Rhuddlan Town Council Meeting

Dear Councillor

9th March 2020

Your attendance is requested at a meeting of Rhuddlan Town Council at Rhuddlan Community Centre on Thursday, 12th March 2020 at 7 p.m. Any planning applications can be viewed at 6.30 p.m. Members of the public are welcome to attend.

AGENDA

1. **Apologies.**
2. **Declaration of Interest**
3. **Urgent Items** - having been advised to the Mayor 24 hrs in advance.
4. **Police matters** —-to receive a report.
5. **BCUHB - Primary and Community Care** – Darryn Thomas to attend the meeting.
6. **Minutes** – approve minutes of the 13th February 2020. Pre-circulated.
7. **Correspondence from:**
    a. The Mayor.
    b. The Deputy Mayor.
    c. The Town Clerk.
    d. Proposal for Seating Bench – in grey tray in office
    e. Rhuddlan Bowling Club
    f. Letter of thanks
    g. DCC – Marsh Road
    h. DCC – Library & One Stop Shop Annual Report
8. **County Council Members Report.**
9. Denbighshire Destination Partnership meeting in Ruthin.
10. Tour of the new Ruthin Town Council building on St Peters Square
11. **Budget/Finance matters**
    a. To approve the payments listing due.
    b. Appointment of Auditor for 2019/20
    c. To review Financial Regulations
    d. To review Town Council Risk Assessment
    e. To review Town Council's Insurance
12. **Planning Applications for comment**
    a. **44/2020/0127** 36 Ffordd Nant - Extension to dwelling.
    b. **44/2020/0137** 2 Tirionfa – Crown reduction of Sycamore tree.
13. **Library Review Service** - Minutes of 28th February 2020.
14. **Community Matters.**

Part 2. Exclusion of press and public. By virtue of The Public Bodies (Admission to Meetings) Act 1960, the press and public are excluded from discussions on the following items on the basis that disclosure thereof would be prejudicial to the public interest by reason of the confidential nature of the business to be transacted.

15. **Provision of a new Cemetery** - To consider a report on groundwater risk assessment.
16. **Coed y Brain Community Facility** – To receive an update.
17. **Resignation of Councillor** – Town Clerk to give an update
18. **Date of next meeting** - **9th April** 2020

Sian Mai Jones - **Town Clerk - 07775 673706**

Item 7c

Town Clerk's Report

Meetings / events attended:

February

3rd Meet Mayor. Meet Paul Smith

10th Appraisal with Mayor and part Mayor

13th Town Council Meeting.

15th Mayor's Charity Event

Forthcoming Events:

March 14th	Mayor's Fish & Chips Charity Evening
April 5th	Mayor's Civic Sunday – Ebeneser @ 10.30 a.m.
May 8th	Victory in Europe (V.E.) Day – Rhuddlan Community Centre

Item 7d

Proposal for a seating bench

Hello I hope you are well, the last time I wrote to you was with regards to the benches on the Admirals Playing field, the benches are a great addition to the park and are used by everyone, the reason I am writing today is ask if it would be possible to have another bench to take advantage of the spectacular views at the end of Dyserth Road Rhuddlan where it joins the A5151 Road, there is an old steel bench in the trees nearby that looks towards the golf course boundary but it doesn't have the aspect of probably one of the best views in the village, I've attached a couple of pictures for demonstration, thank you once again for the park benches,

Keith smith

6 Conwy Avenue Rhuddlan LL18 5PW


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Item 7e

Dear Clerk of Rhuddlan Town Council

I am writing to you today to request Rhuddlan Bowling Club be placed on the Rhuddlan town website on the 'Community Links' page. It is vital that a fantastic club which has been operating since 1934 which serves the community young and old to have as much exposure as possible.

The club which will be starting its new season in the next few months will be officially opened by the towns Mayor & Mayoress on Saturday the 28th of March and we have fantastic new disabled facilities available too. I would hope the council website and media outlets the council have access too and its 11 elected local councillors will be fully supporting the event over the weekend of the 28th and 29th of March, either in attendance or via their social media outlets.

