

Cyngor Cymuned Mostyn Mostyn Community Council



Note: The following meeting will be a hybrid meeting. If members of the public or press wish to attend remotely, they should email the clerk: mostynclerk@hotmail.co.uk for further guidance.

Dear Councillor / Annwyl Gynghorydd

You are summoned to a hybrid meeting of Mostyn Community Council to be held at Mostyn Community Centre on Monday 20th March 2023 at 7.00 pm. The meeting will consider the items below:

A handwritten signature in cursive script, appearing to read 'Collette Lowry'.

Mrs Collette Lowry – Clerk / Clerc

Agenda 20 March 2023 / 20ed Mawrth 2023

1. a) To record attendance
b) Apologies for absence
2. **Chairman's Remarks:**
 - a) Tre-Mostyn defibrillator update.
3. **Declarations of interest:**

To receive any declarations made by Members in accordance with Council's Code of Conduct.
4. **Minutes & Meetings:**
 - a) To approve the minutes of the 20th February 2023 meeting .
 - b) To receive any matters arising from those minutes.
5. **Public Speaking:**

No requests
6. To consider the exclusion of the public and press for the following item which relates to staffing: Item 7(a).
7. **Clerk's Updates and Communications:**

Clerks report –

 - a) Members to consider to amend the pay increment to SCP16 following the completion of a full year's employment as per terms and conditions of contract. (see supporting document)

- b) **Members to consider** the forthcoming yearly subscription to One Voice Wales at an annual fee of £326.00.
- c) The external audit for 2021-2022 has now been completed and noticeboard for the required 14 days.
- d) Shereen Devine from Volunteering Matters has confirmed their intention to pursue further funding for the community of Mostyn from Gwynt y Mor Funding to enable more age-friendly services. She is keen for the council to become more involved.

Email Communications:

16/02/2023	One Voice Wales	The Value of Planning and how it positively impacts our Welsh Communities - Online Event
17/02/2023	Flintshire County Council	Adoption of the Flintshire Local Development Plan (LDP)
20/02/2023	National Infrastructure Planning	HyNet Carbon Dioxide Pipeline
28/02/2023	20s Plenty.org	Diolch am 20/Thanks for 20
03/03/2023	Neighbourhood Alerts	Community Engagement Van
08/03/2023	CHC - NWCHC	NEWS RELEASE: OUR LIVES ON HOLD 2023
09/03/2023	One Voice Wales	Consultation launched on new registration rules for all bird keepers in Great Britain
10/03/2023	Flintshire County Council	Visits to Town and Community Councils
13/03/2023	One Voice Wales	Planning Policy Wales: Net benefit for biodiversity and ecosystems' resilience
13/03/2023	Welsh Government	Consultation
14/03/2023	20s Plenty.org	Diolch am 20/Thanks for 20
14/03/2023	One Voice Wales	Open spaces and paths: a new guide to protection

Members are welcome to raise an agenda item regarding any topics emailed throughout the month:

8. Planning Matters:

(A) Applications:

Planning Application Number	Proposal	Address
FUL/000624/22	MATERIAL CHANGE OF USE TO REPLACE THE TOURING CARAVANS PERMITTED ON SITE FOR MOBILE HOMES	OLD TAVERN, Mostyn, Holywell, CH8 9DX
COU/000200/23	CONVERSION OF REDUNDANT BARN INTO HOLIDAY LET ACCOMMODATION WITH THE ADDITION OF A SINGLE STOREY EXTENSION	Mertyn Crewe , Whitford , Holywell , CH8 9ES

The Clerk wishes to remind members the new Flintshire County Council portal is now in operation, and planning matters can now be viewed and commented on via accessing the following link: <https://planning.agileapplications.co.uk/flintshire>

(B) Decisions:

None

(C) Planning updates -:

Application: OUT/000496/22 - Land adj. to Ffordd Pennant, Maes Pennant, Mostyn, Holywell, Flintshire, CH8 9PY: Under Consideration.

