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9 am to 4 pm Mondays to Fridays



TOWN HALL  
FELIXSTOWE  
SUFFOLK  
IP11 2AG

## TO ALL MEMBERS OF THE FINANCE & GOVERNANCE COMMITTEE

Cllr M Deacon (Chairman)  
Cllr D Rowe (Vice Chairman)  
Cllr D Aitchison  
Cllr S Bennett  
Cllr S Bird

Cllr M James  
Cllr M Sharman  
Cllr W Underwood  
Cllr S Wiles

You are hereby summoned to attend a meeting of the **FINANCE & GOVERNANCE COMMITTEE** to be held at **TOWN HALL, FELIXSTOWE** on **Wednesday 28 January 2026** at **7.30pm** for the transaction of the following business:

### Public Attendance

Meetings of the Town Council and its Committees are open to the press and public who are welcome to attend. Members of the public are invited to make representations or put questions to the Committee during the public session.

*There is a limit to the number of public attending in-person. If you wish to attend in person, please email [townclerk@felixstowe.gov.uk](mailto:townclerk@felixstowe.gov.uk) to confirm capacity.*

**Members of the public are very welcome join via Zoom using the following link:** <https://us02web.zoom.us/j/83090518311> Alternatively, you may join via the meeting ID 830 9051 8311 or over the telephone by calling 0131 460 1196.

Our online meeting guidance can be found here: <https://felixstowe.gov.uk/wp-content/uploads/2022/02/Remote-Meeting-Guidelines.pdf>

*Council has a duty to pay due regard to preventing crime and disorder and to conserve biodiversity in its decision-making and Members are reminded to consider the Council's commitment to climate action.*



*The Council kindly asks that anyone planning to attend the meeting in-person to consider car-sharing or low-carbon modes of transport to the Town Hall*

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**Ash Tadjirishi**

**Town Clerk**

**23 January 2026**

For information (via email):

All Town Councillors

## A G E N D A

### 1. Public Question Time

Up to 15 minutes is set aside to allow members of the public (up to three minutes each) to make representations or put questions to the Committee on any relevant matters.

### 2. Apologies for Absence

To receive any apologies for absence.

### 3. Declarations of Interest

To receive any declarations of interest and to consider requests for dispensations from Members on matters in which they have a disclosable pecuniary interest, other registerable or non-registerable interest.

### 4. Confirmation of Minutes

To confirm the Minutes of the Finance & Governance Committee meeting held on 10 December 2025 as a true record. **(Pages 3-5)**

### 5. Budget Monitoring to 31 December 2025

To receive budget monitoring report to 31 December 2025 and consider any actions deemed necessary. **(Pages 6-8 & Appendix A)**

### 6. Investment Policy and Strategy

To review the Investment Policy & Strategy and make any recommendations to Council. **(Pages 9-12 & Appendix B)**

### 7. Insurance Adequacy Review

To review the adequacy of the Council's insurance provision and make any recommendations to Council. **(Pages 13-14)**

### 8. 4 year Financial Forecast/Action Plan Review

To note the updated 4 year Financial Forecast which covers the period of Council's Business Plan 2024–28 and review the Council's Action Plan.

**(Page 15 & Appendices C & D)**

### 9. UK GDPR Privacy Notice

To review Council's UK GDPR Privacy Notice. **(Page 16 & Appendix E)**

### 10. Terms of Reference for the Budget Review Working Group

To consider Terms of Reference for the Budget Review Working Group.

**(Page 17 & Appendix F)**

### 11. Closure

To close proceedings and confirm the date of the next meeting scheduled for Wednesday 18 March 2026 at 7.30pm.