The club is now in its 86th year which the town should be very proud of and has seen hundreds of members use the fantastic green and facilities available for its local community over the years and many years to come.

With this if it is possible for the town council website to be involved with any up and coming events at the bowling club then this would be very much appreciated for the support for both the club and the community which are members.

Our link for our Facebook page is below and for additional information please contact Shirley Capper via email or telephone on 01745 332045

https://www.facebook.com/rhuddlanbowlingclub/

Kind Regards
Simon Capper

Item 7f

Good Morning Sian

I thought I would send you an email to place it on record the amount of work and effort out Town Mayor, Arwel has put in over the past couple of weeks due to the storms we have had, he has given a lot of his time checking residents and situations throughout the town.

He has put so much effort into making sure everyone was ok and we all appreciate this, he has been out in all the weathers.

He is doing a great job.

Regards

Maurice beer
Marsh Road
Rhuddlan

Eich cyf/Your ref:
Ein cyf/Our ref: TT/DO
Dyddiad/Date: 21 February 2020
Rhif Uniongyrchol/Direct dial: 01824 706875

Cyngor
sir ddinbych
denbighshire
County Council

Item 7g

The Town Clerk
Rhuddlan Town Council
PO Box 224
Royal Mail
Maesdu Road
Llandudno
LL30 1QX

Dear Madam,

Re: Marsh Road

I refer to your letter dated 2nd December 2019 regarding a request to provide a pavement in the northern section of Marsh Road and I must firstly apologise for the delay in responding.

Having discussed this matter with the Road Safety Team we feel that the request cannot be supported given the level of resource we have and the demand for those facilities in areas of greater use.

Colleagues in Traffic inform me that unfortunately it would not meet the criteria for any successful Grant funding bid to Welsh Government either.

Having visited the location I can confirm that the carriageway is a little uneven, and therefore we will plan to improve this over the next few weeks, so as to minimise the risk to pedestrians of them tripping to a minimum. I am sorry that I cannot be more supportive on this occasion.

Yours faithfully,

Tim Towers
Risk & Asset Manager

Pennaeth Priffyrdd, Cyfleusterau a Gwasanaethau Amgylcheddol, Cyngor Sir Ddinbych
Blwch Post 62, Rhuthun, LL15 9AZ
Ffôn: 01824 706397
e.bost: tony.ward@sirddinbych.gov.uk

Head of Highways, Facilities and Environmental Services,
Denbighshire County Council
PO Box 62, Ruthin LL15 9AZ
Phone: 01824 706397
e.mail: tony.ward@denbighshire.gov.uk

Date: 06/03/2020

Time: 15:53

Rhuddlan Town Council

Current Bank A/c

List of Payments made between 01/03/2020 and 13/03/2020

Item 11a

Date Paid	Payee Name	Reference	Amount Paid	Authorized Ref	Transaction Detail
12/03/2020	Rhuddlan Charity Account	102374	80.00		Transfer for T.C. Account
12/03/2020	Goodsigns & Print	102375	73.20		Raffle Tickets
12/03/2020	Rhuddlan Fest Group	102376	1,000.00		Grant
12/03/2020	Ysgol y Castell PTA	102377	1,000.00		Grant - Ysgol y Castell PTA
12/03/2020	Positive Action for Strokes	102378	250.00		Grant - Positive Ation-Strokes
12/03/2020	Denbighshire County Council	102379	300.00		Fitness Sessions 2019
12/03/2020	Town Clerk	102380	115.77		Expenses
12/03/2020	Town Clerk	SO	1,150.00		Salary
12/03/2020	Clerical Assist / Minute Clerk	SO	175.00		Salary
12/03/2020	Vodafone	DD	26.62		Phone - February
12/03/2020	NEST Pension	DD	112.28		Period 18 Feb - 17 March
		Total Payments	4,282.87		

Rhuddlan Town Council
Payment Request for Town Clerk
To be submitted to March meeting

Travel Claim	£55.80
Postage	£1.97
Civic Event - St Asaph 27/02/2020	£58.00
TOTAL	**£115.77**

Authorised by the Mayor: (Signature)
Cheque No:

Cyngor Tref
Rhuddlan
Town Council

Item 11c

RHUDDLAN TOWN COUNCIL FINANCIAL REGULATIONS

Reviewed on the 14th Match 2019

1. GENERAL

1.1 These financial regulations govern the conduct of financial management by the Rhuddlan Town Council and may only be amended or varied by resolution of the Council.

