

**Magor with Undy Community Council**

**Cyngor Cymuned Magwr A Gwyndy**

*Internal Audit Report: (final update) FY 2019-20*

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*For and on behalf of  
Auditing Solutions Ltd*

## **Background**

All town, parish & community 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 & Accountability Return (AGAR). Auditing Solutions Ltd was appointed to provide this service in the 2018-19 financial year.

This report sets out the work undertaken in relation to the 2019-20 financial year; during our interim review of the 27<sup>th</sup> November 2019, and supplemented by the work undertaken in our final update review of the year, which was undertaken remotely due to the Government guidance concerning Covid-19 virus control methods, on the 14<sup>th</sup> May 2020.

## **Internal Audit Approach**

The 2019-20 Year End Internal audit has been undertaken remotely due to the Covid-19 virus situation and in accordance with Government advice. All files and supporting document required to complete the audit have been supplied by the RFO, as requested, electronically.

In undertaking our review for the year, we have again had regard to the materiality of transactions and their susceptibility to potential misrecording or misrepresentation in the year-end Statement of Accounts / Annual Return. Our programme of cover is designed to afford appropriate assurance that the Council has appropriate and robust financial systems in place that operate in a manner to ensure effective probity of transactions and to afford 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 'Internal Audit Report' as part of the Council's Annual Governance and Accountability Return (AGAR) process, which requires independent assurance over a number of internal control objectives.

## **Overall Conclusion**

Based on the satisfactory completion of our programme of work for the year, we have concluded that the Council has, again maintained adequate and effective internal control arrangements. We made nine recommendations for improvement during the Interim Review. Members have reviewed and acted upon these and the responses have been appended to this report and to the attached action plan.

No further recommendations have been made during the final update review of the year and only one comment concerning the level of the Council's General Reserve Funds.

We understand that the last few months of the 2019-20 financial year have been challenging for all councils, both in terms of their day to day operational and administrative functions. We take this opportunity to acknowledge the exemplary quality of records maintained by the Clerk/ RFO and her assistant. We would like to thank them for their assistance during this final update audit which has ensured the smooth and successful progress of our review.

We have completed and signed the 'Internal Audit Report', having concluded that the control objectives set out in that Report have been achieved within the financial year to a standard adequate to meet the needs of the Council.

**This report has been prepared for the sole use of Magor with Undy Community 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

### Maintenance of Accounting Records & Bank Reconciliations

Our objective here is to ensure that the accounting records are being maintained accurately and currently and no anomalous entries appear in the financial ledgers. Although the Rialtas Alpha Accounts Software has been acquired and implemented, the Clerk has maintained the 2019-20 accounting records in spreadsheet format and will move over to the Accounts package from the 1<sup>st</sup> April 2020.

We note that the Council now operates only 2 bank accounts with Barclays, a Current and Reserve account. The seven ancillary accounts were closed in July 2019, confirmed by Minutes and original documentation, and surplus funds returned to the General Reserve (Current Account).

In order to ensure the appropriateness of financial data recording and validate the values to be reported in the 2019-20 Annual Return, we have: -

- Noted that the External Auditor has yet to sign off the 2017-18, and 2018-19 Annual Returns and that the Welsh Office has conducted two on-site investigations;
- Verified the accuracy of the opening trial balances for 2019-20 with detail recorded in the 2018-19 combined year-end bank reconciliation;
- Noted that periodic manual bank reconciliations continue to be undertaken which are subject to the scrutiny of Members;
- Verified the accounting transactions recorded in the spreadsheet cashbook by reference to supporting bank statements for the full financial year to the 31<sup>st</sup> March 2020;
- Ensured that an appropriate analysis of receipts and payments is maintained by the clerk to facilitate monitoring of performance against the approved budget; and,
- Noted that the Council has appropriate software back-up arrangements in place through Microshade and secure Cloud based storage.

