

MINUTES of the meeting of the Finance and Operations Committee held on Monday 2nd March 2026 at 7.00pm in the Council Committee Room, York Road, Torpoint.

PRESENT: - Councillor M G Spurling (Chairman), Councillor Mrs. J M Martin (Town Mayor), Councillor Mrs. C E Goodman (Deputy Town Mayor), Councillors Mrs. S G Bickle, Mrs. K Brownhill, S Clark, and J Tivnan BEM plus the Town Clerk & RFO (Clerk) and Operations Manager were in attendance.

	ACTION
<p>127-25F&O Apologies for absence Councillors Miss R A Evans BEM, L Hogan and S J Pike.</p>	
<p>128-25F&O Declarations of Interest relating to items on the Agenda a) To receive any declarations from Members of any registerable (5A of the Code of Conduct) and/or non-registerable (5B) interests in matters to be considered at this meeting. None. b) The Town Clerk to receive written requests for dispensations prior to the start of the meeting for consideration. None.</p>	
<p>129-25F&O Minutes of the previous meeting It was resolved that the minutes of the Finance and Operations Committee meeting held on Monday 2nd February 2026 were taken as read, confirmed and signed by the Chairman.</p>	
<p>130-25F&O Matters arising from the minutes a) To update following the Torpoint Christmas lights 2025/2026 erection and take down: - Pursuant to minute number 115-25F&O (a), the Operations Manager explained: - ➤ The contractor MHLS Ltd has been in contact and is arranging to visit the property damaged by Storm Gorette, this month, to make the repairs to the property. ➤ Clerk has chased Festive Lighting Ltd, regarding the opportunity to travel and visit their warehouse to select alternative cross strings for future years, there appear to have been changes to the Warehouse Health and Safety regulations and a response to the question is awaited. b) To update on progress with funding to support CCTV proposals for Harvey Street: - Pursuant to minute number 115-25F&O (b), the Clerk updated members' on the project. i) The quotation received for the installation of CCTV cameras will be asked to be updated to include an additional 3 cameras ii) Clerk has reverted back to the original supplier, to obtain a like for like quotation. Also, the council's existing CCTV supplier has been met and advised they will not be quoting for the work. iii) The Clerk will contact Cornwall Housing again regarding any funding opportunities. Project Initiation Document to be updated once more information and the way forward is known. c) To update on Enhanced LMP Grant opportunity for 2025 – 2026: - Pursuant to minute number 115-25F&O (c), the Operations Manager explained the programme of works for the Operations Team has been delayed again due to the bad weather. The</p>	<p>Clerk</p> <p>Clerk</p>

<p>equipment and materials for this work will be ordered, also Cornwall Council will be invoiced, with the materials stored until the weather improves and the work can be undertaken.</p> <p>d) To update on Memorial plaque and tree for the family of Mr Ackland: - Pursuant to minute number 115-25 (e), the Clerk explained a reply to correspondence has been received from the Torpoint Ferry team and it continues to be followed up.</p> <p>e) To update on the Memorial plaque for Roger Cook: - Pursuant to minute number 115-25 (f), there is no further progress. The Clerk will continue to try to make contact with a relative of Roger Cook.</p> <p>f) Fly the Ukrainian flag on the 4th Anniversary of Russia’s invasion of Ukraine: - Pursuant to minute number 124-25F&O (f) the Ukrainian flag was flown on the 4th Anniversary of Russia’s invasion of Ukraine.</p> <p>g) Notification of asset for disposal: - Pursuant to minute number 124-25F&O (g) the response to Cornwall Council has been actioned.</p>	
<p>131-25F&O To consider Policies referred to this Committee</p> <p>a) To review and adopt: Letting Policy and Hire Charges and Free of Charge Use b) To review and adopt: Audio Recordings Policy c) To review and adopt: Complaints Policy. d) To review and adopt: Budget Monitoring Policy. e) To review and adopt: Standing Orders 2026. f) To review and adopt: Financial Regulations 2026 and Best Value Statement. g) To review and adopt: Reserves Policy. h) To review and adopt: Business Risk Management Plan. i) To appoint two members to: Undertake the Internal Financial Controls Scrutiny. j) To review and adopt: Grant Awarding Policy.</p> <p>The Clerk detailed the changes made to each of the policies as detailed. It was highlighted that the Letting Policy and Hire Charges and Free of Charge Use has typing errors. The Best Value Statement has been brought up to date. With the exception of agenda 5 (i), it is recommended to adopt all the policies as listed, with typing corrections to be made to the Letting Policy and Hire Charges and Free of Charge Use.</p> <p>The Chairman (Councillor M G Spurling) and Councillor L Hogan, although absent from the meeting, will undertake the Internal Financial Controls Scrutiny and present to Full Council in March for consideration and adoption.</p>	<p>Council</p> <p>Council</p>
<p>132-25F&O Civic Functions and other events</p> <p>a) Commonwealth Day Monday 9th March 2026, at Sparrow Park, with refreshments being served afterwards at the Library and Community Hub. b) Mayor’s Civic Service 2026 – Submitted a booking for Sunday 5th July 2026 at St. James Church. The Clerk highlighted the Sea Cadets Band are not available for this date and therefore members’ directed the Clerk to look at an alternative date, when St James Church is available plus the Sea Cadets Band, highlighting the date can be in September.</p>	<p>Clerk</p>

