Cyngor Tref Glynnedd
Glynneath Town Council

The Clerk summons all Councillors to attend an
Annual Meeting of the Full Council
at 6.30 pm on Wednesday the 13th of May 2026

The meeting will be held on a hybrid basis in accordance with the provisions of The Local Government and Elections (Wales) Act 2021. The physical location of the meeting shall be at Bethania Community Centre

Members of the public and press are encouraged to join remotely and in-person. Please contact the Clerk should you require assistance with physical access on:
clerk@glynneathtowncouncil.gov.uk or 01637 722961

Microsoft Teams Need help?

Join the meeting now

Meeting ID: 328 184 661 081 594

Passcode: sm9WT7zz

AGENDA

1. To receive nominations for and elect a Mayor for the 2026 – 2027 term
2. To receive nominations for and elect a Deputy Mayor for the 2026 – 2027 term
3. To receive the declaration of acceptance of office for the position of Mayor
4. To receive Apologies for absence
5. To receive Members' Declarations of Interest in respect of the business to be transacted
6. Public Questions (limited to 15 minutes – S/O 3e)
7. Matters pertaining to Committees
    a. Appointment of new committees and/or removal of committees
    b. Appointment of members to existing committees
    c. To review the terms of reference for committees
8. To review representation on external bodies
    a. One Voice Wales Neath Area Committee
    b. Selar Community Benefit Fund Panel
    c. Cwmnedd Primary School Governing Body
    d. YGG Cwmnedd Governing Body
    e. Vale of Neath Practice Patients' Participation Group
    f. 3G Pitch Management Committee
    g. Aberpergwm Colliery Site Liaison Committee
    h. Glynneath Regeneration Steering Group
    i. Glynneath Sports and Community Association
    j. NPT Town & Community Councils Liaison Forum
9. Matters pertaining to governance and finance

    a. To review and adopt Standing Orders
    b. To review and adopt the Financial Regulations (In pack, below)
    c. To review financial direct debits and standing orders
    d. To review Asset Schedule
    e. To review financial risk assessment
    f. To review and confirm arrangements for insurance cover in respect of all insurable risks
    g. Review of the Council’s Expenditure incurred under S137 of the Local Government Act 1972
10. Matters pertaining to allowances as per the Independent Remuneration Panel for Wales
    a. To consider Members allowance protocol
    b. To consider Mayoral allowance protocol
    c. To determine optional payments
11. To determine the time and place of ordinary council meetings 2026 – 2027

The Full Council meeting for May 2026 will follow at 7 PM or immediately after this meeting (whichever is latest).

Glynneath Town Council
Bethania Community Centre
High Street
Glynneath
SA11 5DA.
01639 722961

Current Committee Memberships

Committee	Members	
Cemetery	Carolyn Edwards John Blower Martha Cowley	Julie Davies Sandra Lane XXXXXXXXX
Community Plan & Projects	Del Morgan Peter Evans Julian Bulman Tina Pitman	Sandra Lane Simon Knoyle Hayley Davies
Finance & Audit	Del Morgan John Blower Emyr Harris	Tina Pitman Julian Bulman Simon Knoyle
Human Resources	John Blower Julie Davies Tina Pitman	Julian Bulman Emyr Harris Carolyn Edwards
Parks & Open Spaces	Julian Bulman Emyr Harris Martha Cowley	Julie Davies Peter Evans Janet Gregory
Town Hall & Community Centre	Del Morgan Carolyn Edwards Martha Cowley	Tina Pitman Sandra Lane Janet Gregory

Glynneath Town Council

Terms of Reference

Project and Community Plan Committee

Membership:	**6 (six)**; as determined by Full Council
Chairperson / Vice Chairperson:	To be elected by the membership of the Committee
Quorum:	3 (three) – *Refer to Standing Orders*
Meetings:	A minimum of one meeting to be held annually; to be called as and when required
Areas of Responsibility:	Projects identified by Full Council which do not fall withing the remit of any other committee of the Town Council
Remit of the Committee:	

- To deliver a Christmas event that includes Christmas lights and a tree
- To deliver business plans and feasibility studies on potential projects to bring to full council for approval
- To undertake Projects referred to it by the Glynneath Town Council
- To identify Projects to support the development of the community
- To oversee the management of identified and approved projects
- To provide progress reports to Council as and when required
- To work towards the aims of the Community Plan
- To monitor the Projects budget and take decisions to spend within this approved budget in line with the Council's Financial Regulations
- To make recommendations to Council as and when required in relation to expenditure that falls outside the approved budget or exceeds the thresholds set in the Financial Regulations
- To work in partnership with all the appropriate funding bodies and outside organisations as required in the exploration and/or implementation of the identified projects

Participation of non-members:

Non-Members may attend and observe proceedings where the meeting is open to members of the public. Non-Members may speak at the discretion of the Chairperson of the Committee. Non-Members may not vote at any Committee meeting.

Glynneath Town Council

Terms of Reference

Town Hall & Community Centre Committee

Membership:	**6 (six)**; as determined by Full Council 6 councillor members
Chairperson / Vice Chairperson:	To be elected by the membership of the Committee
Quorum:	3 (three) – *Refer to Standing Orders*
Meetings:	A minimum of five meetings to be held annually (bi-monthly) **February, May, July, September, November**
Areas of Responsibility:	Glynneath Town Hall; Bethania Chapel Community Centre
Remit of the Committee:	
• To oversee the general management of the areas identified • To monitor the Town Hall and Community Centre budgets and take decisions to spend within these approved budgets in line with the Council's Financial Regulations • To make recommendations to Council as and when required in relation to expenditure that falls outside the approved budget or exceeds the thresholds set in the Financial Regulations • Prepare estimates of expenditure in November for the forthcoming financial year for consideration by the Council • To work towards improving and maintaining the assets identified and as and where required, make such recommendations to Full Council • To work in partnership with all the appropriate funding bodies to help to provide for, improve and upgrade the assets identified • To review the Hire Agreements as and when required, and make appropriate recommendations to Council • To maintain a programme of maintenance • To ensure that the Town Council complies with health and safety regulations.	
Participation of non-members:	
Non-Members may attend and observe proceedings where the meeting is open to members of the public. Non-Members may speak at the discretion of the Chairperson of the Committee. Non-Members may not vote at any Committee meeting.	

Glynneath Town Council

Terms of Reference

Parks & Open Spaces Committee

<table>
<tr><td>Membership:</td><td>6 (Six); as determined by Full Council
6 councillor members</td></tr>
<tr><td>Chairperson / Vice Chairperson:</td><td>To be elected by the membership of the Committee</td></tr>
<tr><td>Quorum:</td><td>3 (three) – Refer to Standing Orders</td></tr>
<tr><td>Meetings:</td><td>Meetings to be held as and when needed</td></tr>
<tr><td>Areas of Responsibility:</td><td>Welfare Park (all areas within its boundary); Pontwalby Park; Dynamic Park</td></tr>
<tr><td>Remit of the Committee:</td><td></td></tr>
<tr><td colspan="2">

To oversee the general management of the areas identified
To monitor the Parks & Open Spaces budget and take decisions to spend within this approved budget in line with the Council’s Financial Regulations
To make recommendations to Council as and when required in relation to expenditure that falls outside the approved budget or exceeds the thresholds set in the Financial Regulations
Prepare estimates of expenditure in November for the forthcoming financial year for consideration by the Council
To work towards improving the assets identified and as and where required, make such recommendations to Full Council
To work in partnership with all the appropriate funding bodies to help to provide for, improve and upgrade the assets identified
To review the Hire Agreements as and when required, and make appropriate recommendations to Council
To oversee the maintenance, management, regulation, security and development of the facilities, and ensuring that they are fit for purpose, and maintained in such condition as to be safe and welcoming to visitors
To ensure that risk assessments, health and safety checks and maintenance inspections are carried out, including weekly and annual play inspections relating to the children’s play areas, and tree condition surveys, and ensure suitable steps are taken to remedy any shortcomings

</td></tr>
<tr><td colspan="2">Participation of non-members:</td></tr>
<tr><td colspan="2">Non-Members may attend and observe proceedings where the meeting is open to members of the public. Non-Members may speak at the discretion of the Chairperson of the Committee. Non-Members may not vote at any Committee meeting.</td></tr>
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Approved FC 27th October 2020

Terms of Reference

Glynneath Town Council

Human Resources Committee

Membership: As determined by Full Council

Chairperson/Vice-Chairperson: To be elected by the membership of the Committee

Quorum – Refer to Standing Orders

Meetings – a minimum of two meetings to be held annually

Areas of Responsibility – Items relating to employer responsibilities of the Town Council

Remit of the Committee:

- To annually review staff contracts, job description and conditions of service and make recommendations to Council
- To receive and review the annual appraisals of all members of staff and to report to Council when completed
- To ensure an effective system of performance management is maintained at the Town Council
- To ensure the Town Council complies and makes the necessary recommendations in response to the legislative requirements relating to the employer of staff
- To respond to any staff disciplinary matter in accordance with the Council's Disciplinary Procedure and report to the Council on the outcome
- To respond to any staff grievance in accordance with the Council's Grievance Procedure and to report to the Council on the outcome
- To periodically review all employment policies and procedures, including the Grievance and Disciplinary Procedures, and the Equality Statement, Fairness and Dignity at Work Policy.
- To oversee the appointment and recruitment process of Council employees.
- To ensure employees are appointed in accordance with the Council's Recruitment Procedure, Equal Opportunities Statement and Guidelines on Employment Practice.
- To review health and safety at work for all employees
- To facilitate Clerk's appraisal

Participation of Non-Members of the Committee: Non-Members may not attend this committee meeting.