## **AGENDA ITEM 4: CONFIRMATION OF MINUTES**

**MINUTES of the FINANCE & GOVERNANCE COMMITTEE meeting held at  
Town Hall, Felixstowe on Wednesday 10 December 2025 at 7.30pm**

**PRESENT:** Cllr M Deacon (Chairman) Cllr M James  
D Rowe (Vice-Chairman) Cllr M Sharman  
Cllr S Bird Cllr S Wiles  
Cllr S Bennett Cllr W Underwood

**OFFICERS:** Mr A Tadjrishi (Town Clerk)  
Mrs D Frost (Deputy Town Clerk)  
Mr S Congi (Finance Administration Assistant)

**IN ATTENDANCE:** One member of the public (*via Zoom*)

### **300. PUBLIC QUESTION TIME**

There was none.

### **301. APOLOGIES FOR ABSENCE**

Apologies for absence were received from Cllr D Aitchison.

### **302. DECLARATIONS OF INTEREST**

The following Interests, to which no matters on the agenda were directly related, were noted:

<b>Member(s)</b>	<b>Minute No.</b>	<b>Nature of Interest</b>
Cllr S Bennett Cllr S Bird Cllr S Wiles	All	Disclosable Pecuniary Interest and Other registerable interest (as Members of Suffolk County Council)
Cllr S Bennett Cllr M Deacon	All	Disclosable Pecuniary Interest and Other registerable interest (as a Member of East Suffolk Council)

Members were reminded that should any matters arise during the meeting which relate to these interests, appropriate declarations should be made at that time.

### **303. CONFIRMATION OF MINUTES**

**It was RESOLVED that the Minutes of the Finance & Governance Committee Meeting held on 15 October 2025 be signed by the Vice-Chairman as a true record.**

#### **304. BUDGET MONITORING TO 30 NOVEMBER 2025**

Committee received the budget monitoring report to 30 November 2025, which highlighted variances exceeding 10% or £500 against budget estimates.

Attention was directed at increased water prices, with members advised of recent unit charge rises. Committee was also advised that the invoice chasing process has been successful, with only the Magazine Sponsorship cost code appearing below the expected value due to outstanding invoices.

**RESOLVED that the budget monitoring report to 30 November 2025 be noted.**

#### **305. BUDGET ESTIMATES 2026/27 (DRAFT)**

Committee considered papers showing a first draft full budget, including suggested Earmarked Reserve transfers. Members reviewed comparisons against the current year budget, actual expenditure, and projected outturn for 2025/26.

Relevant sections of the budget had previously been considered and recommended by the Council's Civic & Community, Assets & Services, and Personnel committees.

A recommendation for a 5% precept increase, aimed at avoiding significant depletion of the general reserve, was met with resistance from members, who preferred a 3.6% increase in line with inflation figures.

Committee requested the Clerk write to East Suffolk Council to enquire further into the details of the taxbase and suggested establishing a "budget working party" comprising existing members of the Finance & Governance Committee to allow for more detailed groundwork prior to January's budget setting. To help mitigate the impact on the general reserve, it was agreed that the Cemetery Groundskeeper apprenticeship would be postponed until 2027/28.

**It was RESOLVED that it be recommended to Council that, subject to any further adjustments deemed appropriate by the Town Clerk (which would not alter the total requirement), the draft budget 2026/27 proposals with a 3.6% precept increase (£79.97 per annum for a Band D property) be approved.**

#### **306. CO-OPTION POLICY AND PROCEDURES**

The Committee received an overview of the Co-Option policy and procedures. Members raised minor questions, which were addressed. It was noted that the policy complies with NALC guidance and would meet the formal requirement set out by NALC's Local Councils Award Scheme accreditation.

**It was RESOLVED that the Finance & Governance committee recommended the adoption of the Co-Option Policy to Council**

### **307. LCAS GOLD AWARD APPLICATION**

Further to the previous item, Committee was advised of other requirements to meet Gold Award standards. Committee reflected on the work and effort undertaken to first achieve the LCAS Gold Award in 2015 and were advised that resolution from Council is the final step in the re-application process.

