

CROMHALL PARISH COUNCIL

www.cromhallpc.org.uk

I hereby give notice of a meeting of Cromhall Parish Council, to be held on Tuesday 25th March 2025 at 7:30pm at Cromhall Village Hall

Members of the council are summoned to attend for the purpose of transacting business as detailed on the agenda below.

Members of the public are invited to attend the meeting and to ask questions and raise issues with the councillors. This session will last no more than 15 minutes.

Members and parishioners are reminded that the council has a general duty to consider the following matters in the exercise of any of its functions: biodiversity, equal opportunities (race, age, gender, sexual orientation, marital status, disability, religious beliefs), crime & disorder, health & safety and human rights.

Emma Pattullo
Clerk/RFO, Cromhall Parish Council

Published: 19th March 2025

AGENDA

2025/03/1 PUBLIC PARTICIPATION

In line with standing orders 3e-k

2025/03/2 Apologies

To note apologies for absence.

2025/03/3 Declarations of interest (if any) and dispensations

In accordance with the Local Code of Conduct, to receive any declarations of disclosable pecuniary or non-disclosable pecuniary interests and to consider any dispensation requests.

2025/03/4 Approval of previous minutes

To approve the minutes of the meeting of 25th February 2025.

Draft copies are available on the council's [website](#).

2025/03/5 Exclusion of public and press

To resolve whether any item of this agenda warrant exclusion of the press and public under the Public Bodies (Admission to Meetings) Act 1960

2025/03/6 To consider co-option to the vacant council seat

2025/03/7 Planning

2025/03/7.1 To review and resolve response to the following planning applications

- i. [P19/2452/O](#) - Land South Of Charfield - RECONSULTATION: A phased mixed use development of up to 525 residential units (Use Class C3, including affordable homes and Use Class C2/C3 housing suitable for the elderly) with provision of: 1 a reserve site for either a new 3FE or 2FE primary school with playing fields (Use Class F1); 2 Up to 1ha of land for a neighbourhood centre, comprising 0.7ha with provision for up to 1,800 sq.m of commercial floorspace (up to 1000 sq. m Class E uses and up to 800 sq. m Class E/F1/F2 community uses) and up to 0.3 ha additional employment provision. 3 Provision of green infrastructure including: 3 playing pitches (1 no. senior pitch and 2no. junior pitches), open space, parks, natural and semi natural green space, amenity green spaces, allotments and facilities for children and young people. 4 Preparatory works; provision of associated infrastructure including footpaths/cycleways and vehicular accesses; and associated engineering and landscaping works including SUDs. Outline application including access

with all other matters reserved (a phased development with each phase being a separate and severable part of the development). *Comments by 27th March.*

2025/03/7.2 To note the following planning decisions

- i. P24/02362/F - Land at Rectory Lane, Tytherington - Installation of access track and 3no. areas of hardstanding/parking areas to facilitate change of Use of land from agricultural to 3no. dog walking fields (Sui Generis) as defined in the Town and Country Planning (Use Classes) Order 1987 (as amended) (Retrospective). *SGC decision: Refusal.*

2025/03/7.3 To consider a response to the South Glos. Council Local Plan Regulation 19 consultation

Consultation responses due by 11th April

2025/03/8 Items to note (no decision required)

2025/03/8.1 To receive report from SGC Ward Councillor

2025/03/8.2 To receive report from the Clerk

2025/03/8.3 To receive external meeting feedback or other updates from councillors

2025/03/9 Parish matters for decision

2025/03/9.1 To receive play area inspection report and consider action required, if any

2025/03/9.2 To consider action in relation to road conditions by the Earthworks site on B4058 north of Cromhall

2025/03/10 Council administration

2025/03/10.1 To review the Asset Register (*paper 1*)

2025/03/10.2 To review the Data Protection Policy and Privacy Notices (*papers 2 & 3*)

2025/03/10.3 To note correspondence received and determine action required, if any

2025/03/11 Finance

Paper 4 – Receipts and Payments schedule

2025/03/11.1 To note payments made under prior approval and approve payments due

2025/03/11.2 To review financial reserves and consider virement of unused funds to earmarked reserve

2025/03/11.3 To note clerk's contractual increase in salary scale point from 1st April

2025/03/11.4 To consider obtaining a payment card for council purchases (*paper 5*)

2025/03/12 Items for next agenda

Supporting papers are available on the council's website (www.cromhallpc.org.uk)

The next meeting of the council will be held on Tuesday 29th April 2025.

