TORPOINT TOWN COUNCIL

MINUTES of the meeting of the Finance and Operations Committee held on Tuesday 3rd November 2026 at 7.00pm in the Council Committee Room, York Road, Torpoint.

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

IN ATTENDANCE for agenda items 1 – 4 inclusive: - Councillors Miss R A Evans BEM, G J Davis, K J Moon and C R Still.

	ACTION
85-26F&O Apologies for absence Apologies for absence were submitted on behalf of Councillors S Clark, Mrs. L Fellows, L J Keise, Mrs. J L Reeves and Mrs. C Webber.	
86-26F&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. i) An NRI (Non-Registerable Interest) was declared by: - The Town Mayor (Councillor Mrs. J M Martin) – (Agenda item 3. Hiring and Letting Charges as a relative of the proprietor of the Coppola School of Performing Arts, also Andy Martin Production Support. Also, Agenda item 4, as the recipient of the Mayoral Allowance.) ii) An NRI (Non-Registerable Interest) was declared by: - Councillor Mrs. K Brownhill – (Agenda item 3. Hiring and Letting Charges as a Member of the RBL and as a hirer for and on behalf of U3A and 16a as author of the application for free of charge use.) iii) An NRI (Non-Registerable Interest) was declared by: - Councillor J Tivnan BEM – (Agenda item 4. Hiring and Letting Charges as Treasurer of the Royal British Legion [Storage Room York Road] and anything related to Remembrance.) b) The Town Clerk to receive written requests for dispensations prior to the start of the meeting for consideration. The Town Clerk explained that I have reviewed the applications as received and am content to award dispensations to Councillors Mrs. J M Martin, Mrs. K Brownhill and J Tivnan BEM, copies of the dispensations will be kept on file and are for today's meeting only and they have all indicated that they do wish to participate in any voting.	
87-26F&O Prior to commencement of the discussions, the Town Clerk reminded members: Under Section 106 of the Local Government Act, any Member who has unpaid council tax over 2 months old, must declare the fact at the meeting and is not allowed to vote on budget/council tax setting agenda item. Additionally, and included on the meeting agenda:	

A reminder of the External Auditor report comments: The smaller authority should give consideration to their level of reserves as, after accounting for earmarked reserves, general reserves are low. The Practitioners Guide notes that the generally accepted recommendation with regard to the appropriate minimum level of a smaller authority's general reserve is that this should be maintained at between three and twelve months of net revenue expenditure, dependent on the size and activity level between councils. The level of both earmarked and general reserves should be considered as part of their annual budgeting process.	
88-26F&O To consider the Hiring and Letting Charges for the 2027-28 financial year. The Clerk detailed, the information from Cornwall Council regarding the council tax base for the 2027-28 financial year, is expected to be officially circulated to all councils by the end of the week. The Clerk had circulated in advance an initial budget/precept proposal for council to consider and review at this meeting, which suggested that there should be a slight increase in the room hire charges for the Council Chambers and Bénodet Park for 2027/28 and had also made a suggestion to increase the licence fees for the licensees at a rate of 5%. It was then agreed to return to re-consider these rates after the initial budget discussions, have been undertaken. There needs to be a **recommendation** put that the notes appended to these minutes containing the proposed hiring and licensee charges at *Appendix 1* are approved to take effect from 1st April 2027. The proposed licensee increase is currently at 5%. **Hire charges:** Council Hall – £22.00 per hour Committee Room – £16.00 per hour Mayor's Parlour - £12.00 per hour. **Bénodet Park tea hut and Park** Hourly charge – £16.00 per hour All licensees charges for 2027/28 are as per *Appendix 1* with the Clerk delegated to review and increase the service charges applied to Room 1 and the Annexe from 1st April 2027.	**Council**

89-26F&O To consider the Council Budget for the 2027-28, 2028-29 and 2029-30 financial years.

The Chairman (Councillor M J Spurling) explained that preparatory work had been undertaken to prepare a draft budget, as previously circulated, for the 2027-28 financial year, with hard copies available at the meeting.

The Clerk highlighted the proposed salaries expenditure for 2027/28, which had been calculated and discussed at a meeting of the Personnel committee held the previous week. This would result in the salaries expenditure budget increasing from £379,339 in 2026-27, to £404,792 in 2027-28, an increase of £25,453 (6.7% increase). Staff training expenditure to be increased in line with information from the Personnel committee meeting. The Operations Manager talked about 'benchmarking' research he had undertaken into an average organisation annual training budget, per employee.

