executive, 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. The review of variable direct debits shall be reviewed by the Finance and General Purposes Committee at least every two years.
- 7.8. Account details for suppliers may only be changed upon written notification by the supplier verified by the Finance Officer. This is a potential area for fraud and the individuals involved should ensure that any change is genuine.

7.9. 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.

7.10. Remembered password facilities, other than secure password stores requiring separate identity verification, should not be used on any computer used for council banking.

8. Cheque payments

8.1. A signatory having a family or business relationship with the beneficiary of a payment shall not, under normal circumstances, be a signatory to that payment, whether online or by cheque.

8.2. To indicate agreement of the details on the cheque with the counterfoil and the invoice or similar documentation, the signatories shall also initial the cheque counterfoil and invoice.

9. Payment cards

9.1. Any Debit Card issued for use will be specifically restricted to the Town Clerk & Chief Executive or Head of Service and will also be restricted to a single transaction maximum value of £750 unless authorised by council or finance committee in writing before any order is placed.

9.2. Corporate credit cards will be specifically restricted to use by the Town Clerk & Chief Executive and Heads of Service and any balance shall be paid in full each month.

9.3. Personal credit or debit cards of members or staff shall not be used except for expenses of up to £500 including VAT, incurred in accordance with council policy.

10. Petty Cash

a) The RFO or Finance Officer may provide petty cash to officers for the purpose of defraying operational and other expenses. Requests for payments made shall be forwarded to the RFO or the Town Clerk & Chief Executive or Finance Officer with a claim for reimbursement. Vouchers for payments made from petty cash shall be kept, along with receipts to substantiate every payment.

b) Cash income received must not be paid into the petty cash float but must be separately banked, as provided elsewhere in these regulations.

c) Payments to maintain the petty cash float shall be recorded on any schedule of payments.

11. Payment of salaries and allowances

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

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

11.3. Salary ranges 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 or relevant committee.

- 11.4. 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.
- 11.5. 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.
- 11.6. Each payment to employees of net salary and to the appropriate creditor of the statutory and discretionary deductions shall be recorded in a separate payroll control account or other separate confidential record, with the total of such payments each calendar month reported in the cashbook. Payroll reports will be reviewed by at least two officers, one being the Town Clerk and Chief Executive or the RFO, to ensure that the correct payments have been made.
- 11.7. Any termination payments shall be supported by a clear business case and reported to the council.

12. Loans and investments

- 12.1. 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.
- 12.2. 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 relevant committee, following a written report on the value for money of the proposed transaction.
- 12.3. The council has adopted a Treasury Management Policy in accordance with relevant regulations, proper practices and guidance. The policy shall be reviewed at least annually.
- 12.4. All investment of money under the control of the council shall be in the name of the council.
- 12.5. All investment certificates and other documents relating thereto shall be retained in the custody of the RFO.
- 12.6. 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.

13. Income

- 13.1. The collection of all sums due to the council shall be the responsibility of and under the supervision of the RFO.
- 13.2. 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 from the RFO or Town Clerk & Chief Executive. The RFO shall be responsible for the collection of all amounts due to the council.

- 13.3. Any sums found to be irrecoverable, including any bad debts are not submitted to the council for approval to be written off except with the approval of the RFO and shall be written off at the end of the financial year. The council's approval shall be shown in the accounting records.
- 13.4. 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. The exception to this is for insignificant cash sums received for recharges which may be deposited into the petty cash. Similarly, if deemed necessary for the needs of the business, the RFO may transfer sums received to the petty cash for other service requirements, ensuring clear and transparent recording.
- 13.5. Personal cheques shall not be cashed out of money held on behalf of the council.
- 13.6. The RFO shall be responsible for ensuring VAT is correctly recorded in the council's accounting software and that any VAT Return required is submitted from the software promptly, in accordance with the rules applicable to a VAT registered body.
- 13.7. 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.

14. Payments under contracts for building or other construction works

- 14.1. 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.
- 14.2. Any variation of, addition to or omission from a contract must be authorised by [the Town Clerk & Chief Executive] 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.

15. Stores and equipment

- 15.1. The Head of Service or Manager for each service or premise shall be responsible for the care and custody of stores and equipment in that section and ensure that the officer allocated responsibility for those stores shall maintain such stocks as consistent with minimum operating requirements.
- 15.2. Delivery notes shall be obtained in respect of all goods received into store or otherwise delivered and goods must be checked as to order and quality at the time delivery is made.
- 15.3. The RFO shall be responsible for periodic checks of stocks and stores, at least annually.

16. Assets, properties and estates

- 16.1. The Town Clerk and Chief Executive shall make arrangements for the safe custody of all title deeds and Land Registry Certificates of properties held by the council.

- 16.2. 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.
- 16.3. 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.
- 16.4. 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).
- 16.5. No tangible moveable property shall be 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 £10,000, subject to the approval of the Town Clerk and Chief Executive or the Responsible Financial Officer. In each case a written report shall be provided to council.

17. Insurance

- 17.1. 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.
- 17.2. The Town Clerk and Chief Executive or RFO shall give prompt notification of all new risks, properties or vehicles which require to be insured and of any alterations affecting existing insurances.
- 17.3. The RFO shall be notified of any loss, liability, damage or event likely to lead to a claim, and shall report these, where applicable, to the council at the next available meeting. The RFO shall negotiate all claims on the council's insurers, in consultation with the Town Clerk & Chief Executive.
- 17.4. 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 by the council, or duly delegated committee.

18. Charities

- 18.1. Where the council is sole managing trustee of a charitable body the Town Clerk & Chief Executive and RFO shall ensure that separate accounts are kept of the funds held on charitable trusts and separate financial reports made in such form as shall be appropriate, in accordance with Charity Law and legislation, or as determined by the Charity Commission. The Clerk and RFO shall arrange for any audit or independent examination as may be required by Charity Law or any Governing Document.