**It was RESOLVED that the Finance & Governance Committee recommend to Council that all required documents, information, and conditions are in place to re-apply for the Gold Award.**

### **308. CLOSURE**

The meeting was closed at 9.01pm. The next meeting noted as scheduled for Wednesday 28 January 2026 at 7.30pm.

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## **AGENDA ITEM 5: BUDGET MONITORING TO 31 DECEMBER 2025**

Committee is presented with a summary Income & Expenditure Report for the period ending 31 December 2025, with detailed information provided at **Appendix A**, and to provide explanations of material variances in accordance with the Council's Financial Regulations.

1 April - 31 December 2025 (2025 - 2026)

**Felixstowe Town Council**  
**Summary of Receipts and Payments**  
**Summary - All Cost Centres**

Cost Centre	Receipts				Payments			
	Budgeted	Actual	Variance	% Received	Budgeted	Actual	Variance	% Spent
101 Administration	762,786.00	757,991.39	-4,795	99.37%	378,372.00	289,097.75	89,274	76.41%
201 Town Hall	21,351.00	24,769.41	3,418	116.01%	97,638.00	62,362.57	35,275	63.87%
202 Walton	15,000.00	11,666.74	-3,333	77.78%	16,438.00	12,342.56	4,095	75.09%
203 Broadway House	2,800.00	2,872.86	73	102.60%	13,578.00	9,789.94	3,788	72.10%
204 Cemetery	72,600.00	81,999.62	9,400	112.95%	198,145.00	146,265.62	51,879	73.82%
205 Allotment	19,500.00	19,433.39	-67	99.66%	44,184.00	36,802.35	7,382	83.29%
206 Parks & Recreation	0.00	0.00	0	N/A	43,184.00	29,630.69	13,553	68.61%
301 Civic & Community	0.00	0.00	0	N/A	34,480.00	21,623.85	12,856	62.71%
302 Grants	0.00	0.00	0	N/A	56,992.00	44,157.70	12,834	77.48%
303 Felixstowe in Flower	6,000.00	4,908.38	-1,092	81.81%	9,250.00	8,610.38	640	93.09%
304 Communication	7,500.00	4,012.50	-3,488	53.50%	20,356.00	14,067.00	6,289	69.10%
305 Community Projects	0.00	0.00	0	N/A	11,000.00	11,000.00	1,000	100.00%
<b>NET TOTAL</b>	<b>907,537.00</b>	<b>907,654.29</b>	<b>117.29</b>	<b>100.01%</b>	<b>923,617.00</b>	<b>685,750.41</b>	<b>237,866.59</b>	<b>74.25%</b>

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Financial Regulations require Committee to receive explanations for Material Variances where expenditure exceeds the estimated budget by 10% or £500, whichever is less.

As the Council's budgets are not phased, the expected cumulative spend after nine months is approximately 75% of the annual budget. Expenditure above 82.5% (75% + 10% tolerance) or £500 must be explained.

The total expenditure to 31 December 2025 stands at 74.25% of budget. Explanatory notes and any recommended actions for qualifying items are detailed below and in **Appendix A**.

Cost Centre 101 - Administration	
<b>4270 Printer / Photocopier (83%)</b>	Projected outturn anticipated to be within overall budget.
<b>4425 Postage (111%)</b>	<b>Recommendation: No action. Budget provision reviewed for 2026-27.</b>
<b>4460 Subscriptions (105%)</b>	Postage fee increases. <b>Recommendation: No action. Budget provision reviewed for 2026-27.</b>
<b>4460 Subscriptions (105%)</b>	All annual subscriptions paid <b>Recommendation: No action. Budget provision reviewed for 2026-27.</b>