Glynneath Town Council

Terms of Reference

Finance & Audit Committee

Membership:	6 (six); as determined by Full Council
Chairperson / Vice Chairperson:	To be elected by the membership of the Committee
Quorum:	3 (three) – *Refer to Standing Orders*
Meetings:	A minimum of four meetings to be held annually (quarterly) **January, April, July, October**
Areas of Responsibility:	Finance and Audit functions of the Town Council
Remit of the Committee:	

- Develop, review and recommend to Council policies and procedures for the financial management of the Council.
- To monitor and ensure compliance with the Council's financial regulations. To investigate and report any procedural variances as required.
- Review a draft budget for the Council and make any appropriate observations and/or recommendations. (N.B. The role of this committee is *not* to recommend a draft Precept amount, or specific non revenue expenditure, but only to offer guidance and observations on a draft already set.
- Monitor performance against budget and report significant variances (greater than 10%) to Council with recommendations for appropriate action.
- Monitor year end forecast as appropriate.
- Undertake a financial risk analysis annually and review the Council's insurance arrangements to ensure that property and identified risks are adequately insured.
- Receive and review Audit Reports and ensure the implementation of any recommendations.
- Review and ensure that the Council's assets and liabilities are documented and protected by means of adequate insurances and controls.
- The Chairperson and/or Vice-Chairperson to carry out periodic spot checks with regard to banking etc. to ensure appropriate controls are in place.
- To monitor and ensure policies of the Town Council are reviewed as and when necessary.
- To review and recommend the appointment of an internal auditor

Participation of non-members:

Non-Members may attend and observe proceedings where the meeting is open to members of the public. Non-Members may speak at the discretion of the Chairperson of the Committee. Non-Members may not vote at any Committee meeting.

Glynneath Town Council

Terms of Reference

Cemetery Committee

Membership:	6 (six) ; as determined by Full Council 6 councillor members
Chairperson / Vice Chairperson:	To be elected by the membership of the Committee
Quorum:	3 (three) – *Refer to Standing Orders*
Meetings:	To be held as and when needed.
Areas of Responsibility:	Waun Gron Cemetery, Glynneath
Remit of the Committee:	

- To oversee the general management of the Cemetery
- To monitor the Cemetery budget and take decisions to spend within this approved budget in line with the Council's Financial Regulations
- To make recommendations to Council as and when required in relation to expenditure that falls outside the approved budget or exceeds the thresholds set in the Financial Regulations
- Prepare estimates of expenditure in October for the forthcoming financial year for consideration by the Council
- To work towards improving the area identified and as and where required, make such recommendations to Full Council
- To work in partnership with all the appropriate funding bodies to help to provide for, improve and upgrade the area identified
- To review the Cemetery Regulations and Schedule of Fees annually, and make appropriate recommendations to Council
- To monitor the capacity of the present site
- To arrange an inspection of the stability of the memorials on a three-year rolling cycle
- To maintain a programme of maintenance
- To ensure that the Town Council complies with health and safety regulations.

Participation of non-members:

Non-Members may attend and observe proceedings where the meeting is open to members of the public. Non-Members may speak at the discretion of the Chairperson of the Committee. Non-Members may not vote at any Committee meeting.

CYNGOR TREF GLYNNEDD
GLYNNEATH TOWN COUNCIL
BETHANIA COMMUNITY CENTRE
HIGH STREET, GLYNNEATH, SA11 5DA
TEL: 01639 722961
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Financial Regulations

Contents

Policy adopted: Annual Council Meeting XXXX – Minute XXXX
Policy renewal due: Annual Meeting 2027

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 governing documents and shall be observed in conjunction with the council's Standing Orders.

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 Section 39 of the Public Audit (Wales) Act 2004, 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* the Governance and Accountability for Local Councils in Wales – A Practitioners Guide jointly published by One Voice Wales and the Society of Local Council Clerks in Wales.
- '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 Clerk has been appointed as RFO and these regulations apply accordingly. The RFO;

- acts under the policy direction of the council;
- 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;
- seeks 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 shall:

- determine and regularly review the bank mandate for all council bank accounts;
- authorise any grant or single commitment in excess of £5,000.

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 Clerk 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. When considering any new activity, the Clerk shall prepare a draft risk assessment including risk management proposals for consideration by the council.

2.4. **At least once a year, the council must review the effectiveness of its system of internal control, before approving the Annual Governance Statement.**

2.5. **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.**

2.6. At least once in each quarter, and at each financial year end, a member other than the Chair shall be appointed to verify bank reconciliations (for all accounts) produced by the RFO. The member shall sign and date the reconciliations and the original bank statements (or similar document) as evidence of this. This activity, including any exceptions, shall be reported to and noted by the council.

2.7. Regular back-up copies shall be made of the records on any council computer and stored either online or in a separate location from the computer. The council shall put measures in place to ensure that the ability to access any council 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 explain the council's transactions and to disclose its financial position with reasonably accuracy at any time. In particular, they must contain:**

- **day-to-day entries of all sums of money received and expended by the council (documented in the cash book) and the matters to which they relate;**
- **a record of the assets and liabilities of the council.**

3.3. The accounting records shall be designed to facilitate the efficient preparation of the accounting statements in the Annual 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 council or a committee of the council 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 management or control of the council.

3.9. Internal 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, books, and vouchers and display or publish any notices and documents required by Accounts and Audit (Wales) 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.

4. Budget and precept

4.1. **Before setting a precept, the council must calculate its 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 council at least annually in October for the following financial year and the final version shall be evidenced by a hard copy schedule signed by the Clerk and the Chair of the Council.

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, taking account of the lifespan of assets and cost implications of repair or replacement.

4.4. Unspent budgets for completed projects shall not be carried forward to a subsequent year. 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. In appropriate cases, each committee (if any) shall review its draft budget and submit any proposed amendments to the council not later than the end of November each year.

4.6. The draft budget, including any recommendations for the use or accumulation of reserves, shall be considered by the council.

4.7. Having considered the proposed budget, the council shall determine its budget requirement by setting a budget. The council shall set a precept for this amount no later than the end of January 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 addition to, or withdrawal from, any earmarked reserve shall be agreed by the council or 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, should ensure that the legal power being used is reported to the meeting at which the order is authorised and also recorded in the minutes.

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 (Wales) 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 6.12) obtain prices as follows:

5.6. For contracts estimated to exceed £30,000 including VAT, the Clerk shall advertise an open invitation for tenders in compliance with any relevant provisions of the Legislation. Tenders shall be invited in accordance with Appendix 1.

5.7. **For contracts estimated to be over £30,000 including VAT, the council must comply with any requirements of the Legislation[1] regarding the publication of invitations and notices about the award of contracts.**

[1] The Regulations require councils to use the Sell2 Wales 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.

5.8. For contracts greater than £5,000 excluding VAT the Clerk shall seek at least 3 fixed-price quotes.

5.9. Where the value is between £500 and £5,000 excluding VAT, the Clerk shall try to obtain 3 estimates which might include evidence of online prices, or recent prices from regular suppliers.

5.10. For smaller purchases, the clerk 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 this financial regulation to enable a price to be negotiated without competition, the reason should be set out in a recommendation to the council. 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:

- the Clerk, under delegated authority, for any items below £500 excluding VAT.
- the Clerk, in consultation with the Chair of the Council, for any items below £2,000 excluding VAT.
- the council for all items over £5,000;

Such authorisation must be supported by a minute (in the case of council or committee decisions) or other auditable evidence trail.

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 budget for that type of expenditure other than by resolution of the council or a duly delegated committee acting within its Terms of Reference except in an emergency.

5.18. In cases of serious risk to the delivery of council services or to public safety on council premises, the clerk may authorise expenditure of up to £5,000 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 Clerk shall report such action to the Chair as soon as possible and to the council as soon as practicable thereafter.

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, Welsh Government borrowing approval has been obtained first.

5.20. An official order or letter shall be issued for all work, goods and services above £1000 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 can be misused and access to them shall be controlled by the RFO.