Cromhall Parish Council - Asset Register

Last amended: 27th February 2025

Description	Details	Location	Acquisition Date	Acquisition cost	Notes
<u>Bus shelters</u>					
Two stone bus shelters		B4058 north and south @ Townwell/Spring Lane		£ 3,105.00	
Bus shelter		B4058 close to Cowship Lane		£ 4,309.00	
<u>Village Greens</u>					
Village Green VG24 0.39 acres approx.		The Green Heathend	16/03/1976	£ 1.00	
Village Green VG23 0.27 acres approx.		Bibstone Hill	04/06/1979	£ 1.00	
Village Green VG189 0.24 acres approx.	Part ownership	Bibstone Hill	04/06/1979	£ 1.00	
Village Green VG28 0.41 acres approx.		Hawkers Knapp	16/03/1976	£ 1.00	
<u>Miscellaneous</u>					
Sound System		Container at school field	?	£ 815.00	
Kissing Gate		Hawkers Knapp		£ 320.00	
Notice board		Townwell play area	12/06/2019	£ 550.00	
Notice board		Bristol Road bus shelter	01/07/2022	£ 450.00	
Village gates		Tortworth Road & B4058 both entrances	13/10/2021	£ 6,800.00	
Defibrillator & cabinet		De Smit Building B4058	02/01/2022	£ 2,250.00	
Defibrillator & cabinet	HeartSafe G4 cabinet, HeartSine samaritan PAD500P defib	Heathend Garage, B4058	17/11/2023	£ 2,245.00	
Bench	Glasdon "EcoRest" recycled plastic	The Green Heathend	27/02/2025	£ 526.36	
<u>Office equipment</u>					
Computer		Chairman's home	01/05/2018		Disposed 2024
Laptop - HP14s-fq1000na	4H2X5EA#ABU	Clerk's home	01/12/2022	£ 380.00	
IT and office equipment		Clerk's home	various	£ 251.00	
Viewsonic projector pa503s		Clerk's home	04/03/2020	£ 250.00	
<u>Play area</u>					
Townwell play area		Townwell		£ 1.00	Donated by SGC
Steel x 1 flat seat and x 1 cradle steel unit with 24m2 of grass mats		Townwell play area	31/05/2020	£ 3,487.00	
2x benches	Glasdon "EcoRest" recycled plastic	Townwell play area	08/04/2024	£ 1,052.72	
			TOTAL	£ 26,796.08	



Cromhall Parish Council

Data Protection Policy

Version	Date adopted	Minute ref:	Details / Key Changes	Review due
1.0	11/5/2022	05/2022 9c		
1.1	26/3/2024	2024/03/10.1	Reviewed, minor formatting changes only. Contact details updated.	March 2025

Introduction

Cromhall Parish Council recognises its responsibility to comply with the General Data Protection Regulations (GDPR) 2018 which regulates the use of personal data. This does not have to be sensitive data; it can be as little as a name and address.

General Data Protection Regulations (GDPR)

The GDPR set out high standards for the handling of personal information and protecting individuals' rights for privacy. It also regulates how personal information can be collected, handled and used. The GDPR applies to anyone holding personal information about people, electronically or on paper. Cromhall Parish Council has also notified the Information Commissioner that it holds personal data about individuals.

When dealing with personal data, Cromhall Parish Council staff and members must ensure that:

- *Data is processed fairly, lawfully and in a transparent manner*

This means that personal information should only be collected from individuals if staff have been open and honest about why they want the personal information.

- *Data is processed for specified purposes only*

This means that data is collected for specific, explicit and legitimate purposes only.

- *Data is relevant to what it is needed for*

Data will be monitored so that too much or too little is not kept; only data that is needed should be held.

- *Data is accurate and kept up to date and is not kept longer than it is needed*

Personal data should be accurate, if it is not it should be corrected. Data no longer needed will be shredded or securely disposed of.