Using the draft budget, applying a standard 3.6% increase to expenditure (unless where updated manually) members debated at length where savings could be made and income could be generated.

The Clerk reminded members' about the level of General Reserves and highlighted there is is likely to be 'in year' savings made on the 2026/27 budget, which would help the 'generally accepted' figure start be realised. Also having been in contact with the interal auditor, it would be acceptable to re-build the reserves figure to 25% over, say, 3 years, he had highlighted this is not an an easy task, but it is doable. This would then be reflected in his audit report that Reserves are increasing year-on-year with a clear plan to reach, and keep them at 25% of Precept.

Expenditure savings were discussed, whilst ensuring that minimum budget levels would continue to ensure the running of the organisations and projects therein.

- Marketing / reduce newlestter expenditure by £2k, overall reduction by £4k on 26/27 budget;
- Payroll administrative fees had been under budgeted for in 2026/27.

Information from the previous committee meetings (shared below for transparency), was used to guide further discussions.

	Details	**Amount (if known)**
1.	Loan finished Sep 26	+£35,200
2.	Salaries - Personnel committee review at meeting	£404,792
3.	Parks – Matting / surfaces	£20k added (considered adding in £40k)
4.	Boiler replacement?	Discussed at length (quotations needed) Replace one boiler in each of the next two years
5.	Undertake quinquennial review (outcomes)	Delay? – Yes
6.	Undertake market rate report	Delay? – Yes
7.	Skate park benches – none	None
8.	Photocopier lease renewal	Save money/second quotation
9.	CCTV maintenance contract renewal cost?	Clerk to check cost
10.	Insurance – additional assets added	suggest £20k
	OTHER PROJECTS	
11.	Youth	Included in grants
12.	DAP (Access ramp at Thanckes Pk Play Park/finish access to Cambridge Field)	No additional (as part of others parks access improvements)
13.	Clock – additions to Reserves	No additional
14.	Skate park – additions to Reserves	No additional
15.	3G Pitch – Pitch Replacement Fund	No additional
16.	Vision – Flags – keep in Reserves	Return to General Reserves
17.	Mini Fest	No additional
18.	Resilience / Emergency Plans	Cost not known
19.	Arts Strategy	None
20.	Bénodet park wall / access	None as costs not known

It is agreed to include the following additional projects in the budget:

- Play Parks £20,000
- Other Projects £4,000.

All income amounts were reviewed, as well as the planned allocated Reserves considerations for 2027-28, copied here for clarity.

Reserves	Budget £	Actual £	Var GBP £	Var %	2027-28 RESERVES NOTES	£
Reserves - Defibrillator Donation	1000.00	0.00	1000.00	100.00%	**£1,000 remains for 27/28**	1000.00
Reserves - MUGA/Other	10000.00	0.00	10000.00	100.00%	**£10,000 remains for 27/28**	10000.00
Reserves - Play Areas and Tennis Courts	3000.00	0.00	3000.00	100.0%	**£3,000 remains for 27/28**	3000.00
Reserves - Skate Park Improvements	20000.00	0.00	20000.00	100.0%	**REMAIN AT £20,000 for 27/28**	20000.00
Reserves - Tennis Courts Sinking Fund	7000.00	0.00	7000.00	100.0%	**ADD ADDITIONAL £3,000 IN LINE WITH LTA (from Tennis courts 26/27 income)**	**10000.00**
Reserves - Town Clock	10000.00	0.00	10000.00	100.0%	**REMAIN AT £20,000 for 27/28**	20000.00
Reserves - Vision Projects	3835.00	685.00	3150.00	82.12%	**return to General reserves**	0.00
Reserves - 3 G Pitch Donations	3624.00	0.00	3624.00	100.0%	**REMAIN AT £3,624**	3624.00
Reserves - 3G Pitch Project	80000.00	5457.00	74543.00	93.17.0%	**REMAIN AT balance less ex incurred (likely to be additional exp)**	74543.00
Total Reserves	**£148,459.00**	**£6,142.00**	**£142,317.00**	95.8628%	**TOTAL 27/28**	**142,167.00**

Using an old precept calculation using the Cornwall Council Excel spreadsheet, which amounts to a 7.4% increase, for a Band D property, to the precept for 2027-28. Following a proposal by the Deputy Chairman (Councillor Mrs. S Bickle), which was seconded by Councillor Miss. R A Evans BEM it is **recommended** that the notes appended to these minutes containing a balanced Council budget for the financial year 2027-28 at *Appendix 2* are approved by the Town Council.