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 Unity Trust Bank and TSB. The arrangements shall be reviewed annually 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. Wherever possible, more than one person should 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.

6.3. All invoices for payment should be 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 previously authorised by the council before being certified by the RFO.

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. All payments shall be made by online banking/cheque/card, in accordance with a resolution of the council or a delegated decision by an officer, unless the council resolves to use a different payment method.

6.6. For each financial year the RFO may draw up a schedule of regular payments due in relation to a continuing contract or obligation (such as Salaries, PAYE, National Insurance, pension contributions, rent, rates, regular maintenance contracts and similar items), which the council may authorise in advance for the year.

6.7. A list of such payments shall be reported to the next appropriate meeting of the council or Finance Committee for information only.

6.8. The Clerk shall have delegated authority to authorise payments in the following circumstances:

i. any payments of up to £500 excluding VAT, within an agreed budget.

ii. payments of up to £5,000 excluding VAT in cases of serious risk to the delivery of council services or to public safety on council premises.

iii. any payment necessary to avoid a charge under the Late Payment of Commercial Debts (Interest) Act 1998 or to comply with contractual terms, where the due date for payment is before the next scheduled meeting of the council, where the Clerk certifies that there is no dispute or other reason to delay payment, provided that a list of such payments shall be submitted to the next appropriate meeting of council.

iv. Fund transfers within the councils banking arrangements up to the sum of £50,000, provided that a list of such payments shall be submitted to the next appropriate meeting of council.

6.9. The RFO shall present a schedule of payments requiring authorisation, forming part of the agenda for the meeting, together with the relevant invoices, to the council. The council shall review the schedule for compliance and, having satisfied itself, shall authorise payment by resolution. The authorised schedule shall be initialled immediately below the last item by the person chairing the meeting. A detailed list of all payments shall be disclosed within or as an attachment to the minutes of that meeting.

7. Electronic payments

7.1. Where internet banking arrangements are made with any bank, the RFO shall be appointed as the Service Administrator. The bank mandate agreed by the council shall identify a number of councillors who will be authorised to approve transactions on those accounts and a minimum of two people will be involved in any online approval process.

7.2. All authorised signatories shall have access to view the council's bank accounts online.

7.3. 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.

7.4. The Service Administrator shall set up all items due for payment online. A list of payments for approval, together with copies of the relevant invoices, shall be sent by email to two authorised signatories.

7.5. In the prolonged absence of the Service Administrator, an authorised signatory shall set up any payments due before the return of the Service Administrator.

7.6. Two councillors who are authorised signatories shall check the payment details against the invoices before approving each payment using the online banking system.

7.7. Evidence shall be retained showing which members approved the payment online.

7.8. A full list of all payments made in a month shall be provided to the next council meeting.

7.9. With the approval of the council in each case, 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 approval of the use of each variable direct debit shall be reviewed by the council at least every two years.

7.10. Payment may be made by BACS or CHAPS by resolution of the council provided that each payment is approved online by two authorised bank signatories, evidence is retained and any payments are reported to the council at the next meeting. The approval of the use of BACS or CHAPS shall be renewed by resolution of the council at least every two years.

7.11. If thought appropriate by the council, regular payments of fixed sums may be made by banker's standing order, provided that the instructions are signed or approved online by two members, evidence of this is retained and any payments are reported to council when made. The approval of the use of a banker's standing order shall be reviewed by the council at least every two years.

7.12. Account details for suppliers may only be changed upon written notification by the supplier verified by two of the Clerk and a member. This is a potential area for fraud and the individuals involved should ensure that any change is genuine. Data held should be checked with suppliers every two years.

7.13. 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.

7.14. 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. Cheques or orders for payment in accordance in accordance with a resolution or delegated decision shall be signed by two signatories.

8.2. 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.

8.3. 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.

8.4. Cheques or orders for payment shall not normally be presented for signature other than at, or immediately before or after a council meeting. Any signatures obtained away from council meetings shall be reported to the council at the next convenient meeting.

9. Payment cards

9.1. Any Debit Card issued for use will be specifically restricted to the Clerk and will also be restricted to a single transaction maximum value of £500 unless authorised by council or finance committee in writing before any order is placed.

9.2. A pre-paid debit card may be issued to employees with varying limits. These limits will be set by the council. Transactions and purchases made will be reported to the council and authority for topping-up shall be at the discretion of the council.

9.3. Any corporate credit card or trade card account opened by the council will be specifically restricted to use by the Clerk and any balance shall be paid in full each month.

9.4. Personal credit or debit cards of members or staff shall not be used except for expenses incurred in accordance with council policy.

10. Petty Cash

10.1. The RFO shall maintain a petty cash float of £250 and may provide petty cash to officers for the purpose of defraying operational and other expenses.

a) 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.

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. **Guidance issued by the Independent Remuneration Panel for Wales in relation to the taxation of councillor allowances must be fully adhered to.**

11.3. Salary rates 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 HR 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 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 the finance committee to ensure that the correct payments have been made.

11.7. Any termination payments shall be supported by a report to the council, setting out a clear business case. Termination payments shall only be authorised by the full council.

11.8. Before employing interim staff, the council must consider a full business case.

12. Loans and investments

12.1. Any application for Welsh 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 Welsh Government (such as Hire Purchase, Leasing of tangible assets or loans to be repaid within the financial year) must be authorised by the full council, following a written report on the value for money of the proposed transaction.

12.3. The council shall consider the requirement for an Investment Strategy and Policy in accordance with Statutory Guidance on Local Government Investments, which must be written be in accordance with relevant regulations, proper practices and guidance. Any Strategy and Policy shall be reviewed by the council 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 of the Clerk. The Clerk shall be responsible for the collection of all amounts due to the council.

13.3. Any sums found to be irrecoverable and any bad debts shall be reported to the council and shall be written off in the 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.

13.5. Personal cheques shall not be cashed out of money held on behalf of the council.

13.6. The RFO shall ensure that VAT is correctly recorded in the council's accounting software and that any VAT Return required is submitted form the software by the due date.

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 Clerk 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 officer in charge of each section shall be responsible for the care and custody of stores and equipment in that section.

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. Stocks shall be kept at the minimum levels consistent with operational requirements.

15.4. The RFO shall be responsible for periodic checks of stocks and stores, at least annually.

16. Assets, properties and estates

16.1. The Clerk 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 (Wales) 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).

No tangible moveable property 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, except where the estimated value of any one item does not exceed £500. In each case a written report shall be provided to council with a full business case.

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 Clerk 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 to the council at the next available meeting. The RFO shall negotiate all claims on the council's insurers.

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 annually by the council, or duly delegated committee.

18. Suspension and revision of Financial Regulations

18.1. The council shall review these Financial Regulations annually and following any change of clerk or RFO. The Clerk shall monitor changes in legislation or proper practices and advise the council of any need to amend these Financial Regulations.

18.2. 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.

18.3. 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

1) Any invitation to tender shall state the general nature of the intended contract and the Clerk 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 Clerk 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 Clerk 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.

Direct Debits and Standing Orders

The below is a list of current direct debit payments and standing order arrangements. Most, if not all, are variable to some extent. **ALL** payments will show on payment schedules throughout the year regardless of whether they are pre-authorised here or not.

Standing Orders

Wage payments for all weekly staff members

Direct Debits

Bank charges – TSB & Unity

Utilities – Water – Dwr Cymru

Utilities – Gas and Electric – SSE

Trade Waste – Welfare and Bethania Community Centre – NPTCBC

Business Rates – Welfare, Waun Gron Cemetery & Town Hall – NPTCBC

Mobile Wifi – Town Hall & Welfare – Three Mobile

Fuel and Fuel Card - Allstar

HMRC – Salary contributions

Pensions - Nest

Glynneath Town Council

Fixed Assets and Long Term Investments

Asset Description	Date Acquired	Purchase Value	Current Value	Location /Responsibility	Estimated Life	Usage/Capacity	Charges
Administration							
Acer Laptop	12/11/2020	265.00		Office: Equipment			
CCTV System	10/11/2015	23,000.00	24,155.00	Office: Equipment			
HP Pavilion Laptop	02/10/2019	499.00		Office: Equipment			
Huawei Tablet and stand	03/10/2019	104.00		Office: Equipment			
Laptops	10/11/2025	1,559.98		Office	5 - 7 years		
		25,427.98	**24,155.00**				
Bethania Community Centre							
Bethania Community Centre Building	29/04/2008	70,000.00	83,230.00	Land & Buildings			
Kitchen Equipment	23/07/2019	150.00		Community Cafe: Equipm			
		70,150.00	**83,230.00**				
Cemetery							
Street Furniture - Signage	12/11/2021	50.41		Cemetery	15 years		
Waun Gron Cemetery	28/01/1927			Land & Buildings			
		50.41					
Councillors & Democracy							
Mayoral Regalia		5,426.00		Office: Councillors			
		5,426.00					
Parks & Open Spaces							
Brush Cutters	12/07/2024	1,310.00		1 x Parks and 1 x Ceme			
Dynamic Park	01/07/2015	30,000.00	30,000.00	Land & Buildings			
Husqvarna Brushcutter - 543RS	Unknown			Grounds Staff			
KAAZ - Brushcutter or Strimmer - TLE48	Unknown			Grounds Staff			
Kubota	21/09/2016	15,300.00		Parks: Equipment			