133-25F&O To consider the Council Risk Management

a) Creditors/Debtors: -

The Clerk is pleased to advise there are no concerns.

b) Budget Variance – Finance and Operations Committee responsibilities (January 2026 Budget Variance Information).

All committee income and expenditure was considered, with no immediate concerns.

The Clerk explained having undertaken an in-depth review of the Budget Variance, to ensure all the expenditure has been coded correctly, as year-end is approaching.

c) Operations Report - Report on any matters relating to council assets, facilities and operations, including the Library and Christmas Lights.

FACILITY	PROJECT	STATUS
COUNCIL CHAMBERS	Survey of the sewerage system has taken place, awaiting final report.	Ongoing
	Radiator in Room 1 has now been repaired successfully.	Complete
	Blown tiles removed from one cubicle of the ladies in the main hall. Caused by rising damp, down pipe run off from the main hall needs addressing. Window also in need of replacement. RB Windows quote, £148 VAT inc	Ongoing
LIBRARY & COM HUB	Loose panel on the south side, exposing the insulation behind, reported to Cornwall Council. This has been repaired by Lorne Stewart.	Complete
	Continuing dialogue between TTC and CC due to ongoing issues with the main door.	Ongoing
PARKS	Accessible play equipment installed at Cambridge Field and Borough Farm. Waiting final ROSPA inspection.	Complete
	Parks inspection App no longer supporting updates on current Android tablets that the caretakers were issued with in 2020. Recommendations for replacement have been received from the Play inspection Company.	Ongoing
PUBLIC CONVENIENCES	In house repairs needed to flush in Antony ladies. Intermittent issue with the Automatic hand wash ladies, this unit is not part of the servicing agreement due to the redevelopment of the site. Contract with Wallgate for 3 year servicing and maintenance at Thanckes Park public conveniences runs out 28 th February 2026. Quotation to renew received. Have also secured an additional quotation for Antony Road public conveniences, to be on the same scheme.	Ongoing
TRAINING	Operations Manager completed Chapter 8 Safety at Street works training. This highlighted some improvements that need to be carried out.	Complete Ongoing
BENCHES	Replacement Bluetooth module to enable full use of the new	Ongoing

	solar benches has not resolved the issue. Discussions ongoing with the supplier. Land at Marine Drive returned to Antony Estates, benches will be reinstalled soon,	
FOOTPATHS	Raleigh footpath awaiting final cut. The Mill footpath (7). LMP funded widening to be carried out by end of March, with support from HMS Raleigh. Materials on order.	
JAPANESE KNOTWEED	Cornwall Council contacted about potential double treatment of the knotweed.	Ongoing
CHRISTMAS LIGHTS/ BUNTING	Christmas motifs have all been returned to Festive Lighting along with the council owned motifs. Clerk and Ops Man, discussed alteration of 3 year agreement with new Area Manager. Awaiting follow up.	Ongoing
OTHER	CLUP projects complete and paperwork submitted. Awaiting final reimbursement. Community Payback team, have returned, started by weeding the paved area of the Council Chambers and hope to power wash at their next visit. Van recall received from Ford. Arrangements made to rectify the issue. Guidance received says van can still be driven. Staffing update will be given during the meeting.	Ongoing

The Operations Manager advised: -

- A summary of the Operational update.
- One of the gas boilers at the Council Chambers is awaiting a replacement part, ordered by the plumber.
- The Community Payback Team have returned and undertaken a tidy up to the outside of the Council Chambers.
- The Library and Community Hub front entrance door has had continuous issues, the Library Manager has been liaising with Cornwall Council to endeavour to get the door fixed and back in working order.
- Accessible play equipment installation works are complete, with the Inspection reports received – Councillor Tivnan suggested the Clerk forwards the same to the council's insurer.
- The Android tablets which are currently used for the Parks Inspections are now out of date, Operations Manager will research the cost of replacing.
- The Operations Manager has undertaken Chapter 8 training, there are some additional requirements when placing signs on the A374 or by the road near Horson cemetery.
- Antony Road public conveniences, there continues to be issues found at the public conveniences.
- A brief staff update was given.

