



## **Brixworth Parish Council**

### **Banking Arrangements**

It is good practise for the Council to review its banking arrangements on a regular basis. (At least annually)

To ensure a continuity of the existing levels of service and support it is recommended that the Council **resolve** to move its existing banking arrangement with the National Westminster Bank plc to Unity Trust, who allow for multiuser authorisations – The Clerk enters the payments onto the system and then two Cllrs must authorise the payments, it will help protect the Clerk from mistakes and BPC from fraud. More information can be found here:

<https://www.unity.co.uk/who-we-are/>

1. The authorised signatories for the Council's Bank accounts:

- Councillor Barbara Lunnon
- Councillor Tony Nixon
- Councillor Jackie Bird
- Mrs Josie Flavell (Responsible Financial Officer)
- Mr Gavin Kirkup (Administrator)

The current account is a 'one to sign' account with the Parish Clerk being the sole person to use the account with unlimited amounts. This enables the Council to pay by BACS, the Council's preferred choice of payment. However, this is not the recommended industry standard.

2. Direct Debits/ Standing Orders be in place for the following organisations:

- Nat West – Service Charges
- ASDA – Staff Phone Monthly Top Ups
- EON – utilities
- Anglian Water / Wave- water
- DVLA – van road tax
- Information Commissioner – Data Protection
- EE & T Mobile – Mobile telephone
- Talk Talk – Broadband & telephone service
- Lex Autolease
- Peninsula
- Adobe

3. The Clerk would recommend that we move as many payments as possible to Direct Debit moving forward.

4. The Parish Clerk holds a debit card in the name of the ex-clerk which needs changing.

Councillors are reminded of the internal controls in place which monitor and check systems to ensure that activities are conducted in a secure and well-ordered manner, to prevent fraud and corruption. These include verification of invoices and two signatures to authorise payments. There is a monthly bank reconciliation which is presented to Council and bank statements are checked at this time. Internal checks are carried out on systems in addition to the annual internal and external audit. Councillors can also ask to see invoices and associated paperwork at any time. The Parish Council can also seek advice from its Internal Auditor any time throughout the financial year.