9. Accounts & Finances:

To approve the February 23 accounts paid:

Invoice date	Supplier	Item	Amount inc VAT		Minute reference	Slip ref:
02/02/2023	HMRC	January 23 PAYE	124.60	BACS		100
25/02/2023	Collette Lowry	Salary Jan 23	654.80	BACS		101
01/02/2023	Clr M. Lewis-Jones	Reimbursement - refreshments	0.95	BACS		102
01/02/2023	SLCC	Training - New Clerk series	24.00	BACS		103
01/02/2023	JRB Enterprises	Dog waste bags replenishment	212.52	BACS		104
21/02/2023	Flintshire County Council	Play area match funding	5,000.00	BACS		105
04/02/2023	Scottish Power	Electricity (Lighting)	163.64	DD		106
21/02/2023	HSBC	Bank Charges	5.00	DR		107
	Total		£6,185.51			

To review March 23 accounts for payment:

Invoice date	Supplier	Item	Amount inc VAT		Minute reference	Slip ref:
09/03/2023	Tadmark Ltd	Event banner	£49.02	BACS	Feb 23/15	108
08/03/2023	Collette Lowry	FCC event licence reimbursement	£21.00	BACS	Feb 23/16	109
13/03/2023	Clr Mike Lewis Jones	Refreshment reimbursement	£4.22	BACS		110
13/03/2023	Collette Lowry	Microsoft licence reimbursement	£135.36	BACS		111
13/03/2023	Alan Ainsworth	Britannia Wrestling deposit	£250.00	BACS	Feb 23/15	112
25/03/2023	Multiple	February staffing cost	£779.40	BACS		113/114
14/03/2023	Mega Electrical NW Ltd	Lighting upgrade	£7,176.00	BACS		115
14/03/2023	HSBC Bank	Bank Charges	£5.00	BACS		116
		Total	£8,420.00			

February 23 Income:

Date	Creditor	Receipt Details	Amount
20/02/2023	Veronica Lewis	Event booking fee	10.00
21/02/2023	Crafty Nest Gifts	Event booking fee	10.00
22/02/2023	K Donovan	Event booking fee (2 charity tables)	10.00
23/02/2023	Dee & Dee Bunting	Event booking fee	10.00
23/02/2023	Stormalicious	Event booking fee	10.00
24/02/2023	Charmed scents	Event booking fee	10.00
24/02/2023	More 1 Cushion	Event booking fee	10.00
	TOTAL		£70.00

10. Police:

- a) Members to report any police matters.

11. Lighting & Streetscene:

- a) Streetscene, matters & updates reported

- b) Lighting: members to report any issues arising

12. Biodiversity Report:

Under Section 6 of the Environment (Wales) Act 2016, community & town councils as public authorities have a duty to set out how they are maintaining and enhancing biodiversity. It is now a requirement to publish Biodiversity Reports on a 3 year cycle.

Members to review and approve the document provided.

13. Risk Assessment:

Members to **review and approve** outstanding audit recommendation (2021/2022)

Document attached.

14. King's Coronation Event Update:

Kristina Howells to report.

- a) Members to resolve authorisation of further proposed event plans.
- b) Members to consider a working group meeting regarding the event and determine a date/time.
- c) Members to consider provision of commemorative gifts for Ysgol Bryn Pennant.

15. County Councillors reports:

To receive County Councillor updates on any relevant County issues not otherwise covered on the agenda.

16. Community Councillors reports:

To receive Town Councillor updates on any relevant issues not otherwise covered on the agenda.

17. Close of meeting:

MINUTES OF THE HYBRID MEETING OF MOSTYN COMMUNITY COUNCIL

Monday, 20th February 2023 / Dydd Llun 20ed Chwefror 2023

1. a) To record attendance

Members: Councillors Seddon, Banks, Jackson, Heesom, Calvert, K Howells, M Howells, Knight, Lewis-Jones & Harris.

Officers: Collette Lowry

Public gallery: none

b) Apologies for absence

Councillor Hayley Jones

2. Chairman's Remarks:

The Chair updated council on various matters including:

- a) Urdd thank you letter for the council's financial assistance donation.
- b) Salt bin – Tre Mostyn, this can now be ordered and filled using money saved from defibrillator installation.
- c) Defibrillator update– Tre Mostyn; cabinet installed, currently awaiting defibrillator installation from nhs.wales.
- d) Glan y Don playing field broken fence; resulting in a pony & trap gaining access to the field damaging the pitch.

3. Declarations of interest:

There were no declarations of interest received from members.

4. Minutes & Meetings:

Members approved the minutes as a true record. (proposed by Councillor Mike Lewis-Jones, seconded by Councillor Ray Knight). There were no matters arising.

5. Public Speaking:

There were no requests made from the public.