- *Data is processed in accordance with the rights of individuals*

Individuals must be informed, upon request, of all the personal information held about them.

- *Data is kept securely*

There should be protection against unauthorised or unlawful processing and against accidental loss, destruction or damage.

Storing and accessing data

Cromhall Parish Council recognises its responsibility to be open with people when taking personal details from them. This means that staff must be honest about why they want a particular piece of personal information.

Cromhall Parish Council may hold personal information about individuals such as their names, addresses, email addresses and telephone numbers. These will be securely kept at the Cromhall Parish Council Office and are not available for public access. All data stored on the Cromhall Parish Council Office computer is password protected. Once data is no longer needed, is out of date or has served its use and falls outside the minimum retention time of Councils document retention policy, it will be shredded or securely deleted from the computer.

Cromhall Parish Council is aware that people have the right to access any personal information that is held about them. Subject Access Requests (SARs) must be submitted in writing (this can be done in hard copy, email or social media). If a person requests to see any data that is being held about them, the SAR response must detail:

- How and to what purpose personal data is processed
- The period Cromhall Parish Council tend to process it for
- Anyone who has access to the personal data

The response must be sent within 30 days and should be free of charge.

If a SAR includes personal data of other individuals, Cromhall Parish Council must not disclose the personal information of the other individual. That individual's personal information may either be redacted, or the individual may be contacted to give permission for their information to be shared with the Subject.

Individuals have the right to have their data rectified if it is incorrect, the right to request erasure of the data, the right to request restriction of processing of the data and the right to object to data processing, although rules do apply to those requests.

Confidentiality

Cromhall Parish Council members and staff must be aware that when complaints or queries are made, they must remain confidential unless the subject gives permission otherwise. When handling personal data, this must also remain confidential.

Policy review

This policy will be reviewed at least annually.

Cromhall Parish Council

PRIVACY NOTICE – for residents and the general public

Version	Date adopted	Minute ref:	Details / Key Changes	Review due
1.0	11/5/2022	05/2022 9c		
1.1	26/3/2024	2024/03/10.1	Reviewed, minor formatting changes only. Contact details updated.	March 2025

Your personal data – what is it?

“Personal data” is any information about a living individual which allows them to be identified from that data (for example a name, photographs, videos, email address, or address). Identification can be directly using the data itself or by combining it with other information which helps to identify a living individual (e.g. a list of staff may contain personnel ID numbers rather than names but if you use a separate list of the ID numbers which give the corresponding names to identify the staff in the first list then the first list will also be treated as personal data). The processing of personal data is governed by legislation relating to personal data which applies in the United Kingdom including the General Data Protection Regulation (the “GDPR”) and other legislation relating to personal data and rights such as the Human Rights Act.

Who are we?

This Privacy Notice is provided to you by the Cromhall Parish Council which is the data controller for your data.

Other data controllers the council works with:

- Other data controllers, such as local authorities
- Community groups
- Charities
- Other not for profit entities
- Contractors

We may need to share your personal data we hold with them so that they can carry out their responsibilities to the council. If we and the other data controllers listed above are processing your data jointly for the same purposes, then the council and the other data controllers may be “joint data controllers” which mean we are all collectively responsible to you for your data. Where each of the parties listed above are processing your data for their own independent purposes then each of us will be independently responsible to you and if you have any questions, wish to exercise any of your rights (see below) or wish to raise a complaint, you should do so directly to the relevant data controller.

A description of what personal data the council processes and for what purposes is set out in this Privacy Notice.

The council will process some or all of the following personal data where necessary to perform its tasks:

- Names, titles, and aliases, photographs;
- Contact details such as telephone numbers, addresses, and email addresses;
- Where they are relevant to the services provided by a council, or where you provide them to us, we may process information such as gender, age marital status, nationality, education/work history, academic/professional qualifications, hobbies, family composition, and dependants;

- Where you pay for activities such as use of a council hall, financial identifiers such as bank account numbers, payment card numbers, payment/transaction identifiers, policy numbers, and claim numbers;
- The personal data we process may include sensitive or other special categories of personal data such as criminal convictions, racial or ethnic origin, mental and physical health, details of injuries, medication/treatment received, political beliefs, trade union affiliation, genetic data, biometric data, data concerning and sexual life or orientation.