#### **Conclusions and recommendations**

***There are no significant matters arising in this area of our review, however, we make two recommendations in relation to the use of RBS Rialtas Alpha accounting software as noted above.***

*R1. It is imperative that the Council moves from the spreadsheet based records system to Rialtas Alpha with immediate effect to ensure that it gains maximum advantage from its investment in the product, both in terms of time and cost savings, and also to provide a fully automated and auditable process of generating the Annual Return accounting information.*

***RESOLVED: to accept the recommendation and note that the office had already started to input all necessary data in to the Rialtas Alpha suite.***

*R2. Additional hours should be set aside to the Administration Assistant or other suitable person to upload the Council's Supplier and financial data, ensuring that each month is entered accurately, with Bank Reconciliations, Trial Balance and Cashbooks produced for each month. It is estimated that this work should take no more than three working days.*

***RESOLVED:*** to accept the recommendation and authorise paid additional hours to the Administration Assistant.

## **Review of Corporate Governance**

Our objective here is to ensure that the Council has a robust series of corporate governance documentation in place; that Council and Committee meetings are conducted in accordance with the adopted Standing Orders and that, as far as we are able to reasonably ascertain, no actions of a potentially unlawful nature have been or are being considered for implementation.

We note that the Council has again reviewed and most recently readopted its Standing Orders and Financial Regulations at the Annual Meeting of the Community Council in May 2019. We note that, as per our prior year recommendation, the model documents have been revised to comply with the prevailing EU / Public Contracts legislation which requires the tender process to be triggered for all projects in excess of £25,000. We further note that the council's Financial Regulations were further revised to incorporate the revisions within the One Voice Wales Model Document and adopted in the November meeting of the Council under Minute Reference 95.1(c).

We take this opportunity to remind the Clerk and Members that the prevailing EU Legislation requires all projects in excess of £25,000 to be advertised formally on the Government's Contract Finder website and, in compliance with the Financial Regulations, that no project may be undertaken without full funding being in place prior to the Project commencing.

We have concluded our review of Council and Standing Committee minutes for the year to the 31<sup>st</sup> March 2020 to determine whether any issues exist that may have an adverse effect, through litigation or other causes, on the Council's future financial stability with no issues arising.

As mentioned in the prior year Internal Audit report, the award of Grant Aid is reliant on the statutory powers available to the Council. In reviewing minutes, we noted that the Council has approved the award of Grant Aid in the amount of £1,000 to Air Ambulance Wales. As the Air Ambulance Wales is both a National Charity with no foot-print in the constituency, a Medical Service, and according to its accounts provided in support of its application for Grant Aid had over £2.9 million held on reserve at the time of requesting aid the award should not have been made:

The subject of awarding Grant Aid is complex because the Council is redistributing their constituents' Tax Pounds to what it considers to be causes that will benefit some or all of its constituents. It is therefore extremely important that the tax derived funding in the Council's possession is not redistributed to organisations that are already in receipt of tax funding, i.e., double taxation, organisations that some of the constituency might object to on political or theological grounds, or organisations which may have services available to constituents but do not necessarily provide these on a regular or ongoing basis and are not based in the constituency, i.e., Air Ambulance, Cancer Research, etc.,

When the Clerk and Members consider Grant Aid applications, they should first consider if the applicant organisation belongs in one of the prohibited categories listed below and then consider how the award of Grant Aid, to that applicant organisation, would benefit local taxpayers and constituents.

When reviewing grant applications, the Clerk and Members must first decide whether the applicant falls into one of the categories to which the award of Grant Aid is prohibited. These are as follows:-

- ***Grants to Individuals***
- ***Grants to General Appeals or National/Large Charities, i.e. Cancer Research, Children in Need, etc., with no local i.e. 'on-the-ground' footprint in the constituency***
- ***Statutory organisations or the direct replacement of statutory funding, i.e. Government Funded NGOs***
- ***Government organisations or the direct replacement of Government funding, i.e. Schools, Emergency Services, Ministry of Defence organisations, the NHS, etc.,***
- ***Activities or organisations promoting political beliefs, i.e., Extinction Rebellion, Greenpeace, etc.,***
- ***Activities or organisations promoting religious beliefs, i.e., Churches, Mosques, Gurdwaras, etc.,***
- ***Overseas travel***
- ***Arts projects with no direct constituency or charitable element***
- ***Sports projects with no direct constituency or charitable element***
- ***Medical research, services, equipment or treatment (except community defibrillators)***
- ***Animal Welfare organisations or charities, i.e., Cats Protection League, Dogs Trust, etc.,***

Council's award Grant Aid using Statutory Powers and should only use the Local Government Act 1972 S.137 Power as the Power of last resort. If another Power is available, then the award of Grant Aid must be made using that Power. The Power under which each grant is awarded must be formally recorded in the Council's Minutes.

