



Coxheath Parish Council

Minutes of a Finance Committee Meeting held on Monday 20 October 2025 at 7pm.

Present: Cllr. S. Thomas (Chairman), C. Parker, H. Weaver.

In attendance: Louise Goldsmith (Locum Parish Clerk), Cllr. Gardner.

MINUTES

29/25 Administration

Fire Exits, Fire Meeting Point, Mobile Phones.

Intention to Record the meeting: None.

30/25 Apologies for absence, Declarations and Dispensations

a) **Apology for absence:** All present.

b) **Declarations of Interest:**

Disclosable Interests: None received.

Other Significant Interests: None received.

Other Interests: None received.

c) **Requests for Dispensations:** None received.

31/25 Minutes of the last meetings

Resolved: That the minutes of the Finance Committee meeting held on the 12 June 2025 be approved and confirmed as a true and accurate record subject to the following corrections: a typo in 22/25 (b) to the figure for the General Reserves in 22/25 (f); a typo in 22/25 (i); a typo in 23/25.

32/25 **Open Session:** No members of the public present.

33/25 Finance Committee Terms of Reference

It was noted that Cllr. Parker had circulated a copy of the current terms of reference. At the suggestion of the Locum Clerk, it was agreed to review the terms of reference for the Finance Committee as part of a proposed overall review of all the terms of reference for all Committees and working groups.

34/25 Matters arising from the Previous Minutes

Members discussed the progress made with each of the following previous resolutions and agreed a recommendation to be approved by Full Council.

a) **NatWest Signatories**

The Locum Clerk reported that Cllr. Parker is currently the only Councillor that is a signatory on the account. The Locum Clerk advised that the previous Clerk has provided bank statements from the 1 April to the 5 August 2025 for all three accounts but that statements were missing for the current account for April, July and August. The Locum Clerk is currently unable to access the account or obtain statements to check balances and transactions. The Locum Clerk reported that two cheques were signed for the current account in August 2025 and that that one signatory was an ex-Councillor who left the Council in December 2024. A cheque for

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£99,569.00, (the precept payment which had accidentally been paid into the NatWest Bank), has subsequently been lodged with Unity Bank and the second cheque for £85,000.00, (deposit to open an account with the CCLA), remains in the cheque book. Cllr. Parker explained that the precept needed to be transferred urgently as there were limited funds in the Unity Trust account. The Clerk reminded Members that in line with the adopted Financial Regulations cheques payments should only be used in accordance with a resolution and should be signed by two Members and that fund transfers within the Councils banking arrangements should only take place up to the sum of £10,000. It was agreed for the Locum Clerk to strike through this cheque and keep it in the cheque book for reference and for the internal auditor to inspect.

The Locum Clerk has contacted NatWest about how to remove the existing signatories and add new signatories given than normally two current signatories are required to make any changes. NatWest have suggested that the Parish Council submit a new mandate request form but in the section on signatories add one of the proposed new signatories and then submit the minutes of a Full Council meeting with the following information:

An explanation that only one signatory remains on the Council

A resolution by Full Council to add new signatories.

A brief minute explanation of this advice.

Recommendation to Full Council: The Locum Clerk to complete a new mandate for all three NatWest accounts to add Cllrs. Gardner, Thomas and Weaver and the Locum Clerk.

b) **Unity Trust Signatories**

It was noted that Cllrs. Gardner and Parker are currently signatories on the account and that the Locum Clerk has been added as an administrator. An application to add Cllr. Thomas as a signatory has been submitted. The Locum Clerk advised that the Parish Council need to remove all ex-councillors and the previous Clerk from the account.

Recommendation to Full Council: The Locum Clerk to prepare for signing an application form to remove all ex-councillors and the previous Clerk as signatories.

c) **Opening of a CCLA account with a deposit of £85,000**

It was agreed to defer this agenda item until the new proposed signatories can authorise payments from the NatWest account.

d) **Laptop for the Clerk**

It was noted that Cllr. Thomas had researched a suitable laptop for the Clerk.