How we use sensitive personal data

- We may process sensitive personal data including, as appropriate:
 - information about your physical or mental health or condition in order to monitor sick leave and take decisions on your fitness for work;
 - your racial or ethnic origin or religious or similar information in order to monitor compliance with equal opportunities legislation;
 - in order to comply with legal requirements and obligations to third parties.
- These types of data are described in the GDPR as “Special categories of data” and require higher levels of protection. We need to have further justification for collecting, storing and using this type of personal data.
- We may process special categories of personal data in the following circumstances:
 - In limited circumstances, with your explicit written consent.
 - Where we need to carry out our legal obligations.
 - Where it is needed in the public interest.
- Less commonly, we may process this type of personal data where it is needed in relation to legal claims or where it is needed to protect your interests (or someone else’s interests) and you are not capable of giving your consent, or where you have already made the information public.

Do we need your consent to process your sensitive personal data?

- In limited circumstances, we may approach you for your written consent to allow us to process certain sensitive personal data. If we do so, we will provide you with full details of the personal data that we would like and the reason we need it, so that you can carefully consider whether you wish to consent.

The council will comply with data protection law. This says that the personal data we hold about you must be:

- Used lawfully, fairly and in a transparent way.
- Collected only for valid purposes that we have clearly explained to you and not used in any way that is incompatible with those purposes.
- Relevant to the purposes we have told you about and limited only to those purposes.
- Accurate and kept up to date.
- Kept only as long as necessary for the purposes we have told you about.
- Kept and destroyed securely including ensuring that appropriate technical and security measures are in place to protect your personal data to protect personal data from loss, misuse, unauthorised access and disclosure.

We use your personal data for some or all of the following purposes:

- To deliver public services including to understand your needs to provide the services that you request and to understand what we can do for you and inform you of other relevant services;
- To confirm your identity to provide some services;
- To contact you by post, email, telephone or using social media (e.g., Facebook, Twitter, WhatsApp);
- To help us to build up a picture of how we are performing;
- To prevent and detect fraud and corruption in the use of public funds and where necessary for the law enforcement functions;
- To enable us to meet all legal and statutory obligations and powers including any delegated functions;
- To carry out comprehensive safeguarding procedures (including due diligence and complaints handling) in accordance with best safeguarding practice from time to time with the aim of ensuring that all children and adults-at-risk are provided with safe environments and generally as necessary to protect individuals from harm or injury;
- To promote the interests of the council;
- To maintain our own accounts and records;
- To seek your views, opinions or comments;
- To notify you of changes to our facilities, services, events and staff, councillors and other role holders;
- To send you communications which you have requested and that may be of interest to you. These may include information about campaigns, appeals, other new projects or initiatives;
- To process relevant financial transactions including grants and payments for goods and services supplied to the council
- To allow the statistical analysis of data so we can plan the provision of services.

Our processing may also include the use of CCTV systems for the prevention and prosecution of crime.

What is the legal basis for processing your personal data?

The council is a public authority and has certain powers and obligations. Most of your personal data is processed for compliance with a legal obligation which includes the discharge of the council's statutory functions and powers. Sometimes when exercising these powers or duties it is necessary to process personal data of residents or people using the council's services. We will always take into account your interests and rights. This Privacy Notice sets out your rights and the council's obligations to you.

We may process personal data if it is necessary for the performance of a contract with you, or to take steps to enter into a contract. An example of this would be processing your data in connection with the use of sports facilities, or the acceptance of an allotment garden tenancy

Sometimes the use of your personal data requires your consent. We will first obtain your consent to that use.

Sharing your personal data

This section provides information about the third parties with whom the council may share your personal data. These third parties have an obligation to put in place appropriate security measures and will be responsible to you directly for the manner in which they process and protect your personal data. It is likely that we will need to share your data with some or all of the following (but only where necessary):

- The data controllers listed above under the heading “Other data controllers the council works with”;
- Our agents, suppliers and contractors. For example, we may ask a commercial provider to publish or distribute newsletters on our behalf, or to maintain our database software;
- On occasion, other local authorities or not for profit bodies with which we are carrying out joint ventures e.g. in relation to facilities or events for the community.