Council

Based on the proposed budget, this would result in an increase from the existing precept of £536,332, rising to a proposed precept of **£573,705**, an increase of £37,373, using the **INCORRECT tax base** this is approximately a 7.4% increase, with the monthly charge of £240.95 for a Band "D" property, which is an increase of £16.69.

(During these discussions at 8.27pm Councillor G J Davis left the meeting, he was not present for the proposal, seconding and subsequent voting on the recommendation put.)

(Councillors Miss R A Evans BEM, K J Moon and C R Still left the meeting at this point.)

90-26F&O Minutes of the previous meeting

It was **resolved** that the minutes of the Finance and Operations Committee meeting held on Monday 28th September 2026 were taken as read, confirmed and signed by the Chairman.

91-26F&O Matters arising from the minutes

a) To update on the Grant funding awarded to Torpoint Artists Colelctive CIC for Torpoint Youth Group: -

Pursuant to minute number 70-26F&O (a) an update had been received and circulated to all.

b) Torpoint Christmas lights 2026/2027: -

Pursuant to minute number 72-26F&O (a) the Operations Manager explained the Christmas lights were being delivered this week. With all plans in place for the installation by the contractor as well as delivery of the donated Christmas tree for the town.

c) To update on Memorial plaque and tree for the family of Mr Ackland: -

Pursuant to minute number 72-26 (b), the Clerk explained the memorial plaque has been received, and is awaiting contact with the famly to arrange the install along with purchase and planting of the rose.

d) To update on the Memorial plaque for Roger Cook: -

Pursuant to minute number 724-26 (c), this has now been completed with an unveiling event held.

92-26F&O To consider Policies referred to this Committee

a) None.

93-26F&O Civic Functions and other events

a) Remembrance Sunday 8th November 2026.

The Clerk reminded all about the additional costs being incurred this year for the support from St. John Ambulance for Remembrance Sunday.

- **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 (September 2026 Budget Variance Information).

All considered, no concerns.

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, report now received, quotation for lining the failed pipes now being sought.	Ongoing
	1 of the 2 combi boilers has blown a main fuse, contractor has updated the Clerk and Operations Manager. Quotes received for replacement boiler, other options being looked at, plus like for like quotes.	Ongoing
	Significant water ingress into the passage way between the main hall and gents toilets. Causing the plaster on the ceiling to be removed for safety reasons. Quotes to replace the felt on the roof and plasterboard and make good.	Ongoing
	One of the large fridges in the kitchen has broken down and	

	needs to be disposed of. Legionella testing due. Quote Received (for existing clients they are keeping the cost the same £495.00 as previous levels). Please see quote attached. Gas safety check due and booked. Small leak on heating system found outside the RBL room, no damage caused, engineer booked. Replacement dial for Kitchen extraction system in the kitchen replaced. Fire drill carried out 28th October 11.30am with the U3A and other hirers. Findings to be discussed.	Ongoing Ongoing Ongoing Ongoing Complete
LIBRARY & COM HUB	Casual employee has supported the library whilst they were short staffed. Spares ordered to rectify fault with blinds around the computer area.	Complete Ongoing
PARKS	Parks inspections. Final reports following annual inspection in July. Initial findings acted on include, removal of part of climbing frame in Thanckes and removal of toddler swing in Cambridge Field. Detailed explanation of findings will be given at the meeting. Quotes for replacement items and repairs being sought. Site meeting with Contractor for flooring, quotation received. City College Plymouth used Bénodet for assessments for their Horticulture students. Graffiti reported on items in Cambridge field, majority removed. The team will continue to monitor any occurrences. Damage to wall at Bénodet from children climbing over. Discuss options at meeting to rectify this. Potentially reopening blocked up entrance.	Ongoing Complete
PUBLIC CONVENIENCES		
TRAINING	Personnel committee has made a recommendation for Operations Manager to undertake RPII Two Day Operational Training Course - £535.00 excl. VAT (per candidate), to enable him to follow up on any findings brought to the attention by the team on weekly inspections, and rectify faults and defects. Travel and overnight accommodation expenses will be required.	Ongoing
BENCHES	Solar bench removed awaiting relocation.	Ongoing
FOOTPATHS	The Mill footpath (7). LMP funded widening to be carried out in Autumn in line with guidance from the Rivers and Canals Trust.	Ongoing