Glynneath Town Council

Fixed Assets and Long Term Investments

Asset Description	Date Acquired	Purchase Value	Current Value	Location /Responsibility	Estimated Life	Usage/Capacity	Charges
Mitsubishi Long Reach Hedge Trimmer - TL26	Unknown			Grounds Staff			
Paint Machine	16/02/2026	709.95		Welfare Park	15 years	Weekly throughout f	
Pole Saw	06/01/2023	179.99			5 years		
Pont Walby Park	14/01/1986	50,000.00		Play Equipment			
Skatepark Purchase	31/10/2023	113,074.40		Glynneath Skatepark	25 years+		
Stihl Brushcutter Strimmer - FS410	Unknown			Grounds Staff			
Stihl Hedgetrimmer - HS75	Unknown			Grounds Staff			
Van	22/11/2024	3,250.00					
Van Trailer	17/02/2025	350.00					
Welfare Park	05/03/1970	350,000.00	350,000.00	Land & Buildings			
		564,174.34	**380,000.00**				
Town Hall							
Glynneath Town Hall	04/05/1977	150,000.00	150,000.00	Land & Buildings			
		150,000.00	**150,000.00**				
Welfare Park							
Clearing Saw	28/05/2020	600.00		Parks: Equipment			
Tennis Nets	15/09/2020	420.00		Parks: Equipment			
		1,020.00					
Grand Total:		**816,248.73**	**637,385.00**				

Glynneath Town Council - Risk Assessment

Rating:	**Potential Consequence Score 1 – 5**	**Classification**	**1-5 Low**
	Likelihood 1 – 5		**6-10 Medium**
	Severity = Potential Consequence x Likelihood		**11 – 15 High**
			16 – 25Very High

Topic	Risk Identified	Potential Consequence	Likelihood	Severity Score	Classification	Control Measures	Items for Action to reduce risk
INCOME							
Precept	Not submitted	5	1	5	Low	RFO/Council to prepare a budget annually. Council to agree on Precept in January. Clerk/RFO to notify NPTCBC in January.	The draft budget process to be added to the calendar for December and January – a standing item for Jan FC meeting.
	Not paid by NPTCBC	5	1	5	Low	Paid directly into Glynneath TC's account via BACS.	N/A
	Inadequacy of Precept	5	1	5	Low	Budget setting is initiated in December and completed in January FC meeting. General reserves capacity is at circa 60K to compensate for short term needs.	Monthly performance against budget is presented to Council to manage current and ongoing budget commitments.

Reserves – General	Inadequate	5	2	10	Medium	Reserves Policy in place. To ensure adequate reserves in budget setting process. Agreement to replenish when budget it set.	To report regularly to Council on expenditure against budget.
Hire Income	Over estimated in budget	4	2	8	Medium	Up to date booking system maintained via software Invoices for usage reconciled via software and accounts. A central monitoring system is in use so hire can be accurately tracked and invoiced.	To perform regular reporting to appropriate committee on income/bad debts.

Burial Fees	Over estimated in budget	3	2	6	Medium	Fees regularly monitored and banked appropriately. Regular reporting to appropriate committee on income/bad debts. The system to monitor income obtained from the cemetery so that detailed financial records are maintained and future figures can be estimated accurately is via Scribe software	To be receptive to new ideas and adapt as needed.
Expenditure							

Illegal activity	Illegal payment or activity	5	1	5	Low	Ensure compliance with Standing Order and Financial Regulations. To regularly review Financial Regulations and Standing Orders. Financial procedures policy in place.	Statutory powers to undertake work recorded in accounts. To update TSB account information for new users. Councillors to undertake training in order to be able to ensure Clerk is compliant.
Salaries/Wages	Wrong salary paid.	5	2	10	Medium	Wages paid weekly by BACS. Payment to be evidenced by appropriate timesheets from staff. Monthly salaries at fixed rate. Annual review of staff salaries. Staff compliance with timesheetsis monitored and reported to HR committee as appropriate.	Move to standing order payment if possible with monitoring against payslips.

	Not accounting for correctly of NI, TAX and Pension	4	1	4	Low	Appropriate software used to determine wages/salaries. Pension contributions calculated and manually submitted into NEST. Monthly RTI submissions to HMRC.	Both Clerk and Asst. Clerk trained to use software and access NEST in case of emergencies.
Financial Assistance	Legal power to contribute.	5	2	10	Medium	Councillors to be provided with list of powers that are available – Good Councillors Guide. Councillors to be made aware of Power of Well Being and s.137 limits.	Councillors to undertake relevant training with regards to understanding financial items.
	Overspend.	3	1	3	Low	Council to monitor expenditure via regular reporting to Full Council.	To actively consider any variances of +10% against budget.

Councillors Allowances / Mayoral Allowances	Payments not made correctly.	4	2	8	Medium	Protocol outlining how/when payments are made adopted by Council. All payments are taxable at source and to be made in appropriate manner.	N/A
	Maintain proper records	3	1	3	Low	Councillors allowances to be report to IRPW before 30th September for the following financial year. Mayoral Allowance recorded in minutes.	To separate any Mayoral Fund/Charity payments from Town Council account via Scribe software. Investigate possibility of physical separation of funds at bank.
Assets							
Assets	All assets properly accounted and recorded in Asset Register	5	2	10	Medium	Asset register to be presented at least annually to Council – usually as part of the annual accounts.	To be regularly updated by RFO.
	Loss/damage thereof	5	2	10	Medium	Informed if any damage to CCTV. Building regularly inspected. Annual Rospa safety checks carried out.	To set up an inspection timetable for assets – potential to allocate to committees/personnel.

	Risk or damage to third party property or individuals.	5	3	15	High	Appropriate insurance in place. Reviewed annually.	N/A
	Not maintained.	5	4	20	Very High.	To identify and undertake necessary repairs – reviewed by appropriate committees. To provide for a suitable budget for regular maintenance.	To provide for a suitable budget for regular maintenance on larger scale items/assets
	Increase cost in utilities in running assets.	3	2	6	Medium	To regularly review utilities contracts ensuring best value for money.	N/A
Other							
Documents	Security - appropriateness of existing facilities.	5	2	10	Medium	To backup electronic documents on One Drive which can be externally accessed. To archive any historical documents as and when required.	To determine which documents are located in office and archive/destroy as appropriate.

	GDPR – failure to comply.	4	2	8	Medium	To ensure all appropriate steps are taken to monitor compliance by using the Toolkit provided by SLCC/One Voice Wales.	To work through GDPR toolkit retrospectively to ensure all features are in place.
Financial Records	Inadequate records – failure to comply with Audit Regulations.	5	4	20	High	appropriate accounting procedures and reporting mechanisms are in place. To regularly review and ensure compliance with Regulations/Policies. To ensure timely compliance with audit requests and reporting on the Annual Return. To store all financial related documents in a safe/orderly manner.	To ensure committee's are aware of any records required with regards to their financial functions i.e. cemetery
Minutes	Accurate and Legal	4	1	4	Low	Reviewed, signed and dated at following meeting.	N/A

Register of Interest, Gifts and Hospitality	Identification of interests and recording of gifts.	3	1	3	Low	Up to date register of interests maintained. Declaration of Office signed by all Members and held on file as required.	Up to date register available on website. To update following all meetings.

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Mrs Ceri Willcox

Glynneath Town Council

Bethania Chapel
High Street
Neath
West Glamorgan
SA11 5DA

28 April 2026

Policy Number: LCO01750

Dear Mrs Willcox,

LOCAL COUNCIL RENEWAL INVITE

Your Local Councils Insurance policy with Ecclesiastical Insurance Office plc is now due for renewal. Please find your renewal invite enclosed. It is important that you review all the documentation to ensure the information is correct and cover continues to meet your requirements. If any of the information is incorrect, or you would like to make a change to your cover, please contact our team.

Policy Type:	Local Councils
Insurer:	Ecclesiastical Insurance Office plc
Renewal Date:	**01 June 2026**
Premium:	£3,678.56 *including Insurance Premium Tax (IPT) at the current rate*
Arrangement Fee:	£55.00 *non-refundable in the event of cancellation*
TOTAL PREMIUM	£3,733.56

Please note the premium quoted is based on the information you have provided, should any information change or be incorrect the premium may be subject to change.