6. Clerk's Updates and Communications:

Clerks report –

- a) The Clerk requested members monitored and conducted internal financial checks. **IT WAS RESOLVED** for Cllr Calvert to routinely inspect the cashbook on a monthly basis.
- a) Members discussed One Voice Wales Training opportunities. Councillors Seddon & Jackson expressed an interest in enrolling for some courses offered.
- b) It was announced Cllr K Howells had been selected to attend Buckingham Palace garden party for the King's Coronation.

Email Communications:

Members were reminded of communications circulated throughout the previous month.

12/01/2023	Flintshire County Council	Summary of Personal Interests for Agendas
12/01/2023	Flintshire County Council	Flintshire LDP – Publication of Inspectors’ Report and Adoption of the Plan
16/01/2023	Flintshire County Council	Consultation - Statement of Gambling Policy
19/01/2023	Welsh Government	Consultation
19/01/2023	Liverpool Airport	Liverpool John Lennon Airport (LJLA) Airspace Change Proposal
24/01/2023	One Voice Wales	Development, flooding and coastal erosion
02/02/2023	One Voice Wales	Buckingham Palace Garden Parties
02/02/2023	Community Alerts	Crime Prevention Webinars
08/02/2023	One Voice Wales	JANUARY, FEBRUARY & MARCH 2023 TRAINING DATES
08/02/2023	One Voice Wales	CHC/Llais
09/02/2023	One Voice Wales	Consultation on the Outdoor Education (Wales) Bill
09/02/2023	One Voice Wales	Ministerial Review of Play Report

7. Planning Matters:

(A) Applications:

Planning Application Number	Proposal	Address
LBC/000818/22	LISTED BUILDING CONSENT - RETROSPECTIVE APPLICATION FOR THREE SINGLE SLEEPER UNITS.	MOSTYN LODGE HOTEL, A548 Rock Hill Junction To Ffynnongroyw Dual, Mostyn, Holywell, CH8 9HF
FUL/000817/22	LISTED BUILDING CONSENT - RETROSPECTIVE APPLICATION FOR THREE SINGLE SLEEPER UNITS.	MOSTYN LODGE HOTEL, A548 Rock Hill Junction To Ffynnongroyw Dual, Mostyn, Holywell, CH8 9HF

Members discussed the applications (both relating to the temporary units) and remarked the dwellings were unsightly next to a listed building. Members also expressed dissatisfaction at the number of retrospective applications within the wards.

IT WAS RESOLVED: for the clerk to contact Flintshire County Council with member's views.

(B) Decisions

There were no decisions submitted by Flintshire County Council.

8. Accounts & Finances:

To approve the January 23 accounts paid:

Invoice date	Supplier	Item	Amount inc VAT		Minute reference	Slip ref:
02/01/2023	Collette Lowry	Reimbursement - Ethernet lead (IT)	£8.00	BACS		86
25/01/2023	HMRC	PAYE Period 10	£124.60	BACS		87
25/01/2023	Mrs C Lowry	Salary Dec 22	£654.80	BACS		88
03/01/2023	Mega Electrical NW Ltd	Christmas installation	£1,776.00	BACS	Nov 22/17d	89
03/01/21023	Scottish Power	Street lighting December 22	£163.64	DD		90
09/01/2023	Mostyn Community Centre	Hall hire (meetings)	£180.00	BACS		91
21/01/2023	HSBC	Bank Charges	5.00	DR		92
26/01/2023	Holywell Leisure Centre	Financial Assistance donation	150.00	BACS	Jan 23/12	93
24/01/2023	Mostyn Church	Financial Assistance donation	300.00	BACS	Jan 23/12	94
25/01/2023	Urdd Eisteddfod	Financial Assistance donation	50.00	BACS	Jan 23/12	95
26/01/2023	Mostyn Arts & Crafts	Financial Assistance donation	250.00	BACS	Jan 23/12	96
27/01/2023	Mostyn District & Gardening Club	Financial Assistance donation	250.00	BACS	Jan 23/12	97
28/01/2023	Mostyn Community Centre	Financial Assistance donation	2,200.00	BACS	Jan 23/12	98
29/01/2023	Estuary Cars	Financial Assistance donation	550.00	BACS	Jan 23/12	99
	Total		£6,662.04			

Members approved the accounts paid.