	Meeting with HMS Raleigh to provide holdover support date booked in with managing team. Final cuts for LMP requirements: invoice submitted to Cornwall Council.	Complete
JAPANESE KNOTWEED	Cornwall Council contacted about potential double treatment of the knotweed.	Ongoing
CHRISTMAS LIGHTS/ BUNTING	Motifs expected to be delivered Wednesday 3rd November, installation time and time and date to be confirmed, this information has been circulated to the traders and residents' of Fore Street. A reminder will be put on social media when exact date confirmed. All permissions and risk assessments submitted to Cornwall Council for the installation of the lights and the Christmas Tree, garlands on lampposts, Christmas Lights switch on event. **Action:** Quotation from MHLS Ltd to decorate the tree at Sparrow Park "Tree wrap from the base of the tree and up, to about 3m on the tree with branch wrap on the lower branches, with 24volt lights and a transformer. Use of ladder and leave the lights in. Total cost to do this, with removal of existing lights (what can be reached) is £600.00 plus VAT - labour only.	Ongoing
OTHER	Requests from Devon and Cornwall Police for CCTV footage of incidents at Harvey Street and Rowe Street.	

All noted.

- Quotation from MHLS Ltd to decorate the tree at Sparrow Park "Tree wrap from the base of the tree and up, to about 3m on the tree with branch wrap on the lower branches, with 24volt lights and a transformer. Use of ladder and leave the lights in. Total cost to do this, with removal of existing lights (what can be reached) is £600.00 plus VAT - labour only. Not proceed. — Ops Mgr

d) To note: Insurance renewal agreed at 1st April 2026 (last renewal) 3 year deal which runs until 31st March 2029. (It is 5% rate escalator, so rates increase by 5%, but in addition index linking will be applied to sums insured to keep them accurate, changes such as increased precept/income or salaries etc. plus any additions as notified over the year.)
Noted.

e) To consider: Quotation to undertake a follow-on quinquennial survey from Vickery Holman and to waive Financial Regulations (as previously undertaken by this supplier) - £2,250.00 plus VAT.
Postpone until 2027.

f) To consider: Photocopier lease renewal as expiry April 2027 (proposal from Xerox to follow): Clerk is awaiting a second quotation before presenting to the next meeting of this committee.

94-26F&O To approve the approved Monthly Payroll Payments for October 2026.

Date	Payee(s)	Amount (£)
30 October '26	16 x employees (including Mayor Allowance)	20,461.93
30 October '26	HMRC (to include NI, PAYE TAX etc.) APPROXIMATE	6,508.76
30 October '26	Cornwall LGPS & AVC SCHEME	6,596.53
TOTAL		**33,567.22**

It is **resolved** to note and approve the monthly payroll payments for October 2026.

95-26F&O Items Referred to this Committee.

None.

96-26F&O Planning Applications.

a) None.

97-26F&O Health and Safety

a) Reports and any new, proposed regulations/legislations and current issues.
There are currently no areas for concern.
b) Fire Risk Assessment for all buildings. The will be reviewed again in February 2027.

98-26F&O Climate and Environmental Action Plan

a) To consider the actions relating to this Committee: -
A review of the Action Plan will be undertaken in due course.