Recommendation to Full Council: To purchase an ACER Aspire 14 AI OLED 14" Laptop and software at approximately £749.00.

e) **Printer for the Clerk**

It was noted that Cllr. Thomas had researched a suitable printer for the Clerk.

Recommendation to Full Council: To purchase a HP OfficeJet Pro 8124e All-in-One Wireless Colour Printer at approximately £109.99.

f) **Laminator and pouches for the Parish Office.**

Recommendation to Full Council: The Locum Clerk to purchase a laminator and pouches for the office and to assign a budget of £150.00.

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- g) **BT Line and Wi-Fi in the Parish Office to be cancelled**
It was noted that the telephone line and Wi-fi are currently paid by direct debit from the NatWest Current Account and that the BT account is still in the name of the Clerk before the previous Clerk. The Locum Clerk will contact BT and will try and change the account holder and direct debit details. The Locum Clerk will also try and negotiate a different and cheaper package but retain the Wi-fi in the Parish Office as it was accepted that this was useful to have for meetings and when the Clerk attends the office.
- h) **Quotes to be obtained for five Parish Council tablets.**
Members discussed the benefits, in terms of GDPR, of Councillors been issued with a Parish Council tablet to be used for Parish Council work. It was accepted that not all Councillors would want a tablet. The Locum Clerk will find out which provider another Parish Council used for tablets for Councillors. It was suggested and agreed that the Social, Media and Communications Policy should include conditions on the use of Parish Council tablets.
Recommendation to Full Council: To agree a budget for the purchase of 5 Surface Pro tablets.
- i) **Purchase of a Microsoft 365 License to cover the Parish Clerk and those Councillors who elect to have a Parish Council device.**
Recommendation to Full Council: To purchase a Microsoft 365 Premium Licence for up to 6 users for approximately £189.99 per year.
- j) **To apply for a Unity Corporate Multipay Card**
It was noted that Unity Bank offer a credit card facility through Lloyds Bank.
Recommendation to Full Council: The Locum Clerk to apply for a Unity Corporate Multipay Card and to set financial limits.

35/25

Finance

a) **Accounting Package**

It was noted that the Locum Clerk has logged into the accounting package Scribe with the information provided by the previous Clerk. The Locum Clerk confirmed that payments from the 1 April to the 31 August 2025 had been inputted but that no bank information or receipts had been submitted.

b) **Accounts for 2025-2026**

It was noted that the Locum Clerk is not familiar with Scribe as an accounting package. The Locum Clerk has prepared an excel spreadsheet for the current financial year and has inputted all of the payments and receipts and bank information (where possible). The Locum Clerk has also reviewed all of the invoices and payment lists and noted any discrepancies.

c) **Bank Reconciliation**

Given the situation regarding accessing the NatWest accounts the Locum Clerk is unable to do carry out a full bank reconciliation. However, the Locum Clerk advised that based on receipts and payments only and the opening balance at the beginning of the financial year that the total balance should be £396,519.53.

d) **Spend vs Budget for 2025-2026**

Cllr. Parker reported that staff costs and possibly administration costs will go over budget this financial year. However, the expenditure for other cost centres is forecasted to be under budget.

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Reserves currently stand at:

Amount to be transferred to the CCLA Account: £85,000

Recreation and Open Spaces Working Group: £50,000

Traffic and Community Safety Working Group: £20,000

Events and Communications Working Group: £40,000

Pavilion Working Group: £26,000

Reserves not earmarked: £99,000 (approximately)

The Locum Clerk advised that reserves should normally be under the value of two years precept. Cllr. Parker suggested that the Parish Council consider taking a 'Precept holiday'. The Locum Clerk expressed some concerns about this, in particular the potential of council tax referendum principles coming into play for Parish Councils. Members discussed a number of possible projects and it was agreed to discuss these further at the next meeting. Three quotes, dated the 26 March 2025, from the same contractor for three historic projects was tabled. It was agreed to accept the quote of £2,960.00 (excluding VAT) to install three benches on the recreation ground as the benches have been in storage for many months. It was agreed that further thought needs to be given to a proposal to remove the bus shelter and to install rail fencing on the perimeter of Huntingdon Road green.

e) VAT update

The Locum Clerk reported that the previous Clerk had submitted a VAT claim for two financial years, 1 April 2023 to the 31 March 2025 on the 12 September 2025. A refund of £17,089.16 has been received into the Unity Trust account.