<b>4461 External Audit (125%)</b> External audit paid <b>Recommendation: No action. Budget provision reviewed for 2026-27.</b>
<b>4462 Internal Audit (100%)</b> Internal audit paid <b>Recommendation: No action.</b>
<b>4464 Insurance (113%)</b> Full year payment up front <b>Recommendation: No action. Budget provision reviewed for 2026-27.</b>
<b>4490 Professional Fees (157%)</b> Additional services required in year, not anticipated to be an ongoing budget requirement. <b>Recommendation: No action.</b>
<b>Cost Centre 201 - Town Hall</b>
<b>4110 Rates (91%)</b> Rates are paid over 10 months only. <b>Recommendation: No action.</b>
<b>4180 Licences (100%)</b> Paid in full for the year <b>Recommendation: No action.</b>
<b>Cost Centre 202 – Walton Community Hall</b>
<b>4010 Employer National Insurance (88%)</b> National Insurance <b>Recommendation: No further action</b>
<b>4110 Rates (112%)</b> Rates are paid over 10 months only. <b>Recommendation: No further action. Budget provision reviewed for 2026-27.</b>
<b>Cost Centre 204 – Cemetery</b>
<b>1130 Memorials (69%)</b> £1,365 outstanding (80%) invoiced. <b>Recommendation: Continue to monitor on a monthly basis</b>
<b>4112 Rates (109%)</b> Rates are paid over 10 Months only <b>Recommendation: No further action. Budget provision reviewed for 2026-27.</b>
<b>4117 Water &amp; Sewerage (156%)</b> Increased water usage due to FIF watering & maintenance <b>Recommendation: Budget provision reviewed for 2026-27.</b>
<b>4173 Repairs &amp; Maintenance (90%)</b> Misc expenditure associated with tool upkeep <b>Recommendation: Budget provision reviewed for 2026-27.</b>
<b>4300 Vehicle Running Costs (121%)</b> Unforeseen expenditure, no more expenditure predicted <b>Recommendation: Budget provision reviewed for 2026-27.</b>
<b>Cost Centre 205 – Allotments</b>
<b>4118 Water &amp; Sewerage (172%)</b> Unit cost per M <sup>3</sup> increased by 41.2% since 2023. <b>Recommendation: Mitigate consumption and investigate alternative supplier.</b>

<b>Cost Centre 301 – Civic &amp; Community</b>
<b>4512 Engraving / Sign Writing (100%)</b> No further expenditure expected for the year <b>Recommendation: Complete for 2025/26. No further action</b>
<b>4645 Christmas Lights (100%)</b> Paid in full June 2025. <b>Recommendation: No further action</b>
<b>Cost Centre 302 – Grants</b>
<b>4620 Annual Grants (100%)</b> All annual grants processed & paid. <b>Recommendation: No further action.</b>
<b>Cost Centre 303 – Felixstowe in Flower</b>
<b>1811 Donations &amp; Sponsorship (66%)</b> Complete for 2025/25. <b>Recommendation: C&amp;C reviewing sponsorship target and interest in FiF.</b>
<b>4290 Flowers &amp; Containers (98%)</b> Flowers & containers purchased for 2025/26 <b>Recommendation: No further action</b>
<b>4614 Engraving / Sign Writing (103%)</b> Trophy Engraving & Signs purchased for 2025/26 <b>Recommendation: No further action</b>
<b>Cost Centre 304 – Communication</b>
<b>1812 Donations &amp; Sponsorship (54%)</b> £1,360 invoices outstanding (71%) invoiced. <b>Recommendation: Monitor receipts.</b>
<b>Cost Centre 305 – Community Projects &amp; Partnerships</b>
<b>4625 Harwich Harbour Ferry Services (100%)</b> Paid in full at the beginning of the year <b>Recommendation: No action</b>
<b>4630 Level 2 (100%)</b> Paid in full at the beginning of the year <b>Recommendation: No action</b>

Overall expenditure is 74.25% of the annual budget, in line with expectations. Material variances are either attributable to timing differences, one-off payments, or ongoing monitoring and are reflected in the recommendations above.