19. Suspension and revision of Financial Regulations

- 19.1. The council shall review these Financial Regulations annually and following any change of the Town Clerk and Chief Executive or RFO. The Town Clerk and Chief

Executive or RFO shall monitor changes in legislation or proper practices and advise the council of any need to amend these Financial Regulations.

- 19.2. 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.
- 19.3. 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.

Appendix 1 - Tender process summary

(detail included in the council's Procurement Policy

[Procurement Information – Dunstable Town Council](#))

- 1) Any invitation to tender shall state the general nature of the intended contract and the Town Clerk & Chief Executive or RFO shall obtain the necessary technical assistance to prepare a specification in appropriate cases.
- 2) The invitation shall in addition state that tenders must be addressed to the relevant manager in the ordinary course of post, unless an electronic tendering process has been agreed by the council.
- 3) Where a postal process is used, each tendering firm shall be supplied with a specifically marked envelope in which the tender is to be sealed and remain sealed until the prescribed date for opening tenders for that contract. All sealed tenders shall be opened at the same time on the prescribed date by the relevant manager in the presence of at least one member of council.
- 4) Where an electronic tendering process is used, the council shall use a specific email address that will be monitored to ensure that nobody accesses any tender before the expiry of the deadline for submission.
- 5) Any invitation to tender issued under this regulation shall be subject to Standing Order [insert reference of the council's relevant standing order] and shall refer to the terms of the Bribery Act 2010.
- 6) Where the council, or duly delegated committee, does not accept any tender, quote or estimate, the work is not allocated and the council requires further pricing, no person shall be permitted to submit a later tender, estimate or quote who was present when the original decision-making process was being undertaken.

DUNSTABLE TOWN COUNCIL

FINANCE AND GENERAL PURPOSES COMMITTEE

MONDAY 16 MARCH 2026

CORPORATE COMPLIANCE AND FACILITIES

Purpose of report: for information

1. GROVE HOUSE

Grove House Building Works

- 1.1. The Proposed strategy for Grove House remains in progress. The most recent update suggests priority is given to the High Street entrance.

<p>Recommended:</p> <p>Phase one works following a comprehensive survey for Grove house</p>	<p>Entrance from the High Street is priority. Remedial works to the steel beams can be installed with minimum intervention to the existing structure. Drawings will be submitted for listing building consent.</p>
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Grove House – General

- 1.2. The wedding fayre at Grove House on 14 February received a positive response and generated several enquiries. The CP&CM is working closely with the CM&CO to ensure continued visibility via social media and The Councils website.

Downside Community Centre

- 1.3. Ringcraft Boxing Ltd – licence to occupy lease has been agreed until April 2027.

2. PROJECTS AND PROCUREMENT

- 2.1. Works for a new video intercom at the cemetery are underway using The Council’s current contractor.

<p>Supply, install and commission a new intercom system.</p>	<p>Added security level</p>	<p>£1,372.00</p>
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3. HEALTH AND SAFETY

3.1. Lone working devices

Several officers have now been issued with lone working devices. These are being rolled out to all service areas, with an anticipated completion date of the end of March. In total thirty-four devices will be issued, six of these are pooled devices.

3.2. HASAG

Officers have re-introduced The Health and Safety Advisory Group. This is a group of managers with Health and Safety responsibility who meet monthly to review any incidents, and to ensure that procedures and policies are appropriate and being followed.

4. FINANCIAL IMPACT

4.1. These are inherent within this report.

5. EQUALITIES AND DIVERSITY IMPLICATIONS – none

6. HEALTH AND SAFETY IMPLICATIONS

6.1 HASAG will strengthen the Council's approach to Health and Safety

7. HUMAN RESOURCES IMPLICATIONS – none

8. CORPORATE PLAN IMPLICATIONS

8.1. The repair and maintenance works detailed in this report accords directly with The Council's corporate objective, to 'carry out a planned maintenance programme at Grove House to ensure the building is safe and suitable for ongoing use by the Council'.

8.2. 1.2 of this report accords with The Council's Corporate Plan 'Scope the viability of expanding the Council's wedding and event offer to include Grove House'.

9. LEGAL IMPLICATIONS – none

10. BACKGROUND PAPERS - none

11. AUTHOR

11.1. Corinne Gilmore - Corporate Performance & Compliance Manager
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DUNSTABLE TOWN COUNCIL

FINANCE AND GENERAL PURPOSES COMMITTEE

MONDAY 16 MARCH 2026

MARKETING & COMMUNICATIONS

Purpose of report: For information

1. SOCIAL MEDIA

- 1.1. The Marketing and Communications Officer, along with other officers, continue to use social media as the primary channel of communication to engage with the public and provide timely updates on Town Council news and events.
- 1.2. The use of posts and stories on social media continues to prove effective, generating positive engagement and interaction from the public. Analytics indicate that this approach helps to increase visibility, broaden audience reach, and encourage participation in Town Council initiatives.
- 1.3. Social media channels have continued to show steady growth since the previous reporting period. The Council’s main Facebook account remains the largest platform with 15,618 followers. Officers hope to set another milestone on Facebook for Dunstable Town Council of 16,000 followers in the next coming months.
- 1.4. Other Facebook pages have also seen modest growth, including Bennett’s Café & Splash Park (+46), Priory House (+25), Grove Corner (+17) and Town Ranger Services (+9).

Growth has also been recorded across other platforms. The Council’s Instagram account has increased to 1,050 followers, while LinkedIn has grown to 387 followers and TikTok to 343 followers. Bennett’s Café & Splash Park’s Instagram account saw a small increase (+2), while Grove Corner’s Instagram account remained unchanged during this period.

Overall, the figures demonstrate continued engagement and gradual audience growth across the Council’s social media platforms.