How long do we keep your personal data?

We will keep some records permanently if we are legally required to do so. We may keep some other records for an extended period of time. For example, it is currently best practice to keep financial records for a minimum period of 8 years to support HMRC audits or provide tax information. We may have legal obligations to retain some data in connection with our statutory obligations as a public authority. The council is permitted to retain data in order to defend or pursue claims. In some cases the law imposes a time limit for such claims (for example 3 years for personal injury claims or 6 years for contract claims). We will retain some personal data for this purpose as long as we believe it is necessary to be able to defend or pursue a claim. In general, we will endeavour to keep data only for as long as we need it. This means that we will delete it when it is no longer needed.

Your rights and your personal data

You have the following rights with respect to your personal data:

When exercising any of the rights listed below, in order to process your request, we may need to verify your identity for your security. In such cases we will need you to respond with proof of your identity before you can exercise these rights.

1. The right to access personal data we hold on you

- At any point you can contact us to request the personal data we hold on you as well as why we have that personal data, who has access to the personal data and where we obtained the personal data from. Once we have received your request we will respond within one month.
- There are no fees or charges for the first request but additional requests for the same personal data or requests which are manifestly unfounded or excessive may be subject to an administrative fee.

2. The right to correct and update the personal data we hold on you

- If the data we hold on you is out of date, incomplete or incorrect, you can inform us and your data will be updated.

3. The right to have your personal data erased

- If you feel that we should no longer be using your personal data or that we are unlawfully using your personal data, you can request that we erase the personal data we hold.
- When we receive your request we will confirm whether the personal data has been deleted or the reason why it cannot be deleted (for example because we need it for to comply with a legal obligation).

4. The right to object to processing of your personal data or to restrict it to certain purposes only

- You have the right to request that we stop processing your personal data or ask us to restrict processing. Upon receiving the request we will contact you and let you know if we are able to comply or if we have a legal obligation to continue to process your data.
- 5. The right to data portability**
- You have the right to request that we transfer some of your data to another controller. We will comply with your request, where it is feasible to do so, within one month of receiving your request.
- 6. The right to withdraw your consent to the processing at any time for any processing of data to which consent was obtained**
- You can withdraw your consent easily by telephone, email, or by post (see Contact Details below).
- 7. The right to lodge a complaint with the Information Commissioner's Office.**
- You can contact the Information Commissioners Office on 0303 123 1113 or via email <https://ico.org.uk/global/contact-us/email/> or at the Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF.

Transfer of Data Abroad

Any personal data transferred to countries or territories outside the European Economic Area ("EEA") will only be placed on systems complying with measures giving equivalent protection of personal rights either through international agreements or contracts approved by the European Union. Our website is also accessible from overseas so on occasion some personal data (for example in a newsletter) may be accessed from overseas.

Further processing

If we wish to use your personal data for a new purpose, not covered by this Privacy Notice, then we will provide you with a new notice explaining this new use prior to commencing the processing and setting out the relevant purposes and processing conditions. Where and whenever necessary, we will seek your prior consent to the new processing.

Changes to this notice

We keep this Privacy Notice under regular review and we will place any updates on the Cromhall parish council webpage <https://cromhallpc.org.uk/privacy-policy/>. The latest review date is shown in the table at the beginning of the document.

Contact Details

Please contact us if you have any questions about this Privacy Notice or the personal data we hold about you or to exercise all relevant rights, queries or complaints at:

Emma Pattullo

Clerk to Cromhall Parish Council

Email: clerk@cromhallpc.org.uk

Phone: (01454) 837271

Cromhall Parish Council

PRIVACY NOTICE – for staff and councillors

Version	Date adopted	Minute ref:	Details / Key Changes	Review due
1.0	11/5/2022	05/2022 9c		
1.1	26/3/2024	2024/03/10.1	Reviewed, minor formatting changes only.	March 2025

Cromhall parish council is committed to keeping your personal information accurate and up to date and will not keep your information longer than necessary. This privacy notice explains how we use your personal information and the ways in which we protect your privacy. This notice applies to all personal data collected for or on behalf of the Cromhall parish council. This includes information collected by letter, email, face to face, telephone or online.