1.2 The Town Clerk (TC) is the Responsible Financial Officer (RFO). The TC/RFO, acting under the policy direction of the Council, shall administer the Council's financial affairs in accordance with proper practices.

1.3 The TC/RFO shall produce financial management information as required by the Council.

1.4 Prior to approving the annual return the Council shall conduct a review of the effectiveness of its system of internal control and of these financial regulations which shall be in accordance with proper practices. The TC/RFO shall monitor changes in legislation or proper practices and shall advise the Council of any requirement for a consequential amendment to these financial regulations. The review will take annually.

2. ANNUAL BUDGET

2.1 The TC/RFO shall prepare an annual budget not later than the end of January each year.

2.2 The Council shall review the budget not later than the end of January each year and shall fix the Precept to be levied for the ensuing financial year. The TC/RFO shall issue the precept to the County Council and shall supply each member with a copy of the approved budget.

2.3 The annual budget shall form the basis of financial control for the ensuing year.

3. BUDGETARY CONTROL

3.1 Expenditure on revenue items may be incurred up to the amounts included in the approved budget.

3.2 No expenditure may be incurred that will exceed the amount provided in the revenue budget for that class of expenditure.

3.3 The TC/RFO shall provide the Council with a statement of receipts and payments to date at each monthly meeting.

3.4 The TC/RFO may incur expenditure on behalf of the Council which is necessary to carry out any repair replacement or other work which is of such extreme urgency that it must be done at once, whether or not there is any budgetary provision for the expenditure, subject to a limit of £500. The TC/RFO shall report the action to the Council within 28 days.

3.5 No expenditure shall be incurred in relation to any capital project and no contract entered into or tender accepted involving capital expenditure unless the Council is satisfied that the necessary funds are available, or the requisite borrowing approval has been obtained.

3.6 All capital works shall be administered in accordance with the Council's standing orders and financial regulations relating to contracts.

4. ACCOUNTING AND AUDIT

4,1 All accounting procedures and financial records of the Council shall be determined by the TC/RFO in accordance with the relevant Accounts and Audit Regulations or other associated statutory regulations.

4.2 The TC/RFO shall complete the annual financial statements of the Council, including the Council's annual return by the statutory date of the 30th June and shall submit them for approval to the Council no later than the June meeting. The annual return will comprise in four sections:

- The accounts
- The statement of assurance
- The internal audit's report
- The external auditor's report and opinion

4.3 The TC/RFO shall ensure that there is adequate and effective system of internal audit of the Council's accounting, financial and other operations in accordance with proper practices.

4.4 The Internal Auditor shall be appointed by and shall carry out the work required by the Council in accordance with proper practices. The Internal Auditor, shall be competent and independent of the operations of the Council, and shall report to Council in writing, or in person, on a regular basis, with a minimum of one annual written report in respect of each financial year. In order to demonstrate objectivity and independence, the internal auditor shall be free from any conflicts of interest and have no involvement in the financial decision making, management or control of the Council.

4.5 The Council shall consider and act on any items appearing in the internal audit report for the financial year just ended.

4.6 The Council shall consider and act on any items appearing in the external audit report for the financial year just ended.

4.7 The statement of assurance shall be completed and approved by the Council and signed and dated by the Chairman and the Clerk and the minute reference recorded.

4.8 The TC/RFO shall make arrangements for the opportunity for public inspection of the accounts, books, and vouchers and for the display or publication of any required notices and statements of account.