- Van recall received from Ford, now the van is on recall for three issues. Arrangements made to rectify the issue. Guidance received says van can still be driven.
- The Clerk explained the 3 year renewal of servicing and maintenance quotation, which had been received from Wallgate for the three handwash dryer units at the Thanckes Park public conveniences. The existing agreement ran out on 28th February 2026. The revised quotation also now includes the three units at the Antony Road public conveniences, as these have never been part of the servicing agreement, due to the redevelopment of the site. The Operations Manager highlighted the ongoing issues which have been experienced with the handwasher dryers at Antony Road public conveniences, whilst the Clerk reminded members' that the budget for 2026/27 only includes the contract renewal for one set of public conveniences. Considering all of these points, and although Antony Road is not included in next years' budget, highlighting having working hand dryers in the public conveniences is essential in the town, it is **recommended** to renew the existing agreement with Wallgate, plus add in the three units at Antony Road, charges to be applied, as detailed here:

		Quantity	Price
Handwash Dryer	Year 1 WallgateCare service plan	3	£449.54 each
Handwash Dryer	Year 1 WallgateCare service plan	3	£496.86 each
Handwash Dryer	Year 2 WallgateCare service plan	3	£449.54 each
Handwash Dryer	Year 2 Wallgate Care service plan	3	£496.86 each
Handwash Dryer	Year 3 Wallgate Care service plan	3	£449.54 each
Handwash Dryer	Year 3 Wallgate Care service plan	3	£496.86
TOTAL			£8,517.60

This equates to a total cost of **£2,839.20 + VAT per year.**

d) To consider – Insurance renewal review for the renewal period 01 April 2026 – 31 March 2027. Information provided for the renewal: -

- i) Expenditure cost – circulated on the same day as the meeting;
- ii) Corporate director declaration for completion (this is in respect of Officers [Clerk] and **ALL** Councillors) and is a formal recording of the information previously asked;

The Clerk summarised the information, as circulated on the same day as the meeting and highlighted the opportunity to make savings with either a 1 year deal or including a 3 year rate stability agreement option at a discounted price and allowing for further budgeting stability moving forward, all as detailed in the renewal correspondence.

Following a question asked, regarding the savings on the 3 year rate, the Clerk contacted the

Council

All members

138-25F&O Accounts for payment

PAYEE	Invoice Number	Total (£)	TAX	NET	Description
Philip Griffiths	Travel	25.85	4.30	21.54	Charging of the Council Van for Training (Falmouth)
Biffa	522C120945	58.80	9.80	49.00	General Waste Collection Library
Biffa	522C120946	38.54	6.42	32.12	Recycling Collection Council Chambers
Biffa	522C120947	76.78	12.80	63.98	General Waste Collection Council Chambers
Biffa	522C120944	35.54	6.42	32.12	Recycling Collection Library
Print Options	INV-15596	1,875.00	355.00	1,805.00	3600 20 Page Newsletters
Every Corner Distribution	TTCECD017	625.00	0.00	625.00	GPS Tracked Delivery of 3600 Newsletters
Cornish Tea & Coffee Ltd	SL111406	159.17	0.00	159.17	Café Supplies Library
Cornish Tea & Coffee Ltd	SL111238	120.00	0.00	120.00	Coffee Machine Rental Library
TOTAL		3,014.68	394.74	2,907.93	

139-25F&O Correspondence

- a) To consider: Free of Charge use application, Torpoint Play Tots: -
It is **resolved** to give free of charge use to Torpoint Play Tots for six uses in a 12 month period, also to waive the administration charge.
- b) To note: CALC TRAINING Update AI in your community – CALC: -
Noted.
- c) To consider: Work experience enquiry – Miss P Cross: -
Clerk is delegated to action.
- d) To note: CALC NEWS BULLETIN 23/02/2026 – CALC: -.
Noted.
- e) To consider: 'Parking Violations': -
Clerk to respond to the correspondent with details of how to report an illegally parked vehicle to Cornwall Council.
- f) To note: Cornwall Pension fund Employer Newsletter February 2026: -
Noted.

Clerk

Clerk

140-25F&O Date of next meeting

Monday 30th March 2026.

141-25F&O Any Business that has been disclosed to the Chairman and members prior to the meeting.

- [Cornwall] Councillor R Parsonage is attending a meeting the following day at County Hall regarding the proposal to introduce charges to the car park at Thanckes Park.

Meeting closed at 8.36pm _____ Chairman



APPENDIX ONE

“See below, the relevant wording in relation to the 3 year rate stability agreement. What this effectively means is that Aviva will restrict any rating increase to a maximum of 5% for period of the agreement – effectively renewal 2027 & renewal 2028 (subject to acceptable loss ratios – that said as you know from your current policy they didn’t break the agreement despite the claims loss ratio effectively breaking the terms).