**Committee is requested to consider the report and decide on any actions it deems necessary.**

## **AGENDA ITEM 6: INVESTMENT POLICY AND STRATEGY 2026-27**

Committee is to review the Council's Investment Policy & Strategy for 2026-27, in line with statutory requirements, proper governance, and the Council's Climate Emergency objectives, and to seek Committee recommendations to Council on any proposed actions.

The Council's investment powers and responsibilities are derived from:

- Section 12 of the Local Government Act 2003, which authorises councils to invest:
  - For purposes relevant to its functions under any enactment, or
  - For prudent management of its financial affairs.
- Section 15(1)(a) of the Local Government Act 2003, which requires councils to have regard to statutory guidance on Local Government Investments issued by the Secretary of State.

The current statutory guidance (3rd Edition, 2018) remains in force and applies to councils whose total investments exceed £100,000, including town and parish councils. The guidance sets out that investments should prioritise, in order:

1. Security of capital
2. Liquidity
3. Yield (return on investment)

In addition, the Council follows best practice as set out in the Governance and Accountability for Smaller Authorities (JPAG Proper Practices 2024) guidance.

The Council's Investment Policy & Strategy must therefore:

- Be reviewed and approved by full Council annually
- Ensure investments are prudent, secure, and transparent
- Consider ethical and environmental impacts alongside financial performance
- Be publicly available for transparency

The tables below shows the current investments and credit ratings of the institutions currently holding Council funds (a credit ratings guide is on the following page):

Institution	Type	Amount	Interest Rate / Account	Maturity / Notes
Close Brothers Treasury	1-year fixed bond	£500,000	4.2%	Matures 22 July 2026
Virgin Money	1-year fixed Business Term Deposit	£250,000	4%	Matures 14 Nov 2026
Nationwide Building Society	35-day notice savings	£660,901.01	2.55%	Variable rate. Ongoing fund.
Barclays Business Banking	Tracker / Current accounts	Operational funds	Variable	Tracker Account receives Precept. Automatic sweep from Tracker to Current account to maintain £50,000 overnight balance.

Institution	Agency	Long-Term	Short-Term	Notes
Close Brothers Ltd	Fitch	BBB	F3	Negative outlook ( <a href="http://closebrothers.com">closebrothers.com</a> )
	Moody's	A3	P2	( <a href="http://closebrothers.com">closebrothers.com</a> )
Nationwide Building Society	Fitch	A	F1	Stable outlook ( <a href="http://il.tradingview.com">il.tradingview.com</a> )
	Moody's	A1	P-1	Latest issuer ratings ( <a href="http://nationwide.co.uk">nationwide.co.uk</a> )
Virgin Money UK PLC	Fitch	A	F1	( <a href="http://virginmoneyukplc.com">virginmoneyukplc.com</a> )
	Moody's	A3	P2	( <a href="http://virginmoneyukplc.com">virginmoneyukplc.com</a> )
Barclays Bank UK PLC	Fitch	A+	F1	( <a href="http://home.barclays">home.barclays</a> )
	Moody's	A1	P-1	( <a href="http://home.barclays">home.barclays</a> )

MOODY'S		STANDARD & POOR'S		Fitch Ratings		Rating description
Long-term	Short-term	Long-term	Short-term	Long-term	Short-term	
Aaa	P-1	AAA	A-1+	AAA	F1+	Prime
Aa1		AA+		AA+		High grade
Aa2		AA		AA		
Aa3		AA-		AA-		
A1		A+		A+	F1	Upper medium grade
A2		A	A-1	A		
A3	P-2	A-		A-	F2	Lower medium grade
Baa1		BBB+	A-2	BBB+		
Baa2		BBB		BBB	F3	
Baa3		BBB-	A-3	BBB-		
Ba1	Not Prime	BB+	B	BB+	B	Non-investment grade speculative
Ba2		BB		BB		
Ba3		BB-		BB-		
B1		B+		B+		Highly speculative
B2		B		B		
B3		B-		B-		
Caa1	Not Prime	CCC+	C	CCC+	C	Substantial risks
Caa2		CCC		CCC		
Caa3		CCC-		CCC-		Extremely speculative
Ca		CC		CC		
C		C		C		Default imminent
/		RD	D	DDD	D	
/		SD		DD	In default	
		D		D		

In general, a time horizon of one year or under is considered short term, and anything above that is considered long term. In the past institutional investors preferred to consider long-term ratings.