4.9 The TC/RFO shall, as soon as practicable, bring to the attention of all Councillors any correspondence or report from the Internal or External Auditor, unless the correspondence is of a purely administrative matter.

5. BANKING ARRANGEMENTS AND CHEQUES

5.1 The Council's banking arrangements, including the Bank Mandate, shall be made by the TC/RFO and approved by the Council. They shall be regularly reviewed for efficiency.

5.2 A monthly schedule of the payments required, together with the relevant invoices, forming part of the agenda for the meeting, shall be prepared and presented by the TC/RFO to Council for authorisation and payment by a resolution of the Council; which shall be initialled by the Mayor/Chairman of the Meeting.

5.3 Cheques drawn on the bank account shall be signed by three named members of Council. The signatories shall each also initial the cheque counterfoil.

6. PAYMENT OF ACCOUNTS

6.1 All payments shall be effected by cheque, direct debit or standing order drawn on the Council's bankers.

6.2 All invoices for payment shall be examined, verified and certified by the TC/RFO. Before certification, the TC/RFO shall satisfy him/herself that the work, goods or services to which the invoice relates shall have been received, carried out, examined and approved.

6.3 The TC/RFO shall present for approval all invoices submitted, and which are in order, at the next available Council Meeting.

6.4 If a payment is necessary to avoid a charge to interest under the Late Payment of Commercial Debts (Interest) Act 1998, and the due date for payment is before the next scheduled Meeting of Council, where the TC/RFO certify that there is no dispute or other reason to delay payment, the Clerk may take all steps necessary to settle such invoices provided that a list of such payments shall be submitted to the next appropriate meeting of Council for ratification.

6.5 Payment for utility supplies (energy, telephone and water) may be made by variable Direct Debit provided that the instructions are signed by two members and any payments are reported to Council as made. The approval of the use of a variable Direct Debit shall be renewed by resolution of the Council at least every two years.

7. PAYMENT OF SALARIES

7.1 As an employer, the Council shall make arrangements to meet fully the statutory requirements placed on all employers by PAYE and National Insurance legislation. Hours of payment shall be agreed by the Council and payment made by the Clerk and audited checked by a Councillor. Any changes to agreed hours will be approved by the Council.

8. LOANS AND INVESTMENTS

8.1 All loans and investments shall be negotiated by the TC/RFO in the name of the Council and shall be for a set period in accordance with Council policy.

8.2 All investments of money under the control of the Council shall be in the name of the Council.

8.3 All borrowings and application for borrowing approval shall be approved and be effected in the name of the Council. The terms and conditions of borrowings shall be reviewed at least annually.

8.4 All investment certificates and other documents relating thereto shall be retained in the custody of the TC/RFO.

9 INCOME

9.1 The collection of all sums due to the Council shall be the responsibility of and under the supervision of the TC/RFO.

9.2 Particulars of all charges to be made for work done, services rendered or goods supplied shall be agreed annually by the Council, notified to the TC/RFO and the TC/RFO shall be responsible for the collection of all accounts due to the Council.

9.3 The Council will review all fees and charges annually, following a report of the TC/RFO.

9.4 Any sums found to be irrecoverable and any bad debts shall be reported to the Council at the next meeting for consideration and appropriate action.

9.5 All sums received on behalf of the Council shall be banked intact within 1 week of receipt by the TC/RFO.

9.6 The origin of each receipt shall be entered on the paying-in slip.

9.7 Personal cheques shall not be cashed out of money held on behalf of the Council.

9.8 The TC/RFO shall promptly complete any VAT Return that is required. Any repayment claim due in accordance with VAT Act 1994 section 33 shall be made at least annually coinciding with the financial year end.

10. ORDERS FOR WORK, GOODS AND SERVICES

10.1 An official order or letter shall be issued for all work, goods and services unless a formal contract is to be prepared or an official order would be inappropriate. Copies of orders shall be retained.

10.2 It is important for the Council to obtain value for money at all times. The TC/RFO shall ensure as far as reasonable and practicable that the best available terms are obtained in respect of each transaction, usually by obtaining three or more quotations or estimates from appropriate suppliers.