Contacting Cromhall Parish Council

When you contact Cromhall parish council, the information you provide (personal information such as name, address, email address, phone number, organisation) will be processed and stored to enable us to contact you and respond to your correspondence, provide information and/or access our facilities and services. Your personal information will be not shared or provided to any other third party unless the council has a statutory obligation to collect or use personal information.

The Council's Right to Process Information

- General Data Protection Regulations Article 6 (1) (a) (b) and (e)
- Processing is with consent of the data subject or
- Processing is necessary for compliance with a legal obligation or
- Processing is necessary for the performance of a task carried out in the public interest or in the exercise of official authority vested in the controller

Information Security

Cromhall Parish Council has a duty to ensure the security of personal and that your information is protected from unauthorised access, loss, manipulation, falsification, destruction or unauthorised disclosure. This is done through appropriate technical measures and appropriate policies. The council will only keep your data for the purpose it was collected for and only for as long as is necessary, after which it will be deleted. (You may request the deletion of your data held by Cromhall Parish Council at any time).

Children

We will not process any data relating to a child (under 13) without the express parental/ guardian consent of the child concerned.

Access to Information

You have the right to request access to the information we have on you and can do this by contacting the Parish Clerk.

Correction to information

If you believe the council holds incorrect information about you, you may contact us so that we can update it and keep your data accurate. Please contact the Parish Clerk to request this.

Deletion of information

If you wish Cromhall Parish Council to delete the information about you, please contact the Parish Clerk to request this. We will try to meet your request but we may be required to hold or process information to meet our legal duties.

Right to Object

If you believe that your data is not being processed for the purpose it has been collected for, you may object please contact Cromhall Parish Council to object.

Rights Related to Automated Decision Making and Profiling

Cromhall Parish Council does not use any form of automated decision making or the profiling of individual personal data.

Conclusion

In accordance with the law, the council only collects a limited amount of information about you that is necessary for correspondence, information and service provision. It does not:

- use profiling,
- sell or pass your data to third parties.
- use your data for purposes other than those specified.

The council makes sure your data is stored securely and will delete all information deemed to be no longer necessary. The council will review its Privacy Policies to ensure data is protected.

Complaints

If you have a complaint regarding the way your personal data has been processed, you may make a complaint to Cromhall Parish Council and the Information Commissioner using their website www.ico.org.uk/concerns.

Receipts and Payments schedule - to meeting of 25th March 2025

Receipts

No receipts since last meeting

Payments made under prior approval - All invoices have been examined, verified and certified by the Responsible Financial Officer

Voucher	Date	Description	Supplier	Budget line	Net	VAT	Total	Approval
280/281	28/02/2025	Staff costs	Clerk	Staff costs				2024/11/11.3
283	28/02/2025	Bank charges Feb	Unity Trust Bank	Bank charges	£ 6.00	£ -	£ 6.00	2024/05/11.4

Payments for approval - All invoices have been examined, verified and certified by the Responsible Financial Officer

Voucher	Date	Description	Supplier	Budget line	Net	VAT	Total	Power to spend
282	25/03/2025	Replacement bench @ The Green	Glasdon UK Ltd	Maintenance (open spaces)	£ 526.36	£ 105.27	£ 631.63	LG (Misc Prov) 1976 s19
286	25/03/2025	Web & email hosting April 2025-April 2026	Town and Parish Websites	Website	£ 242.00	£ -	£ 242.00	LGA 1972 s111
288	25/03/2025	Fitting of replacement bench	Mark Woodward Groundworks Ltd	Maintenance (open spaces)	£ 140.00	£ 28.00	£ 168.00	LG (Misc Prov) 1976 s19

Minute ref: CPC2025/03/11.2

Invoices checked by: _____

Report to council meeting of 25th March 2025

Agenda item 2025/03/11.4 – To consider obtaining a payment card for council purchases

Prepared by Emma Pattullo, Clerk/RFO

Background

Cromhall Parish Council generally pays for purchases on receipt of an invoice. However for some types of purchase this is not possible and the clerk is required to pay for the items personally and then reclaim the cost from the council. This includes purchase from sellers who will only take payment online, and minor purchases made between meetings for which a request for payment by invoice would be disproportionate.