To review February 23 accounts for payment:

Pre Authorisation sheet						
Feb-23						
Invoice date	Supplier	Item	Amount inc VAT		Minute reference	Slip ref:
02/02/2023	HMRC	PAYE Period 11	£124.60	BACS		100
25/02/2023	Mrs C Lowry	Salary January 22	£654.80	BACS		101
01/02/2023	Cllr Mike Lewis Jones	Refreshments	£0.95	BACS		102
01/02/2023	SLCC	Clerk training	£24.00	BACS	Jan 23/5c	103
01/02/2023	JRB Enterprises Ltd	Dog waste bags	£212.52	BACS		104
21/02/2023	Flintshire County Council	Match funding	£5,000.00	BACS	Sept 22/11	105
04/02/2023	Scottish Power	Street lighting January 23	£163.64	DD		106
		Total	£6,180.51			

Members approved the accounts for the current month.

January 23 Income:

There was no income for the month of January.

9. Police:

- a) Members reported a vandalised vehicle.
- b) Members discussed further reports of fox hunting. Councillor Knight updated council on his research conducted on social media indicating the community did not approve of this practice.
IT WAS RESOLVED for the clerk to invite the Rural Police Force to the next meeting.

10. Lighting & Streetscene:

- a) Faulty lighting was reported opposite Mostyn Lodge and at the Community Centre
IT WAS RESOLVED for the Clerk to report the issues..
- b) Members reported damage to the Glan y Don playing field.

- c) Members were informed the outstanding columns were now awaiting Manweb works.
- d) It was reported the community council were still awaiting community winter kits.

11. Proposed tree planting at Glan-Y-Don, Mostyn:

The Environment Team at Flintshire County Council informed the clerk they were currently delivering grant funding from Welsh government to provide biodiversity improvements throughout the County. A number of sites across Flintshire have been suggested by residents, councillors, and council staff due to their potential to facilitate tree planting. Members were informed there was a proposed tree planting plan in place for Glan-Y-Don in Mostyn. Members were invited to recommend further areas for tree planting, with the Environment Team being open to suggestions. Members then discussed the County plans to facilitate tree planting.

IT WAS RESOLVED to approve the suggestion, but to make the team aware of waterlogging issues and to also make enquiries as to feasibility of using the old bowling green for a biodiversity project.

12. Annual Report:

Members were informed the Local Government and Elections (Wales) Act 2021 ("the 2021 Act") provides for the establishment of a new and reformed legislative framework for local government elections, democracy, governance and performance. There is support across the sector and from the public for increasing the visibility of the work of community councils. The requirements in relation to annual reports, training plans, multi-location meetings and public participation are designed to support this intent. The Clerk had prepared the first Mostyn Community Council Annual Report for approval. **IT WAS RESOLVED** to approve the provided annual report for publication.

13. Personal Interests:

Following council visits from the Standards Committee, advice was circulated regarding the declaration of personal interests. The information provided was as follows:

A personal interest arises where a matter under discussion, in respect of any business of your authority:

- 1) relates to or would affect one or more of the following within the area of the authority
 - a. The Councillor's employment, employer, business or company
 - b. Any land or contract held by the Councillor including contracts, licences or leases within the authority area
 - c. Any club or society or other body of which the Councillor is a member or in a position of control
- 2) Would affect to a greater extent than other taxpayers in the Councillors ward/authority
 - a. The financial position or well-being of:
 - i. The Councillor
 - ii. A person who lives with the Councillor
 - iii. A closely associated person (such as a member of the Councillor's immediate family or a close friend or associate)

A personal interest is also prejudicial where it is so significant that it is likely to affect the Councillor's judgement of the public interest, unless a specific exemption in the Code applies.

Members reviewed and noted guidance relating to declaring personal interests.

14. Marine Licence application

Members were informed the Port of Mostyn in Flintshire had applied to Natural Resources Wales (NRW) for a marine licence to build a new 350-metre-long quay wall and reclaim 4.5 hectares of land behind it.

Councillor Heesom reported on the proposal for a marine licence application and expressed a desire for the community council to support the Mostyn County Councillor, Pam Banks with making any representations for funding and opportunities for the area.

15. King's Coronation Briefing Session:

Further to a King's Coronation briefing session held on 1st February 2023, Councillor Kristina Howells reported further.