11. CONTRACTS

11.1 Procedures as to contracts are laid down as follows:

(a) Every contract shall comply with these financial regulations, and no exceptions shall be made otherwise than in an emergency provided that these regulations shall not apply to contracts which relate to items (i) to (vi) below:

(i) for the supply of gas, electricity, water, sewerage and telephone services;

(ii) for specialist services such as are provided by solicitors, accountants, surveyors and planning consultants;

(iii) for work to be executed or goods or materials to be supplied which consist of repairs to or parts for existing machinery or equipment or plant;

(iv) for work to be executed or goods or materials to be supplied which constitute an extension of an existing contract by the Council;

(v) for additional audit work of the external Auditor up to an estimated value of £250 (in excess of this sum the Clerk and TC/RFO shall act after consultation with the Chairman and Vice Chairman of Council);

(vi) for goods or materials proposed to be purchased which are proprietary articles and/or are only sold at a fixed price.

(b) Where it is intended to enter into a contract exceeding £500 in value for the supply of goods or materials or for the execution of works or specialist services other than those set out in paragraph (a) the TC/RFO shall invite quotations/tenders from at least three firms.

(c) When applications are made to waive financial regulations relating to contracts to enable a price to be negotiated without competition the reason shall be embodied in a recommendation to the Council.

(d) An invitation to tender shall state the general nature of the work or service and the TC/RFO shall obtain the necessary technical assistance to prepare a specification in appropriate cases. Each tendering firm shall be supplied with a specifically marked envelope addressed to the TC/RFO, 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 by such persons as the Council my direct in the presence of the TC/RFO.

(e) If less than three tenders are received for contracts above £500 or if all the tenders are identical the Council may make such arrangements as it thinks fit for procuring the goods or materials or executing the works.

(f) When it is to enter into a contract less than £500 in value for the supply of goods or materials or works or specialist services other than set out in paragraph (a) the TC/RFO shall obtain at least two quotations.

(g) If less than two quotations are received for contracts less than £500 or if all the tenders are identical the Council may make such arrangements as it thinks fit for procuring the goods or materials or executing the works.

11.2 The Council shall not be obliged to accept the lowest or any tender, quote or estimate.

12. ASSETS, PROPERTIES AND ESTATES

12.1 The TC/RFO shall make appropriate arrangements for the custody of all title deeds of properties owned by the Council. The TC/RFO shall ensure a record is maintained of all properties owned by the Council, recording the 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 Regulations.

12.2 No property shall be sold, leased or otherwise disposed of without the authority of the Council, together with any other consents required by law, save where the estimated value of any one item of tangible movable property does not exceed £50.

12.3 The TC/RFO shall ensure that an appropriate and accurate Register of Assets and Investments is kept up to date. 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.

13. INSURANCE

13.1 Following the annual risk assessment (as per Financial Regulation 14), the TC/RFO shall, in consultation with the Chairman, effect all insurances and negotiate all claims on the Council's insurers and shall keep a record of all insurances effected by the Council and the property and risks covered thereby and annually review it.

13.2 The TC/RFO shall be notified of any loss liability or damage or of any event likely to lead to a claim, and shall report these to Council at the next available meeting.

14. RISK MANAGEMENT

14.1 The Council is responsible for putting in place arrangements for the management of risk. The TC/RFO shall prepare, for approval by the Council, risk management policy statements in respect of all activities of the Council. Risk policy statements and consequential risk management arrangements shall be reviewed by the Council at least annually.

14.2 When considering any new activity, the TC/RFO shall prepare a draft risk assessment including risk management proposals for consideration and adoption by the Council.