99-26F&O Accounts for payment

PAYEE	Invoice Number	Total (£)	TAX	NET	Description
Biffa	522C199291	39.38	6.56	32.82	Recycling Collection Library
Biffa	522C199292	59.64	9.94	49.70	General Waste Collection Library
Biffa	522C199293	39.38	6.56	32.82	Recycling Collection Chambers
Biffa	522C199294	77.62	12.94	64.68	General Waste Collection Chambers
Every Corner Distribution	TTCECD019	655.00	0.00	655.00	Newsletter Distribution Autumn 2026
Richards Builders Merchants Ltd	998069	93.40	15.57	77.83	Chambers Maintenance
Richards Builders Merchants Ltd	997881	14.99	2.50	12.49	Chambers Maintenance
Richards Builders Merchants Ltd	997829	197.60	32.93	164.67	Chambers Maintenance
Richards Builders Merchants Ltd	997790	84.88	14.15	70.73	Chambers Maintenance
Richards Builders Merchants Ltd	997291	24.32	4.05	20.27	Parks Maintenance
Richards Builders Merchants Ltd	996243	66.23	11.04	55.19	Parks Maintenance
Mr J T Tivnan BEM	Roger Cook Plaque	30.00	0.00	30.00	Roger Cook Memorial reimbursement
Richards Builders	995676	14.04	2.34	11.70	Chambers Maintenance

Merchants Ltd						
FOY-AIR Enterprises Ltd T/A LittleMops	2438	342.70	57.12	285.58	Consumables Council Chambers	
FOY-AIR Enterprises Ltd T/A LittleMops	2439	332.56	55.43	277.13	Consumables Public Conveniences	
Print Options	INV-15960	2,100.00	75.00	2,025.00	Printing and Artwork Autumn 2026 Newsletter	
Cornwall Council	8100728190	627.84	104.64	523.20	Employmemnt and Payroll Services Q2	
James Hallam Ltd	561786570	562.00	91.67	470.33	Renewal of BES inspection contract	
Western Web Limited	25749	294.00	49.00	245.00	Renewal of cloud email addresses 2026 - 2027	
Andy Campfield	Civic Parade	30.00	0.00	30.00	Photos for Civic Parade	
Cornish Tea & Cornish Coffee Co Ltd	SL122077	321.20	0.00	321.20	Cafe Supplies - Library	
TOTAL		**6,006.78**	**551.44**	**5,455.34**		

100-26F&O Correspondence

a) To consider: Request for free of charge usage – Torpoint Town Partnership: -
It is **resolved** to grant free of charge use for the hire of the room on the dates as detailed to Torpoint Town Partnership.
(Councillor Mrs. K Brownhill left the room for this agenda item only.)
b) To consider: Request to loan equipment for Winter Wonderland event Friday 4 December – Antony School Association: -
Request to loan equipmen to Antony School Association is given.
c) To note: Information/update re Town Clock at St. James Church – Mr D Benson: -
Noted.
d) To note: Correspondence from Cornerstone Church representative pertaining to the awarded grant of £500.00 – Cornerstone Church: -
Noted. Suggested other funding opportunities.
e) To note: CALC: News update as at 19 October 2026, including Councillor Advocate Scheme – The Office of the Police and Crime Commissioner: -
Noted.
f) To consider: Concerns expressed regarding the Torpoint Ferry service and the damage this is causing to Torpoint – Mr L Jezard, The Gourmet Box: -
Noted. An offer to meet face to face from the Chief Officer of Tamar Crossings was made, unfortunately the correspondent was unavailable to meet and he declined.
g) To consider: Have your say on proposed changes to Council Tax Support – Cornwall Council: -
Following consideration it is **recommended** the town council returns a response to the consulation of "no comment", due to the lack of information and context for the town of Torpoint.
h) To note: Update on the fence on the A374 west of the cemetery – Antony Estate: -
Noted, thanks for providing this information.
i) To note: CALC: Weymouth Town Council to re-submit a Sustainable Communities Act proposal on the Dependants Carers Allowance – CALC: -

Council

Noted. j) To note: Employer Newsletter October 2026 – Cornwall Pension Fund: - Noted. k) To consider: Cambridge Field Graffiti – Ms J Glasspool: - Thanks were minuted to the correspondent for taking the time to advise the council regarding the graffiti at the play park, the Operations Team has endeavoured to remove and/or hide the majority of the offending material. Clerk is directed to advise that unfortunately the installation of CCTV cameras at this site is currently cost prohibitive.	Clerk
101-26F&O Date of next meeting Monday 30th November 2026.	
102-26F&O Any Business that has been disclosed to the Chairman and members prior to the meeting. None. (During the meeting, as the time approached the maximum meeting time of 2½ hours, all present agreed to continue with the meeting.) Meeting closed at 9.52pm _____ Chairman	