The following recommendations were also considered:

- a) The level of proceeds (if any) to be allocated to The Fun Ship.
IT WAS RESOLVED not to donate to the Fun Ship as the aim of the event was to raise funds for local organisations/charities
- b) The provisional bookings and costings.

IT WAS RESOLVED to work to a provisional budget of £2,000 and approved to commit funds to the following:

1. Facepainter
2. Wrestling show
3. Various singers
4. Amusement package
5. Competitions
6. Banner
7. Licence fee

IT WAS RESOLVED for members to contact local businesses for sponsorship and for the Clerk to check the council's current public liability schedule.

Members reviewed and approved the proposed plans for the event.

16. County Councillors reports:

There were no County Councillors reports.

17. Community Councillors reports:

Members resolved to discuss the LDP at a future meeting.

18. Close of meeting:

Chair closed the meeting at 8.32 pm.

DRAFT



ENVIRONMENT (WALES) ACT 2016
Section 6 BIODIVERSITY and RESILIENCE
OF ECOSYSTEMS DUTY
POLICY STATEMENT & ACTION PLAN
2022/23

The Plan recognises its responsibilities under the Environment Act (Wales) 2016 which stipulates: authorities *"must seek to maintain and enhance biodiversity in the proper exercise of their functions and in doing so promote the resilience of ecosystems"*.

Adopted by Full Council on:
Signed:

BACKGROUND

Mostyn has a population of 1,641 within the wards of Mostyn and Rhewl.

Mostyn is a village and community in Flintshire, Wales, and electoral ward lying on the estuary of the River Dee, located near the town of Holywell. It has a privately owned port that has in the past had a colliery and ironworks and was involved in the export of commodities, and in present times services the offshore wind industry and ships the wings for the Airbus A380 which are manufactured at Broughton.

Just down the A548 road from Mostyn at Llanerch-y-Mor is the now closed Mostyn Fun Ship. The ship started life as the Duke of Lancaster, a car ferry and cruise ship. After it was permanently dry-docked in Mostyn, it earned its later name from its new operation as an arcade and bar.

The community council holds no land assets but has responsibility for over street lights. These lights are currently undergoing an LED upgrade by a local firm to ensure energy saving efficiency.

Mostyn Community Council *is* subject to the Well-being of Future Generations Act in relation to public service delivery.

The community council has few powers as an authority but can implement the following:

Action carried out to:		Monitored by:
-embed biodiversity into decision making & procurement	Consider implications when purchasing lighting, selecting utility providers & monitoring waste by reducing the use of paper and not using single use plastics. Sourcing local/recycled products Responsible purchasing of cleaning equipment for office.	Council members, Clerk & by working alongside local lighting contractor and Flintshire County Council
-raise awareness of biodiversity & its importance	<ul style="list-style-type: none">Continue to join local eco/environment/waste groups and share locally on social media pages & website	<ul style="list-style-type: none">Community feedback

Adopted by Full Council on:

Signed:

	<ul style="list-style-type: none"> • Follow the One Voice Wales Biodiversity updates • Work alongside the County Environmental Improvement Coordinator to raise awareness & share message with community 	<ul style="list-style-type: none"> • Reporting from Environmental Officer
-safeguard principal species and habitats	<ul style="list-style-type: none"> • Take into consideration when submitting views to planning department. • Request Streetscene (Flintshire County Council) are mindful of habitat when working in open spaces within our wards. 	<ul style="list-style-type: none"> • Planning application responses • Meeting with Streetscene officers
-restore & create habitats and resilient ecological networks	<ul style="list-style-type: none"> • Work with Flintshire County Council (Highways) to select wild flower locations within the wards • Encourage pollinator friendly areas in open spaces (County Council) 	<ul style="list-style-type: none"> • Meeting responses • Maintain working relationships with County Council
-tackle negative factors: for e.g. reduce pollution, use nature based solutions, address invasive species	<ul style="list-style-type: none"> • Work with Flintshire County Council Streetscene to discourage fly tipping • Ensure office waste is responsibly disposed of. • Support Active travel • Purchase eco friendly office products • Councillors regularly organise litter picks 	<ul style="list-style-type: none"> • Meetings & Consultation responses • Scrutinising purchase history
-use improve and share evidence	<ul style="list-style-type: none"> • Work with Biodiversity Team at County Council and use information gained to apply to council procedures where applicable 	<ul style="list-style-type: none"> • Council minutes
-support capacity and/or other organisations	Make available funds/support to the local schools/organisations for eco projects & circulate the message within the community.	Gain feedback through school governors/community.
Review of s6 duty		
<ul style="list-style-type: none"> • What has worked well? 		