Rhuddlan Town Council
Risk Assessment 2020

ITEM 11d

Identified Risk	Potential consequence of risk	Assessment of impact (H/M/L)	Likelihood of risk occurring (H/M/L)	Controls in place to manage risk	Required Action
Loss or damage of physical assets, furniture, equipment owned by the Council.	Assets unable to be used. Expense of replacing assets.	H	M	An up to date register of assets. Adequate insurance of assets.	Additional assets notified to Insurance company.
The risk of damage to third party property or individuals as a consequence of the Council providing services or amenities to the public.	Risk of litigation should an individual or third party property become injured or damaged.	H	L	An up to date register of assets. Public liability insurance. Quarterly Inspections of Play Areas.	Essential maintenance work to be carried out in play areas.
Loss of cash through theft or dishonesty.	The Council may be unable to provide its services. Damage to reputation of the Council.	L	L	Quarterly bank reconciliations to be carried out.	Internal & External audit to be carried out annually.

Rhuddlan Town Council
Risk Assessment 2020

Identified Risk	Potential consequence of risk	Assessment of impact (H/M/L)	Likelihood of risk occurring (H/M/L)	Controls in place to manage risk	Required Action
Banking arrangements	Loss of income through being overdrawn and incurring charges.	L	L	Quarterly bank reconciliations to be carried out. The budget is monitored each month and balances are transferred between the deposit account and current account when required.	Quarterly reconciliation and control of banking.
Keeping proper financial records in accordance with statutory requirements.	Qualification of accounts by external auditor.	L	L	Monthly invoices due are approved by Town Council.	Audit trail kept.
Ensuring all business activities are within legal powers applicable to local councils.	Possible external auditor investigation / public interest report. This would result in increased fees and bad publicity for the Council.	H	L	All payments are authorised by the Council at Council meetings and payments are signed by three approved signatories.	Payments reviewed and authorized by Town Council each month.

Rhuddlan Town Council
Risk Assessment 2020

Identified Risk	Potential consequence of risk	Assessment of impact (H/M/L)	Likelihood of risk occurring (H/M/L)	Controls in place to manage risk	Required Action
Ensuring that all requirements are met under employment law and Inland Revenue regulations.	Fines for not meeting requirements. Liability for unpaid tax.	H	L	Payroll records are maintained monthly. Employee has contract for employment which is reviewed annually.	Complying with HMRC requirements.
Ensuring that all requirements are met under Customs and Excise regulations.	Entitlement to reclaim of VAT.	L	L	VAT invoices are retained.	VAT to be analysed separately in the cash book. VAT returns are to be submitted annually.
Ensuring the adequacy of the annual precept within sound budgeting arrangements.	The Council would not be able to meet its objectives due to lack of funds.	H	L	The Council set a budget annually in the annual budget meeting. Actual expenditure against budgeted expenditure is reported to Council	This is carried out in the Precept Meeting in January
Income from Charity fund raising events is paid into the current account.	The Charity Income distorts figures of the Town Council.	M	M		A separate account for fund raising events was set up in April 2019.

Rhuddlan Town Council
Risk Assessment 2020

Identified Risk	Potential consequence of risk	Assessment of impact (H/M/L)	Likelihood of risk occurring (H/M/L)	Controls in place to manage risk	Required Action
Too much money in reserves.	This may detract from future funding /grants	M	M	CIPFA advises between 10/15% in balances.	The Town Council has recognised the level of reserves it was carrying and a step by step approach has been taken to decrease this
Ensuring the proper use of funds granted to local community bodies under specific powers or under s137.	Improper use of public funds.	H	L	Grants are considered and approved at a Town Council meeting. A copy of the most recent accounts is requested.	To consider grant applications on a regular basis rather than once annually.
Proper, timely and accurate reporting of council business in the minutes.	The Council could be open to challenge if they do not have an accurate record of any decisions taken.	M	H	Minutes are taken at each Council meeting by the Clerk, these are properly numbered and are approved at the next Council meeting.	Minutes, once approved to be made available to the public.