- 1.5. The following figures are accurate as of 5 March and show how many followers have been gained since the previous report:

Platform	Entity	Followers	Change
Facebook	Dunstable Town Council	15,618	+119
	Bennett’s Café & Splash Park	5,385	+ 46
	Town Ranger Services	1,505	+9
	Grove Corner	1,563	+17
	Priory House	1,575	+25

Instagram	Dunstable Town Council	1,050	+22
	Bennett's Café & Splash Park	69	+2
	Grove Corner	518	0
LinkedIn	Dunstable Town Council	387	+15
TikTok	Dunstable Town Council	343	+25

1.6. **Dunstable Town Council Facebook insights.**
Top three social media Facebook posts from 1 January to 1 March 2026 by interactions:

1. Banking Hub opening
2. Official opening of Grove House as a wedding venue
3. Announcing we are in Britain in Bloom

 **Top posts by interactions**



Dunstable's permanent Banking Hub to be...

7 January 16:32

↗ 370 ❤️ 265
 💬 50 📌 55



Dunstable Town Council is proud to...

14 February 11:09

↗ 321 ❤️ 231
 💬 71 📌 11



We are honoured to announce that...

29 January 10:00

↗ 290 ❤️ 245
 💬 27 📌 18

1.7. **Top three social media Facebook stories from 1 January to 1 March by views:**

1. Wedding open day at Grove House
2. Bites on the Square
3. Wedding open day at Grove House

f Top stories by views

Your story

14 February 11:16

👁️ 1.5K ❤️ 4
💬 0 ➦ 0

Your story

11 February 13:28

👁️ 1.3K ❤️ 6
💬 0 ➦ 0

Your story

14 February 11:17

👁️ 1.0K ❤️ 3
💬 0 ➦ 1

1.8. Top three social media Instagram posts from 1 January to 1 March 2026 by interactions:

1. Official opening of Grove House as a wedding venue
2. Throwback to weddings at Grove House

1.9. 3. Mother's Day Middle Row Market

📷 Top posts by interactions

Dunstable Town Council is proud to...

14 February 12:20

👍 34 ❤️ 25
💬 0 ➦ 5

We're taking a trip down memory lane! ...

29 January 18:00

👍 21 ❤️ 17
💬 0 ➦ 2

Our first event of 2026 on The Square! Join u...

22 February 19:00

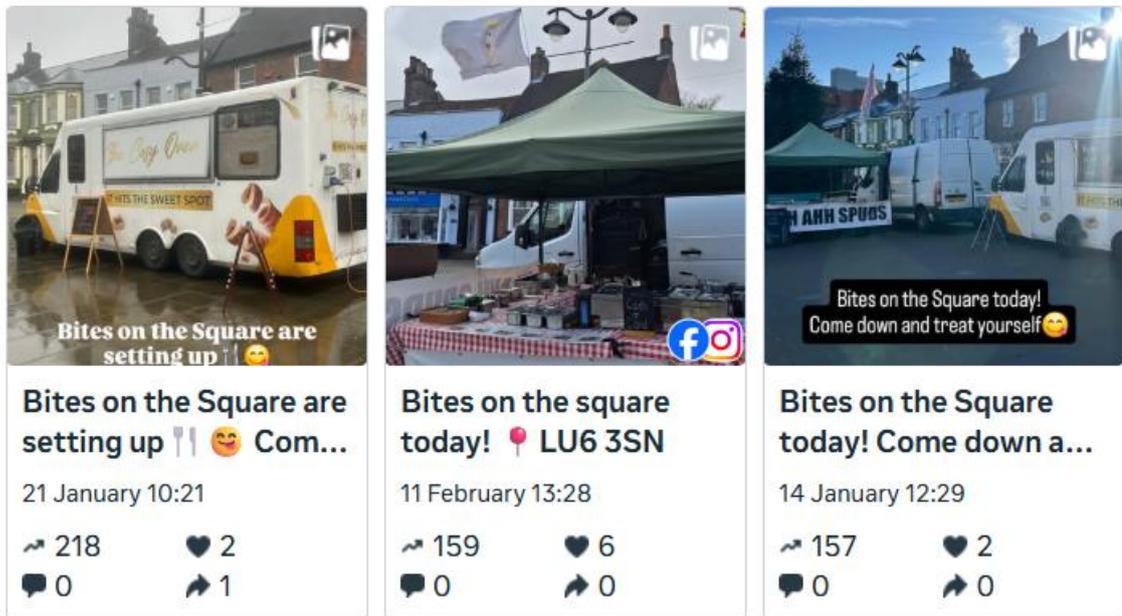
👍 10 ❤️ 4
💬 0 ➦ 5

1.10. Top three social media Instagram stories from 1 January to 1 March 2026 by reach:

1. Bites of the Square

- 2. Bites of the Square
- 3. Bites of the Square

 **Top stories by reach**



2. EMAIL MARKETING

- 2.1 The staff and councillor newsletter continues to be produced by the Marketing and Communications Officer, providing regular updates to support effective internal communication across the organisation.

3. WEBSITE

- 3.1 Since the last report, the council’s website continues to operate effectively, with no reported issues or negative feedback. All functions appear to be running as expected.
- 3.2 Officers are currently in the process of putting together an accessibility audit and accessibility statement on this website.
- 3.3 Recite Me provides the Marketing and Communications Officer with regular statistical reports on the use of the website’s accessibility tools. These reports help the Council review usage trends, understand how accessibility features are being utilised and ensure the website continues to support inclusive access for all users..

The figures below show how users have used Recite Me:

Pages viewed using the tool	148
How many users	30
Screen reader	66%
Translation	18%
Mobile	31%
Desktop	68%

3.4 The figures below show how users have visited the Town Council website from 1 November to 1 January 2026:

1. Shop
2. Under 18s night
3. Councillors
4. Whats on
5. /news/west-ward by election

Organic search (google, Bing etc.)	8,256
Direct:	22,855
Organic social (Facebook, Instagram)	2,315
Mobile:	2067%
Desktop:	78.5%
Tablet:	0.9%

3.5 It is interesting to note that desktop usage has increased, with a higher percentage of users now accessing the website via desktop compared to mobile devices.

4. EXTERNAL COMMUNICATIONS

4.1 The VMS screen, Community Ward noticeboards, and the What's on screen continue to be used regularly by the Town Council and other community groups.