The internal audit report in 2023 recommended that the council investigate obtaining a payment card so that staff will not be expected to be out of pocket and to make the approval and payment process more transparent.

Having a council payment card would improve financial management through enhanced transparency, ensure all payments can be made in line with Financial Regulations, make reclaiming of VAT easier and lessen the administrative burden of processing expense claims.

Financial regulations & governance requirements

Cromhall PC [Financial Regulations](#) (current version 2.0) section 9 covers the use of payment cards. This section does allow for the use of personal credit or debit cards for payments incurred in line with council policy or prior resolution. However it also states that a council debit, credit or prepayment card can be held by a member of staff.

The Financial Regulations do not contain any clause under which payments can be made and reclaimed by councillors.

A council procedure which governs the use of the card would be required, to ensure that councillors and residents can be confident that it is being used properly. Examples of such policies from other parish councils can be found online, such as [this from Thornbury TC](#). Such a policy would cover:

- who would hold the card
- the circumstances under which it could be used
- any limits on individual transactions and/or the total balance allowable
- arrangements for paying off the balance or pre-loading the card, depending on the type of card chosen.

The Practitioner's Guide¹ states at item 1.15.4: "If held, corporate credit card accounts need to have defined limits and be cleared monthly by direct debit from the main bank account".

Management and record keeping

To meet the above governance requirements, any card would need to be in the name of the council and held by the clerk.

¹ Joint Panel on Accountability and Governance "Practitioners Guide 2024"

<https://www.nalc.gov.uk/resource/practitioners-guide-2024.html> accessed 24/02/2025.

The types of card available would include:

- Charge card linked to the council's existing current account held with Unity Trust Bank;
- Charge card or credit card from another provider (Unity do not offer a credit card option);
- Pre-paid debit card – on which a balance can be preloaded.

The balance on a third party credit or charge card would be paid by direct debit from the Unity current account each month. Whilst this would show as a single payment on the bank statement, the EasyPC accounting system can be used to record the individual purchases as normal, with the card effectively being a separate "account" within the records. The card statement would then be reconciled each month in the same way as the bank accounts, and payment records presented to council as normal.

A Unity charge card would operate in a similar way except that payment would be automatically transferred from the Unity current account each month, to cover the full balance of the card account.

A pre-paid debit card can be thought of as being like a petty cash bank account, in that a defined amount is transferred to the card and purchases against that amount are recorded as individual payments. Again, use of a dedicated account within the EasyPC system will allow recording of individual purchases and transaction records can be reconciled and presented to council.

Options

In compiling this list of options, the clerk has taken advice from ALCA and other small parish councils to ensure that all options are feasible.

Provider	Type of card	Costs	Notes
Unity Trust	Corporate Multipay charge card	£50 set up fee then £3/month (£36/year)	Card provided by Lloyds Bank for Unity. Can set limits for individual transactions and total balance. Balance automatically repaid from current account each month.
Equals Money	Pre-payment debit card	£250/year, plus a £10 one-off fee for a physical card	Can set limits for individual transactions. Spend limited to amount uploaded. Other councils report it works well for them.
Soldo	Pre-payment debit card	£21/month	Can set limits for individual transactions. Spend limited to amount uploaded. 30% discount for the first twelve months. Some other councils use this but less popular than Equals.
Pockit	Pre-payment debit card	No start up fee as long as account is opened with at least £70 top up. No annual fee. Transaction	No option to set transaction limits. Spend limited to amount uploaded. Used by some other councils.

Provider	Type of card	Costs	Notes
		charges: £1.49 for each top-up or payment	
Barclaycard	Select credit card	No fee. Interest free providing balance is paid off monthly by direct debit.	Balance limit set by provider. Can be paid monthly via direct debit. Anecdotal reports suggest can be difficult for PCs to get approval.
Barclaycard	Select charge card	£42/year. Interest free providing balance is paid off monthly by direct debit.	Balance limit set by provider. Must be paid off in full each month

Recommendation

That council should pursue either:

- obtaining a Barclaycard Select credit card, as the best value option from a proven, reputable provider, OR
- a Pockit pre-paid card which would probably be quicker and more straightforward to set up and has low operating costs.