IMPORTANT DOCUMENTS: Please read the following documents carefully.

- **Policy Schedule:** This is an outline of the cover provided under the policy including cover levels, and relevant sums insured, excesses and exclusions.
- **Statement of Fact:** This is an outline of the information you have provided to Clear Councils and the insurer.
- **Your Risk Presentation Details:** This outlines the questions and answers provided by you to Clear Councils in relation to your previous policy.
- **Summary of Cover:** This provides a summary of the risk information held and levels of cover provided.
- **Policy Wording:** This sets out the cover provided and the terms, conditions and exclusions which apply.
- **Clear Councils Cyber Policy Information:** A summary of an additional Cyber Insurance policy Clear Councils can arrange for you.
- **Terms of Business:** Clear Councils' Terms and Conditions, which explain how we will manage your policy.
- **Premium Finance Information:** This provides important information regarding Premium Finance arrangements with Premium Credit Limited (PCL).

Renewal details for any other insurance policies arranged through Clear Insurance Management Ltd (CIM) alongside your Local Councils Insurance will be issued under a separate communication.

Policy Documents

Your documents will be emailed within 28 days of your renewal date. If you would prefer to receive your documents by post, this can be arranged. Please note that if you receive your documents by post, a copy of the Policy Wording will be provided in the first year. In subsequent years, this will only be issued if the version previously supplied is no longer vali

Is This Policy Suitable for You?

This policy is designed for Local Town and Parish Councils domiciled in the UK who require insurance cover:

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- as an employer against damages and legal costs made against them by employees for injury or disease arising out of their employment
- for claims made against them by third parties for injury, disease or damage to property during the policy term
- for claims made against them by third parties for injury, disease or damage to property caused by or in connection with products sold during the policy term.
- against theft of the council's own money, securities or property by an employee, partner, contractor or volunteer.
- for money which is lost or stolen.
- against the cost of compensation claims made against your business's directors and key managers (officers) for alleged wrongful acts.
- against libel and slander for certain events.
- for assistance with legal expenses incurred for certain events. (This element of cover is optional and can be removed if not required.)

We do not give advice or make a personal recommendation in relation to this policy regarding its suitability for your needs. It's important that you review the cover levels and sums insured and read and understand all documentation and policy terms to ensure it meets your requirements.

It is important that you check the levels of cover and sums insured noted on the enclosed documents are correct and reflective of current valuations, and that you are not under insured. Please check the statements and answers that are shown on these documents and let us know if anything is incorrect, as any inaccuracies or omissions may invalidate your cover. Should any alterations be required then please contact our Local Councils Team on 0330 013 0036.

<u>What is Underinsurance?</u>

This refers to inadequate insurance coverage which could leave you unable to claim for your full loss, and making you susceptible to the average rule, reducing your claim further. We recommend you obtain professional valuations for the reinstatement of your Buildings, every three years, to ensure your sum insured is set at the right level, avoiding the potentially damaging effects of underinsurance.

<u>Index Linking</u>

Certain Sums Insured on this policy are Index Linked, which means they will be adjusted annually according to recognised UK price indices. These indices measure the effect of inflation on such things as the price of raw materials and goods and the cost of labour. Each year, the relevant sums insured are automatically uplifted by your insurers. The revised values will be shown on your policy schedule at each renewal and the appropriate revised proportional premiums are charged accordingly. If your policy is subject to a Long-Term Agreement (see below), index linking will continue to be applied annually, and your premiums will therefore fluctuate proportionally, according to the revised values noted in your renewal invitation schedules. These rates fluctuate monthly, according to the most recent recommendations from the selected indices. Typically, different index linked rates may be applied to Buildings, Contents, Machinery, Plant and Equipment. These annual fluctuations are designed to help your sums insured to keep pace with the effects of inflation, however, you remain responsible for ensuring that your declared values and sums insured represent the correct replacement and/or reinstatement values of the items insured, at all times. Further information and explanation on this subject is available on request from Clear Councils.

Market Selection

We have approached a Single Insurer. You should also be aware that in sourcing and placing business with Ecclesiastical Insurance Office plc that we have acted as agent of the insurer. We act as your agent in the event of a claim

This policy is renewable.

Important Changes to Your Policy

<u>Hirers' Liability</u>

Hirers' Liability is available as an optional extension under this policy, providing cover where Council premises are hired out to third parties.

This cover can be added from £50 plus Insurance Premium Tax for £1,000,000 of cover.

If the Council hires out premises and would like to consider this cover, please contact our team and we will be happy to provide further details.

<u>Money Cover</u>

The policy includes cover for loss of money under Section 6 (Money with Assault Extension).

The standard limits of cover include:

- £2,500 for money on the premises during business hours
- £2,500 for money in transit

Full details of the cover and applicable limits are set out within the Policy Schedule and Policy Wording.

Significant Endorsements, Exclusions, Limitations, Warranties and Subjectivities

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Please refer to the enclosed Policy Schedule, Policy Summary and Policy Wording which outline all conditions and exclusions applicable to your policy.

All key and significant endorsements specifically applicable to the Council, these can be found listed below:

- [CCLC090426] - Maintenance of Playgrounds Condition
- [CCLI01] - Skateboard/BMX Parks
- [CCPD01] - Amendment to Contents definition
- [CCPD02] - Tenant's improvements definition

It is important that you read and understand the endorsements, exclusions, limitations and other conditions and warranties that apply both on the Policy Schedule and within the Policy Wording. Please contact the Clear Councils Team if you require any further explanation or assistance.

Failure to adhere to any significant endorsements, exclusions, limitations and other conditions and warranties can invalidate your policy, compromise your cover and result in claims not being paid. It is therefore vital that you are clear on your responsibilities. Please refer to the enclosed Policy Schedule and Policy Wording documents for further information.

The **Policy Wording** will include conditions that you must meet so cover applies if a claim is made. The insurer can refuse to pay out if all the policy's conditions are not met.

The policy may also include warranties. A **warranty** is a condition you must comply with precisely; if a warranty is not fulfilled, the insurer can suspend cover or cancel it.

Your insurer can refuse to pay out if you don't meet all its conditions. The proposal from the insurer can contain conditions called subjectivities. A **subjectivity** is something the insurer will want you to carry out within a standard timescale. For example, you could be asked to fill in a proposal form, provide details of your claims history, or undertake risk improvement measures.

Excesses

All excesses are detailed in your Policy Schedule, please ensure you familiarise yourself with these.

Failure to adhere to any significant endorsements, exclusions, limitations and other conditions and warranties can invalidate your policy, compromise your cover and result in claims not being paid. It is therefore vital that you are clear on your responsibilities. Please refer to the enclosed Policy Schedule and Policy Wording documents for further information.

The insurer may also add an excess or exclusions. An **excess** is the amount paid, or the insurer holds back in the event of a claim (excess details are noted below). An **exclusion** is a clause in the policy that states which risks the insurance won't cover.

Duty of Fair Presentation

It is your responsibility to provide a fair presentation of the insurance risk by carrying out a reasonable search for information, including obtaining information from senior managers or other parties within your organisation or anybody who your business outsources any tasks to.

You must disclose every material circumstance which you know or ought to know or failing that disclose sufficient information to put your insurer on notice that it needs to make further enquiries. You must ensure that any information you provide is correct to the best of your knowledge and representations that you make in expectation or belief must be made in good faith.

To ensure that your business is adequately covered, you have an ongoing responsibility to share all material circumstances about your business are accurate and in good faith. Details about your business, its activities and how it is managed must be reported to your insurers. This means you must disclose:

- All known material circumstances which may influence your insurer's assessment of the risk, for example:

  - Changes to your address, premises, or security
  - Contractual obligations to customers and suppliers
  - Changes to processes or your customer base
  - New products and services
  - Importing/Exporting to or from foreign markets
  - Opening offices or employing staff overseas
  - Past Convictions, County Court Judgements, Bankruptcies, or company/ individual voluntary arrangements
  - Been the subject of recovery action by HM revenue and customs
  - Been prosecuted, served prohibition, or served an important order or notice under health and safety legislation or environmental protection legislation
  - Been disqualified from being a company director

- The knowledge of your senior management team, as well as directors, middle management and staff who may have knowledge of information material to the nature of your business now or any changes which might affect the profile of your risk in the future.

You are obliged to undertake a reasonable search of any information relating to your business held by external parties employed to advise the business, such as consultants, managing agents, accountants, solicitors, or risk managers

AGM House
Barton Close, Grove Park
Enderby, Leicester
LE19 1SJ

T: 0330 0130036
E: councils@thecleargroup.com
www.clearcouncils.com

Remuneration

We will charge a policy administration fee in respect of this policy (details of which can be found in the 'Premium Breakdown' section of this Information Pack). In addition, the insurer will pay us commission, which is a percentage of the total premium you pay.