5. TALK OF THE TOWN

5.1. The April edition will be distributed to households from 4 April. Additional copies of *Talk of the Town* will also be available at Priory House, Bennett's Café, the cemetery, Grove House, and Ashton Square toilets for residents to collect.

5.2 Hospice at Home Volunteers are advertising in the April and July edition. Osburne Morris and & Morgan solicitors has expressed interest in advertising.

6. COMMUNITY LOTTERY

6.1 The Marketing and Communications Officer continues to drip feed on social media about the community lottery to encourage players and new causes to sign up.

6.2 The lottery will mark its first anniversary at the end of May. A range of promotional campaigns will be delivered across social media in the lead-up to the milestone.

7. AUTHOR

7.1 Rachel Connor – Corporate Marketing & Communications Officer
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DUNSTABLE TOWN COUNCIL

FINANCE AND GENERAL PURPOSES COMMITTEE

MONDAY 16 MARCH 2026

COMMUNITY LOTTERY

Purpose of report: To spend up to £450 from the Community Lottery Central Fund as an incentive for good cause to sign up and drive ticket sales.

1. RECOMMENDATION(S)

- 1.1. That the Community Lottery Central Fund revenue be used to support local good causes, providing an incentive for new and existing good causes to participate in the lottery, as well as funding an incentive to drive more ticket sales.

2. BACKGROUND

- 2.1 Dunstable Community Lottery will be celebrating its first birthday in May. This provides a great opportunity to raise the profile of the lottery with the aim of increasing ticket sales and the number of participating good causes.
- 2.2 Officers are exploring opportunities which will include a first birthday party and incentives for both new and existing good causes as well as attracting new players to the lottery. Officers are also exploring sponsorship opportunities from local businesses for the birthday draw, with the aim of having an additional prize or raffle.
- 2.3 At the time of writing the report the Dunstable Community Lottery has raised £1,123 for the central fund, and Members are yet to make a decision on how to spend this money. Officers have proposals as to how some of this money could be reinvested to help promote the lottery whilst supporting good causes, which it is hoped would in turn increase income and overall benefit from the community lottery.

3. SUGGESTIONS

- 3.1 It is proposed that:
- 3.2 New good causes that register by 1 June and sell at least 40 tickets in their first month will be eligible to win £200 for their cause.
- 3.3 Existing good causes that sell at least 125 tickets during the birthday month of May (by 1 June) will also be eligible to win £200 for their cause.
- 3.4 This initiative is intended to encourage engagement and participation in the lottery while directly benefiting local organisations.
- 3.5 Officers are also recommending that a number of lottery tickets are purchased in the run up to the birthday draw. These would be available through a competition and whilst there would be no monetary return for the central fund, they would be bought

at 60p per ticket with the aim that hopefully those who win a free ticket will think about continuing to play the community lottery after using their ticket.

- 3.6 Officers have been working with Gatherwell on developing these ideas and concepts which have been tried and tested with positive results at other community lotteries across the country.

4. FINANCIAL IMPLICATIONS

- 4.1 The central fund has more than enough money to cover these costs and so there would be no financial impact to the council.

5. POLICY AND CORPORATE PLAN IMPLICATIONS - none

6. EQUALITIES AND DIVERSITY IMPLICATIONS - none

7. HEALTH AND SAFETY IMPLICATIONS - none

8. HUMAN RESOURCES IMPLICATIONS - none

9. LEGAL IMPLICATIONS - none

10. ENVIRONMENTAL AND BIODIVERSITY IMPLICATIONS - none

11. AUTHOR

- 11.1 Rachel Connor
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DUNSTABLE TOWN COUNCIL

FINANCE AND GENERAL PURPOSES COMMITTEE

MONDAY 16 MARCH 2026

CORPORATE AND FINANCIAL RISK MANAGEMENT

Purpose of Report: To review and approve the revised risk management arrangements and corporate risk assessment
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1. RECOMMENDATIONS

It is recommended that the Council:

- 1.1. Adopt the Corporate and Financial Risk Management Policy provided
- 1.2. Adopt the Corporate and Financial Risk Assessment provided

2. BACKGROUND

- 2.1. The Annual Governance and Accountability Return (AGAR) requires the Council to assert that:
- 2.2. ***“We carried out an assessment of the risks facing this smaller authority and took appropriate steps to manage those risks, including the introduction of internal controls and/or external insurance cover where required.”***
- 2.3. The Smaller Authorities Proper Practices Panel provides a guide on completing the AGAR¹. The 2025 guide explains that “in order to warrant a positive response to this assertion, the authority needs to have the following arrangements in place:
 - 1.31 Identifying and assessing risks — The authority needs to identify, assess and record risks associated with actions and decisions it has taken or considered taking during the year that could have financial or reputational consequences.
 - 1.32 Addressing risks — Having identified, assessed and recorded the risks, the authority needs to address them by ensuring that appropriate measures are in place to mitigate and manage risk. This might include the introduction of internal controls and/or appropriate use of insurance cover. “
- 2.4. It has been this Council’s practice to review the Council’s corporate risk register each summer along with consideration of the annual report. This approach will be continued in 2026.

¹ [Practitioners' Guide 2025](#)

3. CORPORATE AND FINANCIAL RISK MANAGEMENT POLICY

- 3.1. Members are asked to review and adopt the attached Risk Management Policy. The Policy was first agreed by the Council in January 2024. The only proposed change is the addition of section 5 for clarity.

4. CORPORATE AND FINANCIAL RISK ASSESSMENT

- 4.1. Members are asked to review the revised Corporate and Financial Risk Assessment and approve the document, with any suggested changes.
- 4.2. The only change since Members reviewed the Risk Log in 2025 is the addition of the following risk in the financial section:

“Financial loss due to over reliance on external funding “

- 4.3. The risk assessment provided is high level and draws attention to key corporate risk.
- 4.4. Each relevant service, facility and activity has its own risk assessment and mitigations. These are managed within each service with the support of the Compliance and Performance Manager to ensure consistency and compliance with policies and good practice.

5. FINANCIAL IMPACT

- 5.1. All the measures described are met from existing budgets. The financial risk assessment is included in the appendix.