Finally, in this area of our review we are advised by the Clerk that in her absence, a Member was given permission to change the password on the Council's 'Survey Monkey' account. However, the now ex-Member not only changed the password, but also changed the account ownership details and e-mail contact so that the Council is locked out of this account. We are further advised by the Clerk that as her Credit Card had been used to set up this account, payments have been taken, without her permission, from her personal credit card and Survey Monkey has been requested to confirm whether the notification of such payments being taken have been sent to the ex-Member's private e-mail account or to any other e-mail account.

As the ex-Member was given permission to change the password to the account, but not any of the account details, this may be considered as unauthorised access and unauthorised modification of the Council's account.

### ***Conclusions and recommendations***

***We have, as indicated above, identified an issue when awarding Grant Aid. Appropriate action should be taken to ensure compliance with the Council's approved regulatory framework, as detailed in the following recommendations.***

***It is deeply concerning that a software tool, which is used to run referenda on behalf of the Council is no longer in the Council's control. We advise the Council to take all necessary steps to regain control of this account with immediate effect.***

R3. *The Clerk and Council should give formal consideration to the eligibility of the Grant Aid Applicant prior to considering the Grant Aid application, ensuring that the Applicant does not fall into one of the prohibited categories listed.*

**RESOLVED:** *To note: The office now have a copy of the list at the front of the ‘Powers’ file, for ease of reference.*

R4. *The Clerk must advise members of which Statutory Power may be used to make the award of Grant Aid under, remembering that the Local Government Act, 1972 S.137 may only be used as the Power of last resort, where no other power is available to make the award of the Grant Aid.*

**RESOLVED:** *To note: This is something that was done in the past. We will ensure this is put back in place – as evidenced in the February/March minutes.*

R5. *The Clerk should draft a letter for the Chair, with immediate effect, to formally request the ex-Member return control of the Council’s ‘Survey Monkey’ account forthwith. If the ex-Member refuses to return control of the account to the Council, legal advice should be sought.*

**RESOLVED:** *to request a meeting with Sgt Damian Waite in this matter and for the Chair and Cllr S Raggett to attend.*

## Review of Expenditure

Our aim here is to ensure that: -

- Council resources are released in accordance with the Council’s 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;
- Invoices are scrutinised and appropriately “signed-off” by members signing cheques or authorising payments by other means;
- The correct expenditure analysis has been applied to invoices when processed; and,
- VAT has been appropriately identified and coded to the control account for periodic recovery.

We note that the majority of payments continue to be processed by cheque signed by two authorised members, together with a few regular direct debits and monthly salaries paid by on-line transfer.

We have reviewed all transactions processed during the financial year from the 1<sup>st</sup> April to the 31<sup>st</sup> March 2020 ensuring compliance with the above criteria. Additionally, we have reviewed all payments for the financial year from the 1<sup>st</sup> April to the 31<sup>st</sup> October 2019 and every 6<sup>th</sup> payment and all payments in excess of £750 from the 1<sup>st</sup> November 2019 to the 31<sup>st</sup> March 2020 with no issues arising. We note that cheque signatories, are now initialling payment documents routinely.

We have examined the first two VAT returns submitted to the HMRC in the 2019-20 financial year. The first for the 2018-19 financial year, submitted on the 25<sup>th</sup> September 2019 in the amount

of £4,508.69 and the second for the period of the 1<sup>st</sup> April 2019 to the 30<sup>th</sup> September 2019 in the amount of £1,767.88 submitted on the 18<sup>th</sup> November 2019. We further note that the total VAT reclaimable during the year totalled £11,276.92.

The implementation of the Rialtas accounting software will simplify the process and help ensure compliance with HMRC on-line submission requirements, enabling returns to be submitted at regular quarterly intervals to ensure further maximisation of the Council's interest earning opportunities.