For this policy, we undertake additional work on behalf of the insurer for which we receive additional income paid by the insurer.

If you make any changes to your policy after the inception or renewal date, we will charge a £25.00 Administration Fee in addition to any premium decrease/increase applied by your insurer.

Cancellation Rights

You have the right to cancel this insurance after the inception or renewal date, as described in the Insurance Product Information Document (IPID) or in your Policy Wording.

Claims

Insurers require you to notify details of claims or circumstances that may give rise to a claim against you. This Condition sets out the insurer's requirements for notifying claims and the procedures to be adopted and complied with. For example, you must not admit liability or prejudice the insurer's position and if you do, insurers could repudiate claims.

Additional Benefits

<u>Local Council Awards Scheme (LCAS)</u>

If you hold a Foundation, Quality or Gold Quality Award, you are entitled to a premium discount, in addition to any discounts already applied to this quotation. Simply contact the Local Councils Insurance Team on the contact number noted below, confirming your LCAS status, for us to provide an amended quotation.

<u>Secure Your Council Insurance Renewal for 3 Years and Reduce your Premium</u>

You have the option to reduce your premium for the next three years, by agreeing to a Fixed Rate Agreement (FRA) with Ecclesiastical Insurance Office plc, subject to meeting the terms and conditions of the agreement (enclosed). Doing so gives you the benefit of ensuring that your policy will renew based on the same underlying rates as those used for the first year's quotation and is relevant to your Property, Business Interruption and Money sections of cover only. Please be aware that premiums are adjusted proportionally, according to any revised sums insured you declare to us, for example, during the policy period, or in advance of a renewal.

Premiums are also adjusted proportionally, according to fluctuations in the value of annual index linking applied at each renewal by your insurers (as explained above). Your insurers reserve the right to adjust the underlying rates and terms, where there have been claims made during the period preceding a renewal, as detailed in the agreement. Any changes to the rate of Insurance Premium Tax, in accordance with HMRC instructions, will also apply at each renewal. Should you choose to enter the Fixed Rate Agreement, you are making a commitment to maintain this insurance policy until the point of renewal in three years' time. This FRA relates solely to the abovementioned sections of this product and cannot be transferred to another policy or insurer. **Please contact the Clear Councils Insurance Team for a reduced premium option.**

Other Insurance Products

<u>Clear Cyber for Councils</u>

We can arrange specialist Cyber Insurance designed to support councils in the event of a cyber incident or data breach.

This cover helps protect against the financial and operational impact of cyber risks, including:

- Data breaches and GDPR-related liabilities
- Cyber-attacks, including ransomware and system disruption
- Loss of data and recovery costs
- Financial loss arising from cyber incidents

In addition to insurance protection, the policy provides access to specialist support services to help Councils respond quickly and effectively to an incident, including expert guidance and assistance throughout the process.

If you would like to discuss Cyber Insurance further or obtain a quotation, please contact our team.

What To Do Next

Please read through the enclosed documents carefully, ensuring the cover details accurately reflect your requirements.

If you would like to go ahead and renew cover, please contact us by phone or email. It is essential that we receive instructions to proceed with cover and payment <u>prior to the renewal date.</u>

Paying for Your Policy

clear councils

AGM House
Barton Close, Grove Park
Enderby, Leicester
LE19 1SJ

T: 0330 0130036
E: councils@thecleargroup.com
www.clearcouncils.com

Credit/Debit Card:	**Please access our online Self Service Portal*** or call us on 0330 013 0036 and have your card details ready. * Please refer to our recent email communications detailing the registration and access process. If you need any assistance getting started, please email, or call the team and we will be happy to help.
BACS/Automatic Transfer:	Account Name: Clear Insurance Management Ltd Account No.: 65304586 Sort Code: 60-15-03 Reference: Your quote reference (see above)
Cheque:	Please make cheques payable to Clear Insurance Management Ltd and send to, Clear Insurance Management Ltd, 7/8 Tolherst Court, Turkey Mill, Ashford Road, Maidstone, Kent ME14 5SF, quoting your quote reference (see above) on the reverse.

Premium Finance

You may be able to spread the cost of your insurance premium across regular monthly instalments; if you choose this method a Premium Finance Loan Application will be sent to you for completion. Please note Clear Insurance Management is a credit broker and not a lender, we will not provide you with any advice regarding finance and will only approach Premium Finance Limited (PCL). Clear Insurance Management is remunerated for arranging credit. Please refer to the enclosed Premium Finance Information Sheet for further information.

Finance Provider	Premium Finance Limited (PCL)
Loan Amount	£3,733.56
Interest Amount (7.95%)	£296.82
10 Monthly Instalments of	£403.04
Total Payable	£4,030.38
APR	20.77%
Instalment Term	10 Months
Policy Term	12 Months

The policy term is 2 months longer than the instalment plan. Financing the premium at £4,030.38 means the overall cost will be more expensive than making a single payment of £3,733.56, the additional cost amounts to £4,030.38 minus £3,733.56.

Please refer to the enclosed **Premium Finance Information Sheet** for further information.

We look forward to receiving your instructions, however, should you have any queries in relation to the quotation please contact us.

Yours sincerely,

Clear Councils Team
Email: councils@thecleargroup.com
Telephone: 0330 013 0036
Website: www.clearcouncils.co.uk

Council policy pack

Your policy schedule

Insured
Glynneath Town Council

Your Policy Number
LCO01750

Business Description
Local Council

Date of Issue
28/04/2026

Period of Insurance
From 01/06/2026 to 31/05/2027

Reason for Issue
Renewal

Broker
Clear Insurance Management Ltd, AGM House, 3 Barton Close, Grove Park, Enderby, Leicester, LE19 1SJ

This schedule gives details of the cover you have chosen for your policy. It also gives details of your premium and excesses or clauses that apply.

What you need to do:

- **Read this schedule alongside the Clear Councils Insurance Policy Wording.** Any words or phrases which appear in **block capitals** will have either the meaning that is shown in the policy or cover section definitions part of the policy wording.
- **Contact** Clear Insurance on 0330 013 0036 or councils@thecleargroup.com if you:
  - want to make any changes or anything is incorrect
  - need a copy of the policy wording

Your premium

Premium	Insurance Premium Tax (IPT)	Total Premium
£3,284.43	£394.13	£3,678.56

Your policy schedule

This summary shows which sections and cover apply to you. The details including limits and excesses follow this summary.

Your cover at a glance

The following sections of cover apply to your policy. Sections 1 to 2 are location specific

Location 1 - cover applying to	Former Methodist Chapel High Street, Glynneath Neath West Glamorgan SA11 5DA

Section 1 – Property damage	✓
Section 2 – Fine art and collections	✗

Location 2 - cover applying to	Sports Pavilion, Welfare Park Addoldy Road, Glynneath Neath West Glamorgan SA11 5EB

Section 1 – Property damage	✓
Section 2 – Fine art and collections	✗

Location 3 - cover applying to	Changing Room, Welfare Park Addoldy Road, Glynneath Neath West Glamorgan SA11 5EB

Section 1 – Property damage	✓
Section 2 – Fine art and collections	✗

Location 4 - cover applying to	Groundsman Store, Welfare Park Addoldy Road, Glynneath Neath West Glamorgan SA11 5EB

Section 1 – Property damage	✓
Section 2 – Fine art and collections	✗

Location 5 - cover applying to	Glynneath Town Hall Heathfield Avenue, Glynneath Neath West Glamorgan SA11 5AH

Section 1 – Property damage	✓
Section 2 – Fine art and collections	✗

General covers applying to all locations

Section 3 – Business interruption	✓
Section 4 – Goods in transit	✓
Section 5 – Money with assault extension	✓
Section 6 – Personal accident	✓
Section 7 – Liabilities	✓
Section 8 – Reputational risks	✓
Section 9 – Hirers' liability	✗
Section 10 – Trustees' and management liability	✓
Section 11 – Legal expenses	✓
Section 12 – Fidelity	✓
Section 13 - Terrorism	✗

Details of your cover – location covers

Section 1 – Property damage

The table below shows the items which are covered by the Property damage section, and the amount they would be insured for.

Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£2,103,865	£1,753,221
CONTENTS	£82,858	£69,049
Street Furniture	£72,000	£60,000
Walls, Gates and Fences	£36,000	£30,000
Playground Equipment	£418,108	£348,424
War Memorials	£48,000	£40,000
CCTV Equipment	£37,830	£31,525
Ground Surfaces	£30,150	£25,125
Mowers and Machinery	£22,866	£19,055
Sports Equipment	£18,000	£15,000

Excesses

The table below shows the excess you will need to pay in the event of a claim unless otherwise stated elsewhere in this schedule.