In line with the Council's Climate Emergency Declaration, Members have reviewed investment counterparties for environmental and ethical impact:

- Nationwide Building Society: Rated as the second most ethical bank in the UK. Lending is primarily residential mortgages, avoids fossil fuel investment,

discloses carbon emissions, and sets science-based targets. [Ethical banking](#)  
[Ethical banks and building societies](#)

- Virgin Money: Now part of Nationwide, may provide additional operational banking options (dual authorisation, payroll system, multiple signatories).

Committee may also review the continued use of Barclays for operational accounts, balancing:

- Ethical considerations,
- Cost and interest rates, and
- Operational functionality (dual authorisation, multiple signatories).

An updated draft Investment Policy & Strategy is provided at **Appendix B**. Key points for consideration include:

- Current and projected investment holdings,
- Security, liquidity, and yield criteria,
- Ethical and environmental considerations in selecting counterparties,
- Operational banking requirements (dual authorisation, payroll, multiple signatories).

**Committee is requested to review the Investment Policy & Strategy 2026-27, including current investment holdings; and, recommend to Council any actions it considers appropriate.**

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## **AGENDA ITEM 7: INSURANCE ADEQUACY REVIEW**

As part of its financial management and risk control framework, Committee is required to review the adequacy of the Council's insurance arrangements on an annual basis and to make any recommendations to Council.

With effect from 1 April 2025, the Council entered into a three-year Long-Term Agreement with Zurich Municipal.

The insurance premium for 2025/26 was £9,161. During the procurement process, other insurers specialising in local authority insurance were invited to quote; however, Zurich remained the most competitive provider and best placed to meet the operational needs and risk profile of a town council.

The sums insured for buildings, contents and all risks are index linked. Zurich has confirmed that a 5% index-linked uplift is applied annually to these sums insured to mitigate the risk of under-insurance in a period of rising construction and replacement costs.

In 2023, valuations of all Council buildings were carried out and submitted to the insurer. The Royal Institution of Chartered Surveyors (RICS) recommends that insurance valuations are refreshed every three years; accordingly, officers will explore updated valuations later in 2026.

All physical assets and equipment owned or managed by the Council are insured. Cover is provided in accordance with the Council's Risk Management Policy at the following levels:

Public Liability (inc. personal accident liability cover for employees, Members and volunteers under the above policy)	<b>£15 Million</b>
Employers Liability	<b>£10 Million</b>
Fidelity Guarantee	<b>£2 Million</b>
Personal Accident (up to age 90)	<b>£50,000/£200 pw</b>
Hirers Liability	<b>£2 Million</b>
Libel and Slander	<b>£500,000</b>
Legal Expenses – enhanced EPL cover	<b>£200,000</b>
Money	<b>£250,000</b>
Officials Indemnity	<b>£15 Million</b>
Key Personnel Cover	<b>£100,000/£500 -£100pw</b>
Business Travel	<b>Included</b>
Motor	<b>Included</b>
Engineering - Inspection & Insurance	<b>Included</b>
Business Interruption	<b>Included</b>

With effect from 1 April 2025, the Council also holds standalone Cyber Insurance, renewed annually, with the following limits:

Aggregate Policy Limit of Liability	£500,000
Per Event Limit of Liability	£500,000
Aggregate Retention	£6,250

This cover provides protection against cyber-related risks including data breaches, ransomware, and business interruption arising from cyber incidents.

Officers are satisfied that the Council's insurance arrangements remain appropriate and proportionate to its assets, activities and risk profile, and that adequate cover is in place across all key risk areas.