6. POLICY AND CORPORATE PLAN IMPLICATIONS

- 6.1. Adopting the policy and risk assessment proposed would support the Council's objective to “Continue to improve the organisational management, efficiency and environmental sustainability of the Town Council.”

7. EQUALITIES AND DIVERSITY IMPLICATIONS

- 7.1. The Risk Assessment considers “Failure to comply with legislation in service delivery, including equalities and other duties.”

8. HEALTH AND SAFETY IMPLICATIONS

- 8.1. The risk assessment describes the Council's approach to managing Health and Safety.

9. HUMAN RESOURCES IMPLICATIONS

9.1. The risk assessment describes and considers the Council's approach to managing HR.

10. **LEGAL IMPLICATIONS**

10.1. The risk assessment considers and describes the Council's approach to managing a range of legal risks and supports the Council's response to the relevant AGAR questions.

11. **ENVIRONMENTAL AND BIODIVERSITY IMPLICATIONS**

12. **APPENDICES**

12.1. Appendix 1 - Corporate and Financial Risk Management Policy

12.2. Appendix 2 - Corporate and Financial Risk Assessment

13. **BACKGROUND PAPERS**

13.1. The Practitioner's Guide 2025: [Practitioners' Guide 2025](#)

14. **AUTHORS**

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DUNSTABLE TOWN COUNCIL

CORPORATE AND FINANCIAL RISK MANAGEMENT POLICY

1. Introduction

Dunstable Town Council recognises that it has a responsibility to manage risks, both internal and external, and is therefore committed to the implementation of a risk management strategy in line with the Local Audit and Accountability Act 2014 in order to protect the Council from avoidable losses.

2. Responsibilities

This policy places a responsibility on all members and officers to have regard for risk in carrying out their duties. Its purpose is to enable the Council to manage its risks through anticipation and control.

3. Definition

The Audit Commission (2001) defined “risk” as an event or action which will adversely affect an organisation’s ability to achieve its objectives, project plans and processes and to successfully execute its strategies. Therefore “risk management” is the process by which risks are **identified, evaluated** and **controlled**.

It is good business practice that risk management processes should be supportive rather than restrictive and should be embedded in the culture of the Council and embraced by all staff and Members.

4. Aims

The Council’s aims with respect to risk management are as follows:

- a) To integrate risk management into the culture of the Council.
- b) To raise awareness of the scope of risk management including business risk, the identification of opportunities as well as threats and that the process supports innovation.
- c) To manage risk in accordance with best practice.
- d) To minimise losses, injury and damage and reduce the cost of risk.
- e) To ensure appropriate actions are taken to address identified risks.

- f) To ensure that risks are monitored and that an appropriate reporting mechanism exists to support the annual assurance statement on the effectiveness of the Council's system of internal control.
- g) To ensure appropriate actions are taken to identify and pursue opportunities.

These aims will be achieved through the Council's risk management strategy which details the roles, responsibilities and actions necessary for successful implementation.

The co-operation of all Members and officers is essential to ensure the Council's resources and service provision are not adversely affected by uncontrolled risk, to ensure the Council does not fail to seize opportunities which benefit the community.

5. Relevant Legislation

Dunstable Town Council will implement its Risk Management Policy using the Risk Management Strategy (Appendix 1) in accordance with the current legislation governing local authorities and the associated codes of practice.

APPENDIX 1 RISK MANAGEMENT STRATEGY

1. Introduction

This strategy sets out the framework on which risk management processes at Dunstable Town Council are based. This framework ensures a consistent approach is taken across the Council and provides for an element of independent oversight by Council Officers.

2. Objectives

The objectives of this strategy are:

- to clearly identify roles and responsibilities for managing risk,
- to follow a structured framework for the identification, assessment and evaluation of risks,
- to ensure a corporate approach is adopted across the Council which facilitates the prioritisation of risks and avoids duplication of mitigating action,
- to ensure risk management principles are embedded in all systems and processes to help demonstrate openness, integrity and accountability in all the Council's activities,
- to ensure the risk management process contributes to the development of a more robust internal control framework, providing assurance to senior officers and Members that appropriate levels of control exist, and
- to provide a framework for ensuring actions are proportionate to identified risks thereby efficiently and effectively utilising resources and maintaining a balance between risks and controls.

3. Definitions

- a) **Risk:** an event or action which will adversely affect an organisation's ability to achieve its project plans or processes and thus to successfully execute its strategies
- b) **Risk Management:** the process, by which risks are identified, evaluated and controlled, which includes the following:
 - Improve the controls to reduce the probability or impact to acceptable limits (treat the risk)
 - Insure against risk / outsource / design & build option for contracts (transfer the risk)
 - Live with it, the risk is acceptable and additional controls would not be cost effective (tolerate the risk)
 - Do not pursue the course of action, the risk is unacceptable and cannot be economically mitigated to an acceptable level (terminate the risk)

4. Categories of Risk

The risks facing the organisation can be split into Strategic and Operational.

<p style="text-align: center;">STRATEGIC</p> <p style="text-align: center;">Risks which may threaten the achievement of the Council's objectives</p>	<p style="text-align: center;">OPERATIONAL</p> <p style="text-align: center;">Risks which members and staff may encounter in the daily course of their work.</p>
<p>Political: failure to deliver key objectives or policies of other levels of Government use of political allegiance to influence Council policies</p> <p>Economic: the Council's ability to meet its financial commitments and risks</p> <p>Social: the effects in changes in demographic, residential or socio-economic trends on the Council's ability to deliver its objectives</p> <p>Technological: the Council's capacity to deal with technological change or its ability to use technology to meet changing demands</p> <p>Legislative: current or potential changes in national or European law.</p>	<p>Professional: professional competences of staff</p> <p>Financial: financial planning and control and the adequacy of insurance cover</p> <p>Legal: possible breaches of legislation</p> <p>Physical: fire, security, accident prevention and health & safety</p> <p>Contractual: the failure of contractors to deliver services or goods to agreed costs and specifications</p>