In addition to any rate increase you also need to take into account index linking of your sums insured to ensure your figures remain accurate & suitable to meet your needs in the event of a claim & any increases in salary or income/staff numbers etc. Furthermore any additional assets or services/responsibilities coming your way could have an affect on the total premium paid.”

Rating Stability Agreement with Premium Escalator

Applicable Sections IBNR Factor

Property Damage 0%

Money and Assault 0%

Business All Risks 0%

Business Interruption 0%

Employers' Liability 0%

Public and Products Liability 0%

Period of Agreement

From 01 April 2026 Expiring on 31 March 2029

Period of Insurance

Each 12 months period within the Agreement commencing from the inception date of this Agreement.

Premium Adjustment

No premium adjustment has been applied to Your Property Damage, Money and Assault, Business All Risks,

Business Interruption, Employers' Liability, Public and Products Liability, Commercial Legal Protection, Commercial Crime, Management Liability Section(s).

You have agreed, with effect from the date stated above, to offer annually for the period of this Agreement, the

insurance under the Applicable Sections of this policy

(1) at the Premium Rates at the inception of this Agreement

(2) at the terms and conditions at the inception of this Agreement

and subject to:

(1) You paying the premiums annually in advance

(2) the terms of the Premium Escalator provision below.

We agree to accept such an offer made in accordance with this Agreement provided that:

(1) We may amend such rates, terms and conditions, restrict or vary cover, terminate or re-negotiate this Agreement if:

(a) the cumulative total Loss Ratio for the period commencing from the inception date of this Agreement until the Annual Renewal Date stated in The Schedule exceeds 50.00% under the Applicable Sections of this policy.



(b) there is any change in legislation or legal practise, taxes, the cost or availability of reinsurance, insurance industry market practice, or legal precedent established in any court of law which has a material effect upon any one of the Applicable Sections.

(c) You acquire, set up, dispose of or discontinue any:

(i) business or business activity

(ii) company or other entity carrying on such a business or business activity

(iii) Premises or interest in The Premises

which has any material effect on Your Business.

(d) there is any material alteration in The Premises or the nature of Your Business.

(2) We also retain the right to terminate or re-negotiate this Agreement if You and Us fail to agree on the completion of any Subjectivities detailed under the terms of the Subjectivity Condition.

If We make any such amendments, then You have the right to terminate this agreement. However, You will be

deemed to have agreed to continue with the Agreement on the basis of the revised terms and conditions for the

remainder of the Period of Agreement, unless We receive notification from You to the contrary within 30 days of

Us sending You notice of the amendments.

(3) The Sums Insured or limits of liability may be increased or reduced at any time to reflect the acquisition or

disposal of property or businesses or to correspond with any increase or reduction in values or increase or reduction in The Business. The premium will be adjusted to account for such alterations.

(4) This Agreement will apply to any policy or policies which may be issued by Us within the above period in substitution for this policy.

(5) In respect of any Section(s) of this policy to which this Agreement does not apply, if any adjustments are made to the rates, terms and/or conditions of such Section(s), which results in such Section(s) being lapsed or cancelled, then if both We and You agree that this Agreement shall terminate.

(6) This Agreement does not apply to the imposition of or increase in Insurance Premium Tax.

For the purpose of this Agreement, the following definitions apply:

Loss Ratio

The annual Incurred Claims Cost expressed as a percentage of the annual Premiums Paid (to the nearest 1%).

Where the Incurred Claims Cost has been calculated prior to the expiry of the Period of Insurance, an adjustment will be made for the expiring months to represent a full year, enabling a 12 month Loss Ratio to be

calculated.

Incurred Claims Cost

The total of claims paid and outstanding reserves accruing to the Period of Insurance being adjusted, plus an

IBNR factor in respect of claims incurred but not yet reported to Us.

IBNR Factor

The factor detailed above which is applied to the relevant section specified in the Applicable Sections in respect

of claims incurred but not yet reported to Us.

Premiums Paid

The total Gross, premiums paid in respect of the Applicable Sections for the period commencing at the inception



of this Agreement, up to each subsequent Annual Renewal Date (annual renewal premium and any mid-term or end of year adjustments) but excluding any IPT or taxes.

Premium Escalator

- (1) First Period of Insurance - the premium rates accepted by You at the inception of this agreement
- (2) Second Period of Insurance - Expiring premium rates for the first Period of Insurance + 5.0%
- (3) Third Period of Insurance - Expiring premium rates for the second Period of Insurance + 5.0%

This Agreement is subject to all other terms and conditions of the Policy.