**Committee is requested to confirm the adequacy of the Council's insurance arrangements in respect of all insured risks and to make any recommendations to Council it deems necessary.**

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## **AGENDA ITEM 8: UPDATED 4 YEAR FINANCIAL FORECAST & REVIEW OF BUSINESS PLAN**

Committee is to note the updated 4-year financial forecast and review the Council's Business Plan 2024–28 in light of the approved 2026/27 budget.

Following Council approval of the 2026/27 budget in January 2026 (*Min #344 2025/26 refers*), the Council's financial forecast, which forms part of the Business Plan, has been updated to reflect the latest budgetary assumptions, anticipated income, and projected expenditure over the 4-year period.

The financial forecast provides a forward-looking view of Council finances, supporting effective resource planning and ensuring alignment with strategic objectives.

The detailed breakdown of income and expenditure is provided at **Appendix C**, with corresponding Business Plan objectives referenced in the right-hand column.

The Action Plan for 2024–28 is provided at **Appendix D** for review in line with the Council's Business Plan 2024-28 which is available here:

**[Business Plan 2024-28.pdf](#)**

**Committee is request to note the updated 4-year financial forecast covering the period 2024–28; and, review the Action Plan 2024–28, noting alignment with the forecast and strategic objectives.**

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## **AGENDA ITEM 9: GDPR PRIVACY NOTICE**

The Council is required, under the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018, to process personal data lawfully, fairly, and transparently. One of the key mechanisms for demonstrating transparency is the publication of a clear and accurate Privacy Notice, which informs individuals how their personal data is collected, used, stored, shared, and retained, and sets out their rights in relation to that data.

A periodic review of the GDPR Privacy Notice is necessary to ensure it remains up to date, accurate, and compliant with current legislation and guidance from the Information Commissioner's Office (ICO). Council activities, administrative practices, and statutory obligations can change over time, and any such changes may affect how personal data is handled. Reviewing the Privacy Notice allows the Council to confirm that the lawful bases for processing are correctly stated, that data subjects are properly informed, and that the Council continues to meet its accountability obligations under data protection law.

Reviewing the Privacy Notice supports good governance and risk management. It provides assurance to Members, staff, and the public that the Council takes data protection seriously and has appropriate safeguards in place when publishing agenda-related documents.

Members are advised that the Data (Use and Access) Act 2025 received Royal Assent on 19 June 2025 and is now law. However, not all provisions of the Act came into force on that date, with many measures being phased through secondary legislation. The Act introduces reforms to the UK data protection and data governance framework while retaining the core principles of the UK GDPR. As implementation continues and further guidance is issued by the Information Commissioner's Office, it is important that the Council keeps its data protection documentation, including its Privacy Notice, under review to ensure ongoing compliance with the evolving legislative framework.

In light of this legislative development, reviewing the Council's GDPR Privacy Notice at this time is both timely and prudent. The review ensures that the Council is well positioned to adapt its documentation and practices to any new requirements arising from the Act and associated guidance. ICO guidance will be monitored as the law takes effect.

The updated UK GDPR Privacy Notice is shown at **Appendix E**.

**Committee is requested to review and approve the Council's UK GDPR Privacy Notice.**

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## **AGENDA ITEM 10: TERMS OF REFERENCE FOR THE BUDGET REVIEW WORKING GROUP**

At the previous Finance & Governance Committee meeting, it was agreed that a Budget Working Group be established (*Min #305 refers*) to provide detailed oversight, research, and recommendations regarding:

- The Council's budget
- Council expenditure
- Council income

The Group's primary aim is to identify opportunities for efficiency and potential savings, supporting informed decision-making by the Finance & Governance Committee.

The Working Group has no decision-making powers; all recommendations are referred to the Finance & Governance Committee for approval.

Draft Terms of Reference for the Working Group are presented at **Appendix F** for consideration.

**Committee is requested to consider the Terms of References for the Budget Review Working Group.**

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