<p style="text-align: center;">STRATEGIC</p> <p style="text-align: center;">Risks which may threaten the achievement of the Council's objectives</p>	<p style="text-align: center;">OPERATIONAL</p> <p style="text-align: center;">Risks which members and staff may encounter in the daily course of their work.</p>
<p>Environmental: the environmental consequences of service delivery (in terms of energy efficiency, pollution, recycling, landfill needs, emissions etc)</p> <p>Competitive: the competitiveness of the service/ the ability to deliver best value.</p> <p>Customer failure to recognise the changing needs and expectations of the community</p>	<p>Technological: reliance on operational equipment (IT systems or equipment and machinery)</p> <p>Environmental: pollution, noise or energy efficiency of ongoing service operation.</p> <p>Resources (inc Employment): Ensuring that the right level and amount of human resources and other resources available to meet objectives and risks including employment risk costs.</p>

5. Processes

In line with best practice, the Council has adopted a seven-step process to support the implementation of risk management and help maintain impetus. In addition to whole Council risk assessment, there are many service specific and operational risk assessments.

	Steps	
1	Identifying risk	Risks will be identified during the service delivery planning process and cross-referenced, where possible, to key tasks and to the achievement of corporate objectives.
2	Analysing risk	Risks will be assessed against probability / likelihood and impact of the identified risks using the Council's approved evaluation criteria to give a risk score.
3	Profiling risk	The evaluation exercise will result in a risk score from which significant risks can be established.
4	Prioritising action	Risks will be entered in the risk register detailing the inherent risk score, existing controls and residual risk score.

5	Determining action	Further actions required to reduce the threat of the risk occurring or minimise its impact will be stated in the risk register. Target dates and assignment of responsibility will also be stated.
6	Controlling risk	The specified actions will be carried out as stated in the risk register.
7	Monitoring	The Finance & General Purposes Committee will keep the Corporate Financial and Management Risk Register under review and progress against further actions identified will be monitored quarterly. The identification and mitigation of risks is a continual process and risks
		emerging throughout the year will be evaluated and, where necessary, added to the register.

Categories of Risk

The Council manages applies this strategy by carrying out risk assessments including for:

- The Corporate Risk and Financial risks
- Job based risk assessments
- Task based risk assessments
- Events and activities
- Building and asset risk assessments

The Council employs Worknest to provide support and advice in applying this strategy and carrying out risk assessments.

APPENDIX 2 RISK ASSESSMENT GUIDE:

The assessment of risk is based on the probability of an event occurring that constitutes a risk to an individual, the environment or the Council.

The risk score is calculated by multiplying the severity of the impact of the risk with the likelihood of the risk taking place. The risk score is **SEVERITY x LIKELIHOOD:**

Impact	Catastrophic	5	10	15	20	25
	Major	4	8	12	16	20
	Moderate	3	6	9	12	15
	Minor	2	4	6	8	10
	Negligible	1	2	3	4	5
Risk Score		Improbable	Remote	Possible	Probable	Almost certain
		Likelihood				

Assessment of Impact								
		Financial	Reputation	Stakeholder	Community/ Customers	Safety	Health	Environmental
1	Negligible	Under £500	Minimal loss of public trust	Minimal impact on stakeholder business arrangements	Minimal impact or disruption to community contained within a community area	First aid case, with no lost time. Negligible safety impact	Mild health effect for short period.	Minimal environmental impact.
2	Minor	£501 to £1,000	Slight loss of trust with no lasting impact. Little adverse publicity	Minor impact on stakeholder business arrangements	Minor impact to community and community dissatisfaction. Limited service disruption.	Minor injury (worker or third party). Medical treatment beyond first aid.	Reversible health effect. Minor illness.	Local impact requiring response, but from which there is a natural recovery.
3	Moderate	£1,001 to £10,000	Moderate loss of trust that receives significant adverse publicity locally with no lasting impact	Moderate disruption to stakeholder's arrangements.	Moderate impact to community and customer dissatisfaction. Moderate service disruption.	Single major injury,	Irreversible health effect for example loss of hearing. Serious illness from which there is full recovery.	Moderate environmental impact, requiring response to aid recovery. Reportable to authorities.
4	Major	£10,001 to £100,000	Significant loss of trust and receives local media attention. Potential for lasting impact	Significant disruption to and opposition from stakeholders	Significant service disruption and community opposition. Threat of legal action.	Multiple major injuries which may result in permanent disabilities	Life shortening health effect. Health effect causing significant irreversible disabilities.	Major environmental incident resulting in significant impact requiring management by external authorities
5	Catastrophic	Over £100,001	Significant loss of trust and receives national media attention with potential for persisting impact.	Major disruption to and strong opposition from stakeholders who represent vulnerable clients	Major service disruption. Significant community opposition. Legal action. Long-term public memory.	Death	Death	Extreme environmental incident, resulting in irreversible long term or widespread harm

Assessment of Likelihood			
	Description	Guidance	Probability Range
1	Improbable	Very remote probability that the event would occur	□ 1%
2	Remote	Event may occur only in exceptional circumstances	1 – 10%
3	Possible	Event could occur at some time	11 - 50%
4	Probable	Event should occur at some time	51 – 90%
5	Almost Certain	Event will occur in most circumstances	□ 90%

ASSESSMENT OF THE COUNCIL'S STRATEGIC RISKS

Risk Area	RISK	Initial risk		Initial Score	Control Measures & Resources in place	Residual risk		Residual Score
		Severity	Likelihood			Severity	Likelihood	
Administration	Loss of equipment	4	3	12	The Responsible Financial Officer (RFO) maintains a detailed asset register which is submitted to Council annually, and accurate values are provided to the insurance company.	4	2	8
	Loss of services or effective management due to an emergency	5	4	20	Business Continuity Insurance is in place. All office staff are able to work from home or alternative locations. Staff have use of mobile phones. The IT contract includes a requirement to provide emergency support. The Council is part of the Central Bedfordshire Emergency Response Group	5	2	10
	Failure to effectively manage data or to respond to Data Protection/FOI disclosure requests as required by law	3	2	6	A Council policy is in place to ensure compliance with Data Protection and Freedom Of Information requirements. The Policy is administered by the Compliance Manager, and regularly reviewed by the Head of Finance and RFO. Where personal data is collated for users - this is managed in accordance with policy and regularly reviewed.	3	1	3