36/25

Contracts/Hire Agreements

a) **Grounds Maintenance Contract**

It was noted that this contract has historically been awarded on an annual basis and that the current contractor has submitted a quote each year. The Locum Clerk reminded Members that in line with the financial regulations at least two fixed prices should be sought for contracts greater than £5,000.00 (excluding VAT). It was agreed that the Clerk should seek at least two quotes for the grounds maintenance contract and for comments on the current specification to be sent to the Clerk.

b) **Football Pitch Hire Agreement and Charges**

It was noted that the Locum Clerk has contacted the football team but has not received a response. The Locum Clerk advised that an agreement was issued and signed for the 2023-2024 season and that a charge of £25.00 per match appeared to have been agreed. However, it was later resolved by Full Council to not charge any fees that year. The Locum Clerk advised Members that it is not clear if a football agreement has been agreed and signed since 2023. The Locum Clerk suggested that the Parish Council should issue an agreement to the football club each year even if no charge is to be made to ensure that conditions of hire are known and agreed.

Agreed: The Locum Clerk to prepare a draft agreement and to arrange for the football club to attend a meeting with the Recreation and Open Spaces Working Group to discuss the conditions of hire.

c) **Mobile Phone Contract**

The Locum Clerk advised Members that a mobile phone was purchased for the Parish Council from ebay in May 2025 for the sum of £658.34. It was noted that this payment has not been previously reported to Full

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Council. The phone has not been used and the Parish Council continued to reimburse the previous Clerk for a contract with Vodafone for the old phone.

Recommendation to Full Council: To purchase a two year SIM only contract with EE for the new Parish Council mobile phone at a cost of £13.00 per month.

d) **Christmas Lights:** Agreed to be taken as a confidential item.

e) **Insurance**

The Locum Clerk reported that the Parish Council insurance was renewed in July 2025 with Clear Councils for a premium of £1,756.56. The insurance expires on the 11 June 2026. The Locum Clerk will find out if a Long Term Agreement has been entered into with Clear Councils. £1,756.56

37/25

Pensions Regulator/HMRC

a) **Pension Arrangements for the new Clerk/RFO**

It was agreed to accept a recommendation from the Staffing Committee that a pension scheme is offered to the new Clerk/RFO on the basis of the Parish Council contributing 3% of the salary. A pension provider is yet to be decided.

b) **Gateway Government Access**

The Locum Clerk advised that the Parish Council need to request the login details for the Gateway Government Access and Pensions Regulator from the previous Clerk.

Recommendation to Full Council: To request the above information from the previous Clerk and some other documents.

38/25

S106 Allocations and Projects

The following S106 allocations were noted. The Locum Clerk was asked to contact the S106 team to request a meeting to obtain a better understanding of what the following allocations can be used for.

£191,212.62 for Open Spaces expires 21/05/2031.

£101,789.63 for Open Spaces expires 27/06/2027.

39/25

Appointment of an Independent Internal Auditor

Agreed to be discussed as a confidential item. It was noted that the Locum Clerk has tried to contact the internal auditor used previously.

40/25

Draft Budget 2026-2027

Cllr. Parker offered to prepare a draft budget for 2026-2027 for consideration at the next meeting.

41/25

Confidential Items

36/25 (d) Christmas Lights Contact: The Locum Clerk to request the price for a one year contract from Gala Lights. Full Council to review whether to sign a contract for a five year or one year contract.

39/25: Appointment of an Independent Internal Auditor: To recommend to Full Council, on the advice of KALC, that an interim internal audit is carried out.

42/25

Date of Next Meeting:

Full Council: Thursday 13 November 2025 at 7pm

With no further business to transact the meeting closed at 9.47pm

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Date:

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