Rhuddlan Town Council
Risk Assessment 2020

Identified Risk	Potential consequence of risk	Assessment of impact (H/M/L)	Likelihood of risk occurring (H/M/L)	Controls in place to manage risk	Required Action
Responding to electors wishing to exercise their rights of inspection.	An elector could complain if they are not able to exercise their right of inspection of accounts.	L	L	A notice is put up on Council notice boards notifying electors of their right to inspection of the accounts during the relevant inspection period.	
Proper document control.	Increased fee from the internal auditor or external auditor if there is a poor audit trail.	L	L	All documents are filed. There is an audit trail to support documentation.	
Register of members' interests and gifts and hospitality in place, complete, accurate and up to date.	Possible complaint by elector.	L	L	All members have adopted the code of conduct.	

Town Council Insurance **Item 11e**

The Town Council's insurance is due for renewal. The Town Council has been with Zurich for many years (pre 2008).

The following Insurance companies were invited to quote:

- Came & Company Local Council Insurance
- Keegan & Pennykid (Insurance Brokers) Ltd
- Markel Direct
- British Insurance Brokers Association

The only Insurance company to submit a quote is Cane & Company who specialise in providing insurance for Town and Community Councils.

Insurance cover for 2019/20 with Zurich cost £3,456. The quote for 2020/21 has increased to £4,332 as a few items have been added such as the cenotaph and Edward 1st Inscription.

Came & Company have quoted £1,352 which is a big saving of £2,979 on Zurich's quote.

It is recommended that the Town Council switch from Zurich to Came & Company Local Council Insurance.

Rhuddlan Town Council

Subject: FW: Confidential: Rhuddlan Town Council - Pen - Insurance Renewal [Contact Ref: 42807855]

Dear Mrs Jones,

Thank you for giving Came & Company Local Council Insurance the opportunity to provide an insurance quotation for **Rhuddlan Town Council**.

Following a full review of the insurance providers available to us, please find attached the following:

- **New Business Presentation(Invoice on Page 12)**
- Statement of Fact
- Policy Summary
- Quotation Schedule
- TOBA
- Please see below a comparison of our Core Covers & additional benefits of the policy, which we believe offers **best value**, with the enhanced covers/limits highlighted in green:

Core Covers	Came & Co - Pen (Axa)	Zurich
Public Liability	£10m	£10m
Hirers Liability	£5m	Unknown
Employers Liability	£10m	£10m
Officials Indemnity	£500,000	unknown
Libel & Slander	£500,000	£100,000
Fidelity Guarantee	£150,000	£100,000
Commercial Legal Protection	£500,000	Unknown
Increased Cost of Working	£10,000	Unknown
Loss of Revenue	£10,000	Unknown
Personal Accident		
Capital Benefit	£100,000	Unknown
Weekly Benefit	£500	Unknown
Motor NCD & Loss of Motor Excess	£250	Unknown
Keyman Cover (accident & illness)	£250 per week (max £2,500)	Unknown
Internet & Email	£500,000	Unknown
Crisis Management	£500,000	Unknown
Contract Works	10% or £100,000	Unknown

Should you have any questions or require any amendments to the quotation, please do not hesitate to contact me.

Next Steps

We are passionate about protecting the work of good people in their communities, and by providing you with our expert advice we are helping to prevent potential issues. We aim to do these things for a premium that offers best value, the cost of which does not come at the expense of our personal service. I trust that you will find this quotation to be competitive and very much look forward to being appointed as your professional insurance advisors.

Should **Rhuddlan Town Council** wish to accept the quotation, please contact me on 01483 462860 or via local.councils@cameandcompany.co.uk confirming the insurer, premium, inception date and ERN number (if applicable).

Rhuddlan Library Service Review - February 28th 2020 **Item 13**

Present: Cllr Arwel Roberts (AR), Cllr Ann Davies (AD), Cllr Mike Kermode, Paul Smith (PS) Assistant Town Clerk; Bethan Hughes (BH) DCC Principal Librarian; and Matt Baker (MB) Area Library Manager.

BH welcomed everyone to the review and stated that DCC was very happy with their relationship with the Town Council, and all the various organisations that use the library. She had asked MB to prepare a review report.