Loss of service due to emergency, disease or disaster	5	3	15	The Council has a Business Continuity Policy which ensures services will be continued with appropriate timescales within an emergency. The Council does not provide any life or death services, however, it does work with a number of vulnerable users and therefore service areas will address particular needs on an individual basis.	5	1	5
Loss of skill, corporate memory or expertise due to staff leaving	4	4	16	The council is vulnerable due to only having one qualified level 6 youth worker - the council are ensuring others are on a training pathway. The loss of an experienced Head of Service has accentuated the challenge.	5	2	10
Failure to properly manage the Cemetery service or to meet legislative requirements.	4	2	8	The Council employs a cemetery team including grounds staff and a Cemetery Manager. The Council is a member of the Institute of Cemetery and Crematorium Management (ICCM) who provide professional advice. The Council retains the silver award under the ICCM Charter for the Bereaved. The Cemetery holds a Green Flag. Cemetery records are managed through a specialised digital package. The Council reviews the Cemetery rules and regulations each year.	4	1	4

Cemeteries	Failure to provide sufficient burial space to meet the town's needs	4	5	20	It is currently estimated that there is sufficient burial space to last until the end of 2029. The Council has begun work to develop a new cemetery site. Land has been identified and further bore holes have been installed. These will require monitoring until December 2024. Once this data is available, the Council will work with its specialist consultant to submit a full proposal to the Environment Agency for a burial licence. Parallel work is ongoing to provide initial designs and prepare a planning application.	4	2	8
	Failure to protect the cemetery				There is a growing population of badgers adjacent to the cemetery, and at a number of sites around the cemetery. Badgers are a protected species, so any measures are likely to be costly to implement. A detailed assessment and options appraisal will be carried out during 2026.	2	3	6
Natural Disaster	Council facilities or services severely damaged or impeded by unpredictable, extreme weather including when caused by climate change.	5	4	20	All events, markets and other outdoor activities have a bad weather risk assessment with mitigations including cancellation for wind, rain, and extreme hot or cold temperatures. Grounds Management Plans take account of possible climate change when selecting new plants and trees.	5	2	10

Communications	Damage to the Council's reputation	2	4	8	The Council employs a Marketing and Communications Officer who manages the Council's social media and traditional media output and responses. Staff receive media training. The Media Policy ensures staff and Councillors are clear about their roles. The website is updated regularly and Talk of the Town issued quarterly to ensure residents are aware of the Council's services.	2	2	4
Data & IT	Data loss, IT security / cyber attacks	4	4	16	The Council employs an IT company to oversee all IT related operations. The external company provides appropriate firewalls and security arrangements. The Council uses a fully cloud-based service. The Council is Cyber Essentials certified.	4	2	8
	Failure to keep records in accordance with the GDPR	3	4	12	A Council policy is in place to ensure compliance with the GDPR. The Policy is administered by the Compliance Manager, and regularly reviewed by the Head of Finance and RFO.	3	2	6
	Structural failure or additional works required to Priory House	5	5	25	The cost of the current works has increased by £2million since works begun and further works are now required. It is not yet known what the required scope or cost will be. It is not therefore possible to know whether external funding will be available to meet further costs. The Council does not have any further funds allocated to Priory House.	5	3	15

Facilities	Unplanned expense or loss of service due to damage or structural failure of Council buildings	5	3	15	The Council has retained the services of a property expert and has made considerable progress on completing a back log of work that was required on Council property. A 10 year plan for Grove House is under development, and a 10 year plan for Priory House will be provided at the end of the current building works. The annual reserve contribution for Grove House has been increased in the 2024/25 budget to meet the building's future liabilities. An overall asset management plan will be developed during 2024/25. Ashton Square Toilets at risk whilst no long term formal agreement is in place. Youth services would be significantly affected should Grove Corner become damaged current surveys would suggest this is low risk.	5	3	15
	Failure to properly manage the Council's finances	4	2	8	The Council is subjected to both internal and external financial audits which are reported to Full Council and any actions arising are monitored. Then internal audit ensures controls are adequate. The Responsible Financial Officer has achieved the FiLCA qualification. The financial regulations lay out the Council's monitoring and safety procedures. The Council employs Rialtas to carry out quality assurance of the use of the accounts package each year, and receives VAT advice from PS Tax to ensure full compliance.	4	1	4

Financial	Loss of income	3	3	9	Whilst the Council maintains effective financial control systems, the generation of income will always be subject to wider market and economic factors. The Council budgets for c. £1,700,000 of earned income. However most income streams are offset against the relevant service costs; if the income from events sponsorship, Splash Cafe or Priory House Tea Rooms were lost, the only impact would be to that service, not the Council's wider finances, for example. The majority of the Council's income is from the precept. It is a statutory requirement for Central Bedfordshire Council to provide this. Any change to the law or process would require longer than a year, so the Council would have time to plan ahead for any proposed changes.	3	2	6
	Failure to meet pension liabilities	4	3	12	The Council's pension fund contributions are determined by the fund's actuary on a triennial basis and are set to meet 100% of the liabilities of the pension fund, in accordance with relevant government regulations. The last actuarial valuation took place in March 2022 and the current contribution rates are in line with their requirement.	4	1	4

Fraud	4	2	8	The financial regulations ensure Councillors and the internal auditor have full oversight of financial processes. Measures are in place to ensure no single staff member can make or authorise transactions without another staff member checking. Dual authorisation is required for all cheques and online payments.	4	1	4
External economic factors such as high inflation or energy price rises substantially impact service delivery	4	4	16	The Council's precept is set in advance of the year; CBC carry the risk of in year changes to Council Tax payment. The Council holds adequate general reserves to cover the salary bill for 3 months. Earmarked reserves are in place for the Council's key facilities and assets. Any requirement for additional funds or reductions to services would be identified in future years budget setting processes.	4	2	8
Financial loss due to over reliance on external funding	4	4	16	The Council has established reserves to enable continuation of some externally funded services. The Council monitors income monthly and has a robust contract management process in place.	3	3	9