### **Conclusions & recommendations**

*There are no matters arising in this area of our review warranting formal comment. However, as discussed with the Clerk/RFO, we have been made aware of a special Council's Barclay Card scheme which has been negotiated by the Welsh Assembly. This allows a Council to obtain a Barclaycard with no Annual charges or processing fees and upon which the Council may receive cash rebates for payments made using the card. We suggest that the Council avails itself of this service, which would deliver better value for money when making internet or ad-hoc purchases. Details of the scheme can be obtained from Janet Reed, Barclaycard Commercial Payments, Senior Account Development Manager Telephone 07468 714862, Email: [Janet.Reed@barclaycard.co.uk](mailto:Janet.Reed@barclaycard.co.uk)*

*We shall undertake further work in this area during our final review of the year. including checking at least one further month's transactions and verifying the accuracy of the year-end bank reconciliations and ensuring the accurate disclosure of the year-end combined cash and bank balances in the year's Annual Return.*

*However, we take this opportunity to make two recommendations:*

R6. *To ensure that neither the Clerk, nor Members need to utilise their own Credit Cards to make purchases on behalf of the Council and submit these as expense claims for repayment, we recommend that the Council avail itself of the new Council's credit card with Barclays Bank, which has been negotiated by the Welsh Assembly. The card has no annual fee, and a percentage of all purchase is repaid to the Council annually thus reducing the cost of purchase.*

**RESOLVED: to accept and implement the recommendation.**

R7. *The Council should consider moving towards making all payments electronically, both as a security and a cost saving measure.*

**RESOLVED: to accept and implement the recommendation.**

## **Assessment and Management of Risk**

Our aim here is to ensure 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 to minimise the opportunity for their coming to fruition. We have: -

- Noted that the Council used the services of One Voice Wales to assist in the risk management process during 2018-19;

- Noted the existence of a comprehensive assessment of the potential financial and political risks facing the Council, which is currently under review, although we note that the Council's Risk Assessments were presented to the Full Council at the Annual Meeting on the 20<sup>th</sup> May 2019, under Minute Reference 9.4, however Members deferred the issue. Members are reminded that they are required to formally readopt the Council's Risk Register(s) at least once, annually, and the Resolution for readoption to be recorded in the Council's Minutes;
- Noted that regular monthly inspections of the Council's play areas are undertaken by the parent Council together with an annual RoSPA based review: the resultant reports are duly filed and acted on appropriately; and
- Examined the Council's extant insurance policy with Zurich Insurance to ensure that appropriate cover is in place, noting that Employer's and Public Liability cover are in place at £10 million and £12 million respectively, together with Fidelity Guarantee cover at £250,000, all of which we consider appropriate for the Council's current requirements.

### ***Conclusions and recommendation***

***There are no matters arising in this area of our review warranting formal comment, however, we take this opportunity to remind the Clerk and Members that both the Governance and Accountability Manual – The Practitioner's Guide and the Annual Return require that Councils' review and formally readopt their Risk Assessments "at least once annually" and for that readoption to be formally recorded in the Council's minutes.***

*R8. Risk registers should be subject to annual review, update (where appropriate) and formal re-adoption by the Council at least once annually.*

***RESOLVED: to accept and implement the recommendation and to transfer existing data to Local Council Risk System Software.***

## **Budgetary Control and Reserves**

In this area of review, we are seeking to confirm that the Council has determined its annual budget based on sound assumptions of intended spending, that sufficient funds are available to meet future spending plans and that members are kept aware of actual budgetary performance during the course of the financial year. We also seek to assess the adequacy of retained reserves, be they in respect of specific earmarked funds or the General Fund and note that: -

- The Budget setting and Precept determination process has, once again, been conducted in a robust and inclusive manner. Members Resolved to set the FY 2020-21 Budget in the amount of £284,932 under Minute reference 8.1 at the 16<sup>th</sup> December meeting of the Finance Committee and the Precept was set in the amount of £277,400 under Minute reference 9.1 of the same meeting. (The Precept for prior year being set at £200,540);
- The Council continues to receive regular management reports updating them on the financial position throughout the year; and,
- As indicated earlier in this report, specific funds are set aside in specific Earmarked reserves.

The Council's overall reserves as at 31<sup>st</sup> March 2020 stand at £149,840.54 with Earmarked reserves of £99,754 leaving a General Reserve fund of £50,087, which equates approximately 2.5



months' revenue spending at the 2019-20 level, sitting below the generally recognised CiPFA guideline of retaining between three and six months' revenue expenditure.

### **Conclusion**

***Although the Council retains a healthy level of Reserve funds, it should ensure that it maintains a General Reserve in line with CiPFA (The Chartered Institute of Public Finance and Accountancy) guidance in this regard. The current recommendation, as mentioned above is that at least three and up to six months of revenue expenditure, based on prior year spending levels, is retained as a General Reserve. This is to ensure that should unforeseen circumstances arise, i.e. the current lockdown situation due to the Corona Virus, that the Council has available operating funds without having to diminish EMRs that it has established for future expenditure.***

## **Review of Income**

Our objective here is to ensure that appropriate records are maintained to ensure that all income due to the Council is identified, invoiced accordingly, and recovered within an appropriate time scale. In addition to the Precept the Council receives supplementary income from very limited areas, including allotment rents, wayleaves and occasional hire of the tennis courts, together with bank interest and recoverable VAT.