Causes	Excess
RESTRICTED PERILS unless listed below	£250
SUBSIDENCE	£1,000
FIRE	£250
Deterioration of refrigerated stock	£50
All other losses	£250

Location 1 - cover applying to	Former Methodist Chapel High Street, Glynneath Neath West Glamorgan SA11 5DA

Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£427,893	£356,578

Location 2 - cover applying to	Sports Pavilion, Welfare Park Addoldy Road, Glynneath Neath West Glamorgan SA11 5EB

Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£295,756	£246,464

Location 3 - cover applying to	Changing Room, Welfare Park Addoldy Road, Glynneath Neath West Glamorgan SA11 5EB

Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£98,583	£82,153

Location 4 - cover applying to	Groundsman Store, Welfare Park Addoldy Road, Glynneath Neath West Glamorgan SA11 5EB

Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£49,292	£41,077

Location 5 - cover applying to	Glynneath Town Hall Heathfield Avenue, Glynneath Neath West Glamorgan SA11 5AH

Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£1,232,338	£1,026,949

Specified Property away from the PREMISES

Item	Sum Insured	Location	Excess
Regalia	£6,837	Anywhere within the **GEOGRAPHICAL LIMITS**	£250

Section 2 – Fine art and collections

Section does not apply

Details of your cover – general covers

The cover provided here applies on a general basis (excluding any premises where a section is more specifically insured). Any limits provided apply once only to the whole policy.

Section 3 – Business interruption

The table below shows the cover provided by the Business interruption section, and the amounts you would be insured for.

Item Insured	Sum Insured	Maximum Indemnity Period
REVENUE	£10,000	12 Months
RENT RECEIVABLE	£0	Not Included
Additional Cost of Working	£0	Not Included
Additional Increased Cost of Working	£0	12 Months

Section 4 – Goods in transit

Limit Any one vehicle	Estimated annual carrying or value	Excess
£2,500	£30,000	£100

Section 5 – Money with assault extension

The table below shows the limit of liability for any one occurrence.

Cover A - Money

Types of Money	Limit of Liability
NON-NEGOTIABLE MONEY	£250,000
OTHER MONEY	
On the premises/in a locked safe during business hours	£2,500
In transit	£2,500
In any other circumstances	£500
Money in safes out of business hours	
Unspecified safe	£1,500

Cover B – Assault extension

Number of units	10

Section 6 – Personal accident

Cover 1 – Clerk absence	Not Insured
Cover 2 – Personal accident	Insured

Insured persons or category of persons	Cover type	Number of units insured	Deferment period
EMPLOYEES and AUTHORISED VOLUNTEERS	Cover B	10	14 Days

Type of injury	Benefit payable per unit
Death	£10,000
LOSS OF LIMB(S) or LOSS OF EYE(S) or LOSS OF HEARING	£10,000
PERMANENT TOTAL DISABLEMENT	£10,000
TEMPORARY TOTAL DISABLEMENT	£20 per week
TEMPORARY PARTIAL DISABLEMENT	£10 per week
Cover 3 – Key person	Insured

Section 7 – Liabilities

The tables below show the cover provided by the Liabilities section, and the amounts you would be insured for.

Cover 1 – Employers' liability

Limit of indemnity
£10,000,000

Cover 2 – Public & products liability

Limit of indemnity	Excess
£10,000,000	£250 Third party property damage only

Public liability extensions

Extension	RETROACTIVE DATE
Legionellosis	Not Applicable

Section 8 – Reputational risks

The table below shows the cover provided by the Reputational risks section, and the amounts you would be insured for.

Cover	Limit of Liability
Cover 1 – Libel and slander	Insured
Cover 2 – PR Crisis Communication (Cover A Claims Related)	£25,000
Cover 3 – Death of Patron	Insured

Section 9 – Hirers' liability

NOT INSURED

Section 10 – Trustees' and management liability

The table below shows the cover provided by the Trustees' and management liability section, and the amounts you would be insured for.

Cover	Limit of indemnity	Wrongful Act Date	Excess
Cover 2 – Trustees' and management liability	£500,000	Not Applicable	£250

Section 11 – Legal expenses

Reference number: TS5/6773743

Insured Events	Population Size	Limit of indemnity
All INSURED EVENTS excluding Contract disputes and Debt recovery	Council Population Size 1,001 - 5,000	£250,000

Section 12 - Fidelity

The table below shows the cover provided by the Fidelity section, and the amounts you would be insured for.

Category	Limit of indemnity	Excess
All employees	£250,000	£250
Aggregate limit of indemnity:	£250,000	

Section 13 - Terrorism

Section does not apply

Details of your cover – general covers

Clauses applying to Section 1 – Property damage

CCPD01 - Amendment to Contents definition

The Contents definition is deleted and replaced with the following:

CONTENTS

means business equipment computers plant machinery furniture fixtures and fittings consumable stock not for sale and all other contents belonging to YOU or for which YOU are legally responsible or which are entrusted to YOU whilst at the PREMISES and elsewhere as stated in the policy and the schedule

Contents includes the following property subject to the limits shown under the Limit of liability paragraph of this section

1. The cost of materials labour and computer time in reproducing
    a. documents manuscripts and business books
    b. patterns models moulds plans and designs
    c. computer systems records

    but not any cost in connection with producing information to be recorded or the value of information to YOU
2. the PERSONAL BELONGINGS of the following whilst at the PREMISES
    a. directors trustees officials partners employees
    b. visitors
    c. other persons as shown in the schedule
3. personal money of those specified in (2)

Excluding

i. STOCK
ii. landlords fixtures or fittings
iii. cash or money instruments of any description whether negotiable or non-negotiable (other than personal money noted in (4) above)

any living creatures

trees shrubs plants or other vegetation (except where more specifically noted by this policy)

explosives

prints paintings drawings rare books pieces of tapestry sculptures or other works of art

jewellery precious stones or precious metals bullion furs or curiosities

any other property more specifically insured

CCPD02 - Tenant’s improvements definition

The following definition is added

TENANT’S IMPROVEMENTS

means improvements and decorations belonging to YOU or for which YOU are legally responsible in or on the BUILDINGS and elsewhere as stated in the policy and the schedule

C1008 - Buildings definition - Construction amendment

Applies to premises - Sports Pavilion, Welfare Park, SA11 5EB

In accordance with details lodged with and accepted by US specific buildings (or parts of buildings) insured by this Policy are built with materials other than brick stone or concrete and roofed with materials other than slates tiles metal concrete or asphalt

C1008 - Buildings definition - Construction amendment

Applies to premises - Changing Room, Welfare Park, SA11 5EB

In accordance with details lodged with and accepted by US specific buildings (or parts of buildings) insured by this Policy are built with materials other than brick stone or concrete and roofed with materials other than slates tiles metal concrete or asphalt

C1008 - Buildings definition - Construction amendment

Applies to premises - Groundsman Store, Welfare Park, SA11 5EB

In accordance with details lodged with and accepted by US specific buildings (or parts of buildings) insured by this Policy are built with materials other than brick stone or concrete and roofed with materials other than slates tiles metal concrete or asphalt

Clauses applying to Section 7 – Liabilities

CCLC090426 - Maintenance of Playgrounds Condition

Applicable to Section 7 Liabilities – Cover 2 Public & products liability

It is a CONDITION PRECEDENT TO LIABILITY that in respect of any playground equipment devices and facilities including sand pits and paddling pools that

1. all playgrounds are manufactured and installed to the appropriate standard and maintained in good condition
2. all playgrounds are inspected by a competent person at least weekly and all defects or risks to health or safety immediately rectified
   or
   the defective equipment device or facility taken out of use
3. all playgrounds are inspected at least annually by a Royal Society for the Prevention of Accidents (ROSPA) or a Register of Play Inspectors International (RPII) approved inspector
4. YOU will erect where necessary suitable signs detailing any information that is necessary for the safe use of the facility and clearly stating any restrictions on its use
5. YOU will determine where supervision is necessary and ensure that it is provided whenever the facilities are in use

CCLI01 - Skateboard/BMX Parks

It is a CONDITION PRECEDENT TO LIABILITY that in respect of the use of skateboard or BMX parks the undernoted precautions will be complied with by YOU:

1. all structures including the skating surfaces
   a. are manufactured and installed to the appropriate standard and maintained in good condition
   b. are inspected by a competent person at least weekly and
      i. all defects or risks to health or safety immediately rectified
         or
      ii. the structure taken out of use
2. YOU will erect where necessary suitable signs detailing any information that is necessary for the safe use of the facility and clearly stating any restrictions on its use
3. YOU will determine where supervision is necessary and ensure that it is provided whenever the facilities are in use

WE will not provide indemnity in respect of BODILY INJURY to persons taking part in activities in the skateboard or BMX parks unless arising solely from defects in the structure of the skateboard or BMX park or the defective condition of the associated premises

Llywodraeth Cymru
Welsh Government

Clerks of Community and Town Councils

17 December 2025

Dear Clerk,

Appropriate Sum under Section 137(4)(a) of the Local Government Act 1972 -

Section 137 Expenditure Limit for 2026-27

This is to notify you that the appropriate sum for the purposes of section 137(4)(a) of the Local Government Act 1972 (the 1972 Act) for Community and Town Councils in Wales for the financial year 2026-27 is £11.60.