	Financial loss, loss of service or damage to reputation due to contractor failure	4	4	16	The Council has a comprehensive procurement policy and process. The Compliance Officer is responsible for ensuring effective procurement and management of contractors and associated risks.	4	2	8
Governance	Failure to comply with legislation in service delivery, including equalities and other duties.	4	3	12	Professional staff encouraged to be aware of and understand legislation, staff training, careful service planning, use of internal audit and other checks and controls to ensure continued compliance, consideration of legislation when designing new services, membership of professional bodies by managers, use of professional / consultant support where appropriate, CPD training by managers. Corporate membership of NALC and service specific bodies.	4	1	4
	Failure to comply with legislation or recommended practice result in decisions being unsafe or ultra vires	4	3	12	The Council has a Constitution, Standing Orders and Financial Regulations that are regularly updated and based on national good practice. The Town Clerk and Chief Executive holds the Certificate in Local Council Administration and has access to legal advice from NALC, the BATPC, the SLCC, Breakthrough Communications, peers and solicitors when required.	4	1	4

Health & Safety	Death or injury due to Council failure	5	3	15	<p>The Council's Management Team reviews H&S issues on a monthly basis. The Council has an agreed Health and Safety Policy. The Council also retains the services of professional health and safety support through Worknest. The Council is also implementing a rolling programme of health and safety related training for all staff. The Council employs a Compliance Manager with a remit to ensure Health and Safety measures are properly implemented and recorded across all services and buildings. The Council responsibly manages its tree stock to manage risk of failure. All trees have been surveyed and selected trees are reinspected annually to inform each year's tree work programme. Staff are suitably trained and undertake required precautions to ensure food hygiene and allergies risk management. Council insures third party providers and contractors are fully insured and risk assessed and work within the Town Council's policies. Roles are risk assessed and where appropriate lone working devices are issued to staff.</p>	5	2	10
Insurance & Legal	Failure to adequately insure the Council's assets and activities.	4	3	12	<p>The Council makes provision for public, employers, fidelity, building, contents, and equipment etc insurance liability. All insurance cover is reviewed on an ongoing basis and adjustments such as new purchases and additional service provision is identified.</p>	4	1	4

Personnel	Loss of staff, poor staff wellbeing or legal claims due to poor staff management or failure to comply with legislation including equalities and employment law.	4	3	12	The Council updates the Staff Handbook at least annually, following advice provided by the HR advisor. The Council has retained the services of a specialist HR company and has introduced an HR management package called BrightHR. All members of staff have access to the handbook. The Council is a silver accredited Investors in People Organisation, which requires the Council to continually demonstrate excellent leadership and management arrangements. The Council carries out an annual staff survey and takes appropriate actions, holds regular wellbeing sessions, and provides a programme of enhances staff benefits. The Council has insurance in place to cover legal claims. The Council has introduced health assessments.	4	2	8
	Failure to provide sufficient resources to meet the Council's delivery requirements	4	3	12	The Personnel Sub-Committee meets to consider any staffing issues. The Council's budget is set each year alongside an establishment review to ensure sufficient resources are in place.	4	1	4
	Failure to meet staff terms and conditions correctly	5	2	10	Payroll is outsourced to a specialist provider. Both the Responsible Financial Officer and HR & Personnel Manager keep up to date with the payroll process. All timesheets are checked by line managers and the HR & Personnel Manager .	5	1	5

Safeguarding	Failure to properly care for children and young people (child protection)	4	3	12	The Council has adopted and reviewed its child protection policy. All staff and volunteers that regularly come into contact with young people are subject to a DBS check. These staff and volunteers undertake specific safeguarding training and permanent staff are able to access additional regular training updates. The Council employs a qualified youth worker.	4	1	4
	Failure to properly care for vulnerable adults (vulnerable adult protection)	4	3	12	The Council operates its older people's services in partnership with Central Bedfordshire Council and through a service contract that identifies minimum service requirements. The Council has adopted a Vulnerable Adults Policy and both staff and volunteers have access to regular training updates. Volunteers and members of staff in direct contact are subject to a DBS check.	4	1	4

Service Continuity	Failure to deliver the services required by Councillors due to multiple sickness, unfilled vacancies or staff absence	4	3	12	The Council has a clear management structure and all staff have relevant job titles and clear job descriptions. The Council has a Corporate Plan, which includes Key Performance Indicators which are reported to Councillors annually. Each Service Area has an annual Service Plan which is based on the Corporate Plan. The Council has a wellbeing programme to support staff. Multiple recruitment approaches are taken, however, recruitment to qualified youth worker positions is a risk due to lack of interest. Wherever possible roles can be carried out by more than one member of staff. Knowledge is shared through team meetings and joint working. The Senior Management Team structure ensures that any one of the four members of SMT can make key decisions if required.	4	1	4
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reliance on external funding to deliver services - core services

DUNSTABLE TOWN COUNCIL

FINANCE AND GENERAL PURPOSES COMMITTEE

MONDAY 16 MARCH 2026

REFERRAL REPORT FROM PERSONNEL SUB-COMMITTEE

Purpose of Report: For Members to approve recommendations made by the Personnel Sub-Committee held on 5 March 2026.

1. POLICY UPDATES

Members considered several proposed policy updates

RESOLVED:

- 1.1 To recommend to the Finance and General Purposes Committee that the Council adopts the amended Grievance and Disciplinary policies.
- 1.3 To recommend to the Finance and General Purposes Committee that members of the Personnel Committee be asked to attend HR training within three months of taking up the role.
- 1.4 To recommend to the Finance and General Purposes Committee that the Council's staff awards scheme be extended to volunteers.

Minute Number (088/26)

4. AUTHOR

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