Review - MB proceeded to go through the report highlighting that he was very pleased to be building new relationships with the 3rd sector in Rhuddlan. The Hearing Aid drop in, Ysgol y Castell visits, half term craft activities, Castle Day nursery, and Rhuddlan History Society were all mentioned.
AD commented that as Rhuddlan has a high percentage of older people in Rhuddlan, it would be an advantage to mention Talking Point in the report. Cllr Mike Kermode pointed out that the Music Memories group had been very successful too but was not included in the review. He asked that the report be amended to include this group before sending to the Town Clerk. MB agreed. MB was also asked to send a copy of the amended report to AD.

MB continued by stating that the History Society had provided more chairs as their meetings were proving so successful and that the Dementia group had provided a trolley. He pointed out this supported the great relationship between the community and the library.
AD asked about the fact that the Citizen's Advice Bureaux and Talking Points were held on the same day and that these are two very different services. BH pointed out that the two services were complementary of one another and they were on the same day as a matter of design.

The Out of Hours use was proving a successful way of working so as to attract more people to the library and offer more activities for Rhuddlan groups.
AD commented that Rhuddlan was lucky to have such a positive library service well managed by MB.
AR asked if the Vicar had approached MB about an Easter themed craft session for the church. MB confirmed she had.
AR mentioned that it was proving difficult to lock up after Out of Hours sessions and BH answered that there was training available in how this is operated if needed. MB has received more Out of Hours use and a discussion evolved about how more sessions could be accommodated. There are 5 key holders registered for this, two of them being Sian Mai Jones and MK who shares his with AR. Sian has now returned her key and AR has it. MB is to check if Cllr Gareth Rowlands is still a key holder on the library register.
MB asked if he might come to MK and AR to assist with accommodating more Out of Hour sessions in the future. Both replied yes.
AD asked if volunteers from the community could be used for Saturday Out of Hours. BH answered that this was not viable and explained why.

MK noted that the Town Council were going to be working on a Town Plan soon and the library would be the best venue for consultation exercises with the residents. Especially on a Saturday when those residents who work would be better placed to attend. BH pointed out the difficulty in asking library staff to work weekends, particularly the DCC policy of not allowing lone staff working and costs incurred. But will have a look at this request if and when needed.

AR was informed that the library was closed all day on a Tuesday, with a half day on Thursday morning, and closed on Saturday and Sunday.

MB reported that the use of books was declining nationally and Rhuddlan library reflected this trend. BH adding that Rhuddlan was very comparable with similar sized libraries but there was an increase in digital borrowing. She mentioned how there had been a large increase in staff's work due to the Transport for Wales free bus pass scheme. Although it is online there had been a lot of people seeking assistance in the library and generally speaking this was a good thing as it bought in new users.

AR mentioned that he had reported a faulty car park light to DCC. The meeting discussed capacity car parking issues and the potential of Pay & Display car parking being introduced. Probably the first 2 hours would be free before and a payment required after that. These discussions are continuing between the Town Council, DCC, and the Health Board with nothing yet decided.

Finance – AD asked BH how much other libraries in Denbighshire were paying to support their libraries. BH stated that only Rhuddlan and St Asaph do and both pay the same £12,000. She pointed out that this support from the Town Council had not increased for 4 years and sought Members thoughts on increasing the support in line with inflation. With this in mind BH mentioned a sum of £12,700 for 20/21 rising to £13,000 in 21/22. There then followed a discussion on the Council's timetable for setting the annual budget and considering such a request.

MK stated that if BH felt it necessary she could ask for a rise in the support now or at any other time and not wait for the budget setting process.

MB pointed out that the hire charge for the library was £18 for half a day.

AR informed BH that the History group has a long term wish to create a museum in Rhuddlan and that the Town Council has keen to support this wish. He asked if there was anyone in DCC who could help advise on creating a museum. BH answered that this was not a function of the library service but Heritage and gave the name of Sam Williams adding Huw Reese as the Principle Officer.

MK asked BH and MB if they had any questions or issues with the Town Council. Both replied that there were none. The meeting finished at 11:15am