

Tenby Town Council
Minutes of Policy & Finance Committee held
26th May 2026

PRESENT: Cllr Dai Morgan Mayor
Cllr James Phillips
Cllr Tara Carmody
Cllr Phil Spence
Cllr Laurence Blackhall via Zoom

ALSO PRESENT: Sharon Thompson Deputy Clerk
Anne Draper Community Engagement Officer

1. TO RECEIVE APOLOGIES

Apologies received from Cllrs Sloan and Skyrme-Blackhall.

2. TO DISCLOSE ANY PERSONAL INTERESTS IN ITEMS OF BUSINESS LISTED BELOW

None.

3. TO ELECT A CHAIR OF THE FINANCE AND POLICY COMMITTEE FOR THE MUNICIPAL YEAR 2026-2027

Cllr Carmody proposed Cllr Phil Spence to Chair of the Finance and Policy Committee, Cllr Phillips seconded and all agreed.

RESOLVED that

Cllr Phil Spence be Chair of the Finance and Policy Committee for the municipal year 2026-2027.

4. TO AGREE PREPARATION OF ANNUAL REPORT

The committee approved Cllr Blackhall's proposed thematic headings to create a more dynamic, living document compared to previous formats. Each section should provide a short summary of what has been achieved in-year and look forward to objectives for next year. Including relevant funding/expenditure and grants would be useful but must tie-in with the financial summary. Councillors were advised to review last year's report for context.

Each councillor will take responsibility for a section rather than a single author approach to reduce individual workload. Cllr Blackhall will provide the introduction and pull together the report using the contributed sections, which were allocated as:

- **Section 1. Community Buildings, Areas and Infrastructure.** Cllr Phillips
- **Section 2. Community Support, Inclusion and Wellbeing.** Cllr Carmody
- **Section 3. Environment and Sustainability.** Cllr Spence
- **Section 4. Culture, Events and Tourism.** Cllr Morgan, the Mayor

- **Section 5. Community Engagement and Communication.** Cllr Skyrme-Blackhall (tentative given workload as new PCC Cabinet for Communities Role).
- **Section 6. Partnerships and Economic Development.** Cllr Blackhall.
- **Section 7. Civic Services and Ceremonies.** Cllrs Morgan and Sloan

Councillors to complete respective annual report sections within two weeks to allow completion by early July for audit pack inclusion.

Proposed by Cllr Blackhall, seconded by the Mayor and all agreed.

RESOLVED that

Councillors produce a concise annual report with sections divided among members, focusing on past achievements and future plans. Cllr Blackhall will oversee editing of report for consistent style and brevity.

5. TO CONSIDER RESERVES POLICY AND CURRENT LEVEL OF RESERVES

The total reserves for FY 25/26 stood at c.£260,000, which might be considered excessive. Welsh Government Guidance is to hold between 3-12 months operating costs. It was suggested that a review would be conducted with input from OVW and auditors to determine appropriate levels of financial reserves and ear-marked purposes.

PCC pays the precept in three installments per year starting in April, providing good cash flow security. Most grants pay relatively quickly or upfront, reducing the need for large cash reserves. Reserves had been used to reduce council tax in previous two years but this approach is not sustainable long term. Significant community needs exist that could be addressed with surplus reserves rather than continuing to accumulate funds.

RESOLVED that

A comprehensive reserves review be conducted on behalf of the Committee to reduce the amount held to align with Welsh Government guidance.

6. TO CONSIDER BUDGET SETTING PROCESS REVIEW

It was acknowledged that the previous year's budget setting process was disrupted by the Clerk's absence and transition period. Proposed by Cllr Phillips, seconded by Cllr Carmody and

RESOLVED that

A meeting be scheduled in September to begin 2027-2028 budget preparation, earlier than previous years.

7. **TO CONSIDER FIXED ASSETS AND LONG-TERM INVESTMENTS**

The Fixed Assets Register needs updating to remove condemned items and items beyond the depreciation timeframe. DC will provide Cllr Spence with current Fixed Asset Register and approach auditors to provide guidance on any implications. It was Proposed by Cllr Spence as an agenda item for the next committee meeting, seconded by the Mayor and

RESOLVED that

This item be placed on the Agenda for next committee meeting.

8. **TO CONSIDER RISK MANAGEMENT REGISTER 2026-2027**

The Risk Management Register requires development of a detailed risk assessment with likelihood/severity scoring, colour coding and addition of staffing/organizational knowledge and reputational damage categories.

A number of risks were identified in the information management/data security area:

- **IT Hardware.** Staff laptops were described by DC as slow and outdated, significantly inferior to modern consumer devices.
 - **Risk.** The current hardware could fail at any moment and slow processing reduced staff efficiency and outputs.
 - **Mitigation.** It is necessary to review IT equipment needs and develop an affordable upgrade proposal. In the interim, an assessment is required for the aging laptops to ensure that they remain fit for purpose and have up to date OS and virus protection. Professional disposal of hardware would be required when replacing IT equipment to ensure secure data destruction.
- **Data.** Whilst TCC holds minimal sensitive data, it has a responsibility to securely keep what it does have. This is also important for Business Continuity.
 - **Risk.** Current back-up relies on memory stick/external hard drives stored on site; fire or theft could result in total data loss despite safe storage.
 - **Mitigation.** A review is needed of current memory stick/external hard drive back up system and cloud storage options should be explored for secure off-site backup. Secure payroll software is used with monthly payment folder paper copies serving as additional back-up for payroll data.
- **Corporate Knowledge and Business Continuity.** Recent illness absence highlighted this key vulnerability that had not been previously addressed in the

risk assessment. The long-term clerk absence had necessitated caution in financial management during this period.

- **Risk.** Significant knowledge is held by a single officer and with only three key staff members, simultaneous absence/loss would create a serious business continuity crisis.
- **Mitigation.** Mitigating this risk would be a task for the new Clerk.

- **Personal Safety.**

- **Risk.** There is a potential risk to staff from members of the public, particularly when lone working.
- **Mitigation.** It was agreed that the move of the staff office to the front of the building in the last 12 months has improved visibility and safety for lone working, mitigating some personal risk.

9. **TO RECEIVE THE DEMOCRACY AND BOUNDARY COMMISSION ANNUAL REMUNERATION REPORT 2026-2027 AND AGREE ACTION IN RESPONSE**

In light of the Report, councillor allowances were discussed. It was necessary to establish a process for councillor allowance waivers to be signed annually and to determine a designated use for unclaimed funds (e.g. specific community benefit projects). Proposed by Cllr Spence, seconded by the Mayor and

RESOLVED that

The Democracy and Boundary Commission Annual Remuneration Report 2026-2027 be accepted and that the mandatory councillor member allowances of £156 plus £52 office consumables applied automatically unless waived.

10. **TO AGREE A WORK PLAN FOR THE REMAINDER OF THE COUNCIL YEAR**

It was agreed that there would be a final Annual Report meeting on 7th July at 7.30pm and that there would be an Annual Budget preparatory meeting in early September.