We understand that a formal review of rents, fees, etc., is taking place as part of the Budget setting and precept determination process.

We note that Allotment rents fall due on 1<sup>st</sup> August annually and that all outstanding rents have been collected. A blank copy of the Allotment tenancy agreement has been reviewed and deemed suitable for the Council's needs.

We noted in our prior year report that the tennis courts are generally available for free use by the public, although use of floodlights requires the purchase of tokens to switch them on. We advised the clerk that such casual usage should strictly be considered a vatable service and suggested that, in view of the minimal income arising, HMRC may waive the VAT requirement and suggested that she should seek **formal** agreement from HMRC that no VAT is required to be charged in view of the level of income. We note that no agreement has been sought.

We are also advised that there is no formal licence agreement in place with the local Tennis Club for the use of the Tennis Courts.

### **Conclusions and recommendation**

***We recommend, as in our prior year report a formal agreement be obtained from HMRC that, in view of the low volume of income received, VAT charges may be waived. Further, the Clerk should arrange for a formal licence agreement to be drafted in relation to the use of the tennis courts by the local Tennis Club.***

R9. *The Clerk should arrange for a formal licence agreement to be drafted in relation to the use of the tennis courts by the local Tennis Club.*

**RESOLVED: to note the recommendation and revisit when the current refurbishments to the MUGA are complete and the site becomes operational again.**

## Petty Cash Account

*The Council does not operate a petty cash account, any casual expenses incurred by officers being reimbursed periodically through the usual invoicing process on production of supporting invoices, etc.*

## Review of Staff Salaries

In examining the Council's payroll function, we aim to confirm that extant legislation is being appropriately observed as regards adherence to the Employee Rights Act 1998 and the requirements of HM Revenue and Customs (HMRC) legislation as regards the deduction and payment over of income tax and NI contributions, together with meeting the requirements of the local government pension scheme, as most recently further revised effective from 1<sup>st</sup> April 2017.

To meet the above objectives, we have: -

- Acquired detail of the five staff members in post during 2019-20 and ensured that the gross salaries payable in April 2019 were in accord with those details;
- Noted that the payroll has been outsourced to Chepstow Accounting Services (CAS);
- Noted that the Administration Assistant has now been provided with a contract of employment;
- Verified the accurate calculation and deduction of income tax, NI deductions and contributions, together with pension deductions and contributions for this staff contributing to the LG pension scheme; and,
- Verified the accurate payment over of staff salary costs routinely throughout the year to HMRC and the pension fund administrators.

### Conclusions

*There are no matters arising in this area of our review warranting formal comment or recommendation.*

## Asset Registers

The Governance and Accountability Manual requires all councils to maintain a record of all assets owned. The Council maintains a simple Fixed Asset Register which contains all the detail required by the Practitioners Guide.

Once again, the Clerk/RFO has undertaken a formal review of all the Council's assets during the year; checking each asset appearing on the Council's register and verifying its correct value. Acquisitions and disposals are properly recorded making the Asset Register easy to use, understand, audit and validate.

We have checked and verified the information recorded in the Fixed Asset Register, checking the total asset value recorded in the 2019-20 Annual Return against the value of all assets recorded in the register, less disposals, plus additions and have agreed the declared Fixed Asset Register value of £208,923 as at the 31<sup>st</sup> March 2020 accordingly (£206,251 in the prior year).

### Conclusions

*There are no matters arising in this area of our review warranting formal comment or recommendation.*

## **Investments and Loans**

We aim here to ensure that the Council has appropriate investment and borrowing strategies in place and that the most advantageous interest rates are being obtained.

We note that the Council's Investment Strategy was readopted for the 2019-20 financial year at the Annual Meeting of the Community Council in May, in accordance with the guidance issued by the National Assembly for Wales. No formal investments are held, surplus funds being held in a Barclays Bank deposit account.