Adopted by Full Council on:
Signed:

Litter picking events (independently organised by members) have been welcomed.

The community has welcomed information disseminated via social media.

- **What have the barriers been?**

With limited powers, the council can only suggest & encourage the community to support the councils efforts.

- **What will you change?**

The council aims to work more closely with County Council and become more informed as a body.

The Council will:

- Continue to work closely with Flintshire County Council and aim to be pro-active & involved with any available biodiversity projects.
- Proactively promote topics on councils website & social media channels.
- Aim to develop further opportunities to be involved in local biodiversity initiatives either as own initiative or with stakeholders.

The Action Plan is to be regularly reviewed and evaluated along with a commitment for this Plan to be reviewed, and, amended where appropriate by Full Council on a 3 yearly basis.

Adopted by Full Council on:

Signed:



**Cyngor Cymuned Mostyn
Mostyn Community Council**

MOSTYN COMMUNITY COUNCIL

FINANCIAL RISK ASSESSMENT 2022-23

RISK	POSSIBLE CONSEQUENCE	Potential Impact H/M/L	Likelihood Of Occurrence H/M/L	CONTROLS
Loss or damage to physical assets (excluding footway lighting columns and play equipment)	Unable to use assets. Expense of replacing assets	H	M	Adequate Insurance Cover Up to date Asset Register Regular Maintenance from local supplier
Damage to third party property or individuals	Risk of legal action arising from injury or damage to third party property	H	M	Public Liability Insurance Regular maintenance of Physical assets Adherence to safe working

				practices
Loss of cash through theft or dishonesty	Council unable to provide services and meet its expenses Damage to reputation of Council	H	L	Fidelity Guarantee Insurance Internal controls to prevent and detect fraud Budgetary controls Regular reconciliation of bank statements to financial records
Provision of services through a partnership agreement	Works not being carried out in accordance with agreement	L	L	Bi-annual review meetings Monthly re-charge invoices would highlight any spend irregularities
Complaint that Contract is not fairly awarded	Investigation by External Auditor leading to increased fees, public interest report	H	L	Standing Orders and financial regulations in place dealing with awarding of contracts
Incurring 'ultra vires' expenditure	Local elector challenge, District Audit investigation/Public Interest Report	H	L	Recording in the Minutes the powers under which non-routine and Section 137 expenditure is approved

Inadequate precept	Council unable to provide all its intended services and commitments. Council run out of funds	H	L	Establish budget and monitor throughout year
Poor management of funds	Bank charges Loss of Interest	L	L	Budgetary control Regular bank reconciliation
Requirements for VAT not being met	Entitlement to reclaim VAT for a period being lost	L	L	Annual returns submitted following each year end.
Requirements under employment law and Inland Revenue regulations not being met	Liability for unpaid tax Inland Revenue fines Legal action by an employee	H	L	Regular returns to Inland Revenue on monthly and annual basis Staff contracts in place

RISK	POSSIBLE CONSEQUENCE	Potential Impact H/M/L	Likelihood of Occurrence H/M/L	CONTROLS
Keeping proper financial records	Council runs out of money Dishonesty by staff	H	L	Regular updating of receipts and payment ledger Regular bank reconciliation Sound Expenditure and Income policies in place Appointment of Internal Auditor
Proper, timely and accurate reporting of Council business in the Minutes	Unrecorded authorisation of action/expenditure. Challenge by local elector. Investigation by external Auditor. Public Interest report	H	L	Prompt and accurate recording of the Minutes. Minutes submitted to next Meeting for receipt and approval
Damage to footway lighting columns	Cost of replacement of column Lack of service to public	M	L	Most damage is caused by third party vehicles from whom reimbursement is claimed

<p>Supplier Fraud (procurement) including the adequacy of supplier onboarding controls.</p>	<p>Evidence of risk has increased Could potentially pay a fraudulent supplier</p>	<p>H</p>	<p>M</p>	<p>Robust policies and procedures need to be in place including:</p> <ul style="list-style-type: none"> • Staff training • Rigorous change of supplier details • Period review of supplier accounts • Checking address and financial health details with Companies House (particularly new suppliers) • Sample checks of online payments • Adequacy of insurance cover
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