Section 137(1) of the 1972 Act permits each Community or Town Council to incur expenditure for purposes for which it has no other specific powers if the Council considers that the expenditure is in the interests of, and will bring direct benefit to, the area or any part of it, or all or some of its inhabitants, providing that the benefit is commensurate with the expenditure incurred. Community and Town Councils are also permitted under section 137(3) to incur expenditure for certain charitable and other purposes. The maximum expenditure that can be incurred under both section 137(1) and (3) for the financial year 2026-27 will be £11.60 per elector.

For the financial year 2026-27, the appropriate sum for the purposes of section 137(4)(a) is calculated by applying the formula set out in Schedule 12B to the 1972 Act. The Retail Prices Index increased by 4% between September 2024 and September 2025. This means that, by application of the formula, the appropriate sum for the financial year 2026-27 increases from £11.10 to £11.60 per elector.

For clarity, the Local Government and Elections (Wales) Act 2021 includes provision which enables ‘eligible community councils’ to exercise the General Power of Competence. The power for Community and Town Councils to exercise the General Power of Competence came into force on 5 May 2022.

Welsh Government / Llywodraeth Cymru
Cathays Park / Parc Cathays,
Cardiff / Caerdydd. CF10 3NQ

Llywodraeth Cymru
Welsh Government

The relevant ***statutory guidance for community and town councils*** explains the interaction between the two powers (i.e. the general power of competence and the power under s.137 of the 1972 Act). Community and town councils exercising the General Power of Competence are not subject to an expenditure limit, but other conditions apply. For all other community and town councils, the limit set out in this letter will apply.

Yours sincerely

Martin Bull
Local Government Finance Policy & Sustainability Division

Welsh Government / Llywodraeth Cymru
Cathays Park / Parc Cathays,
Cardiff / Caerdydd. CF10 3NQ

CYNGOR TREF GLYNNEDD
GLYNNEATH TOWN COUNCIL
BETHANIA COMMUNITY CENTRE
HIGH STREET, GLYNNEATH, SA11 5DA
TEL: 01639 722961
E-MAIL: CLERK@GLYNNEATHTOWNCOUNCIL.GOV.UK
WEBSITE: WWW.GLYNNEATHTOWNCOUNCIL.GOV.UK

Members Allowances and Protocol Policy

General

Glynneath Town Council accepts that it must follow determinations in relation to Group A outlined in the Report (Councils with income/expenditure over £200,000). Should the Council's group change, the protocol will be reviewed appropriately.

The following determinations will apply to all payments due to be paid in the 2026-27 financial year.

Members retain the right to opt out of any payment, in full or in part. That is an individual decision for members. Authorities are not permitted to make a collective decision to opt out of mandatory payments.

Mandated Payments

Glynneath Town Council accepts that certain payments to Members are mandated and must be included in the Precept.

Councillor Allowances - Payments towards costs and expenses

- ***Glynneath Town Council must make available a payment to each of their members of £156 per year as a contribution to costs and expenses.***

- Members are eligible from the start of the financial year unless they are elected later in the financial year, in which case, they are eligible for a pro-rata payment.
- An individual Member may make a personal decision to elect to forgo part or all of this entitlement by giving notice *in writing* to the proper officer of the Town Council.
- All communication to forgo payment must be received by the Clerk following the Annual Meeting of that Council year but *no later than* ***30th of June.***
- Payment will be made to each individual Councillor in one single sum as soon as practicable following 1st of November as long as the Member is still a serving Member of the Council.
- Payment will be made by cheque or bank transfer to the individual Councillor.
- Payment cannot be made to any other person in lieu of the named Councillor as elected.

Other Payments are set out in the following table provided by DBCC.gov.wales

- For the purpose of this protocol, Glynneath Town Council defines a senior role as the Chairperson (elected Mayor) of the Full Council meeting.
- Payments for Senior Roles are payable from the date when the member takes up the role during the financial year.
- An individual Member may make a personal decision to elect to forgo part or all of this entitlement by giving notice *in writing* to the proper officer of the Town Council.
- All communication to forgo payment must be received by the Clerk following the Annual Meeting of that Council year but *no later than* ***31st May*** of the Council year.
- Payment cannot be made to any other person in lieu of the named Councillor as elected.
- ***Glynneath Town Council must provide a payment towards necessary costs for the care of dependent children and adults, and for personal assistance needs.***
- Formal (registered with Care Inspectorate Wales) care costs to be paid as evidenced.
- Informal (unregistered) care costs to be paid up to a maximum rate equivalent to the Real UK Living Wage at the time the costs are incurred.
- Glynneath Town Council will reimburse members for costs under this provision to allow them to carry out their duties effectively as a member of the Town Council. These duties include:
    - attendance at formal meetings and those necessary to perform the member's work as well as for personal development such as training
    - travel in connection with meetings
    - preparation such as reading, analysis and drafting in relation to meetings
    - any other duty approved by the Council undertaken for the purpose of, or in connection with, the discharge of the functions of the Council or any of its committees.
- Payment shall only be made on production of receipts from the care provider.

Optional Payments

Mayoral Allowance

- ***Glynneath Town Council may provide a payment to the Mayor up to a maximum of £1,500.***

- The Mayoral Allowance is a personal payment to the individual and is entirely separate from the Council's civic budget set to cover the costs associated with the carrying out of mayoral duties.
- The payment to the Mayor will be in addition to the £156 payment for costs and expenses and the £500 senior role salary if they are claimed. **All payments other than the £156 are subject to PAYE processing.**

Reimbursement of Travel and Subsistence costs

- ***Glynneath Town Council may make payments to each of their members in respect of travel costs for attending approved duties.***
- Payments made in respect of travel expenses must be the actual costs of travel by public transport or the HMRC mileage allowances:
- ***Glynneath Town Council may, if the Council resolves that a particular duty requires an overnight stay, authorise reimbursement of subsistence expenses to its members.***
- Payments made in respect of subsistence expenditure will be limited to the maximum rates as set out on the basis of receipted claims:

Compensation for Financial Loss

- ***Glynneath Town Council may pay financial loss compensation to each of their members where such loss has occurred for attending approved duties.***

Members in receipt of a Principal Council senior salary

Members in receipt of a Band 1 or Band 2 senior salary from a Principal Council cannot receive any payment from Glynneath Town Council other than travel and subsistence expenses and contributions towards costs of care and personal assistance.

It is the responsibility of any member who is in receipt of a Band 1 (Leader or Deputy Leader) or Band 2 (Executive Member) salary from a Principal Authority to declare this *in writing* to the proper officer of the Town Council by **31st May** at the latest.

Civic Budget

Glynneath Town Council accepts that, in carrying out their mayoral duties, members should not have to pay themselves for any associated costs such as those that may be incurred in respect of transport, secretarial support, charitable giving and clothing.

Glynneath Town Council will set its civic budget at a level deemed appropriate.

Publication of Expenses

Glynneath Town Council will publish details of all payments made to individual members in an annual Statement of Payments. This information will be published on council noticeboards and the website and provided to the IRPW by email or post no later than 30th September following the end of year to which the payment relate.

The full Annual Remuneration Report is available for viewing at: annual-remuneration-report-2026-27.pdf

Table 5: Extra costs payment (per group) for all members of CTCs

Type of payment	Group 1	Group 2 and 3	Group 4 and 5
Extra costs payment	Mandatory £156 for all members	Mandatory £156 for all members	Mandatory £156 for all members
Senior role	Mandatory £500 for 1 member; optional for up to 7	Mandatory £500 for 1 member; optional up to 5	Optional up to 3 members
Mayor or chair	Optional up to a maximum of £1,500	Optional up to a maximum of £1,500	Optional up to a maximum of £1,500
Deputy mayor or chair	Optional up to a maximum of £500	Optional up to a maximum of £500	Optional up to a maximum of £500
Attendance allowance	Optional up to a maximum of £30	Optional up to a maximum of £30	Optional up to a maximum of £30
Financial loss	Optional	Optional	Optional
Travel and subsistence	Optional	Optional	Optional
Costs of care or personal assistance	Mandatory	Mandatory	Mandatory
Office consumables	Mandatory £52 or full reimbursement for all members	Mandatory £52 or full reimbursement for all members	Mandatory £52 or full reimbursement for all members

Table 6: CTC groups by electorate

Group	Electorate
1	over 14,000
2	10,000 to 13,999
3	5,000 to 9,999
4	1,000 to 4,999
5	below 1,000

If the annual income or expenditure of a community or town council permanently exceeds £200,000, they will be moved to the next largest group.