Loans are in existence with the PWLB, repayable half-yearly: we have verified both of the two repayments made in the 2019-20 financial year by reference to the PWLB loan repayment requests and original PWLB statement

### ***Conclusions***

*There are no matters arising in this area of our review warranting formal comment or recommendation.*

## **Statement of Accounts and Annual Return**

The Council has maintained its Receipts & Payments accounts for the 2019-20 financial year in Microsoft Excel spreadsheets, detail of which we have examined and consider reflects accurately the year's transactions as recorded therein. The spreadsheets are relied upon to generate the detail for inclusion in the year's Annual Return, which we have also verified as being consistent with the accounting and other relevant supporting records.

We have also reviewed the procedures in place for identifying year-end debtors, creditors and accruals and agreed the detailed values recorded in the year-end Balance Sheet to the underlying records with no long-standing unpaid accounts or other issues arising.

### ***Conclusions***

*We are pleased to record that no issues arise in this area and, on the basis of the work undertaken during the course of our review for the year, we have "signed off" the Internal Audit Report in the year's Annual Return assigning positive assurances in all areas.*

Rec. No.	Recommendations	Response
<b>Review of Accounting Arrangements and Bank Reconciliations.</b>		
R1	It is imperative that the Council moves from the spreadsheet based records system to Rialtas Alpha with immediate effect to ensure that it gains maximum advantage from its investment in the product, both in terms of time and cost savings, and also to provide a fully automated and auditable process of generating the Annual Return accounting information.	<b><u>RESOLVED:</u></b> <i>to accept the recommendation and note that the office had already started to input all necessary data in to the Rialtas Alpha suite.</i>
R2	Additional hours should be set aside to the Administration Assistant or other suitable person to upload the Council's Supplier and financial data, ensuring that each month is entered accurately, with Bank Reconciliations, Trial Balance and Cashbooks produced for each month. It is estimated that this work should take no more than three working days.	<b><u>RESOLVED:</u></b> <i>to accept the recommendation and authorise paid additional hours to the Administration Assistant.</i>
<b>Review of Corporate Governance</b>		
R3	The Clerk and Council should give formal consideration to the eligibility of the Grant Aid Applicant prior to considering the Grant Aid application, ensuring that the Applicant does not fall into one of the prohibited categories listed.	<b><u>RESOLVED:</u></b> <i>To note: The office now have a copy of the list at the front of the 'Powers' file, for ease of reference.</i>
R4	The Clerk must advise members of which Statutory Power may be used to make the award of Grant Aid under, remembering that the Local Government Act, 1972 S.137 may only be used as the Power of last resort, where no other power is available to make the award of the Grant Aid.	<b><u>RESOLVED:</u></b> <i>To note: This is something that was done in the past. We will ensure this is put back in place – as evidenced in the February/March minutes.</i>
R5	The Clerk should draft a letter for the Chair, with immediate effect, to formally request the ex-Member return control of the Council's 'Survey Monkey' account forthwith. If the ex-Member refuses to return control of the account to the Council, legal advice should be sought.	<b><u>RESOLVED:</u></b> <i>to request a meeting with Sgt Damian Waite in this matter and for the Chair and Cllr S Raggett to attend.</i>
<b>Review of Expenditure &amp; VAT</b>		
R6	To ensure that neither the Clerk, nor Members need to utilise their own Credit Cards to make purchases on behalf of the Council and submit these as expense claims for repayment, we recommend that the Council avail itself of the new Council's credit card with Barclays Bank, which has been negotiated by the Welsh Assembly. The card has no annual fee, and a percentage of all purchase is repaid to the Council annually thus reducing the cost of purchase.	<b><u>RESOLVED:</u></b> <i>to accept and implement the recommendation.</i>
R7	The Council should consider moving towards making all payments electronically, both as a security and a cost saving measure.	<b><u>RESOLVED:</u></b> <i>to accept and implement the recommendation.</i>

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**Assessment and Management of Risk**


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R8	Risk registers should be subject to annual review, update (where appropriate) and formal re-adoption by the Council at least once annually.	<i><b>RESOLVED:</b> to accept and implement the recommendation and to transfer existing data to Local Council Risk System Software.</i>
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**Review of Income**


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R9	The Clerk should arrange for a formal licence agreement to be drafted in relation to the use of the tennis courts by the local Tennis Club.	<i><b>RESOLVED:</b> to note the recommendation and revisit when the current refurbishments to the MUGA are complete and the site becomes operational again.</i>
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