

FINANCE & HUMAN RESOURCES COMMITTEE**3rd December 2025 at 6.30pm in the Town Hall, Windmill Lane, Northam.**

Present: Cllrs Bach (Mayor), Edwards, Hames, Hodson (Chair), Leather, Tait and Whittaker.

In attendance: Guy Langton (Town Clerk & RFO).

2512/478 To receive and approve apologies for absence, in accordance with Local Government Act 1972 s85(1)

Cllr Himan tendered his apologies, the reasons for which were approved by the committee.

2512/479 Chair's announcements

The Chair brought members attention to the Libraries Unlimited Consultation and the proposed future for the libraries in Northam and Appledore and that the Northam Burrows Charity had donated £9,500 to Libraries Unlimited to fund an 'open access' project at Northam Library.

2512/480 To receive any dispensations and disclosable pecuniary or other interests

Members were reminded that all interests must be declared prior to the item being discussed.

2512/481 To agree the agenda as published.It was **resolved** to proceed with the agenda as published.

Proposed Cllr Bach, Seconded Cllr Whittaker (all in favour)

*Cllr Leather entered at this point (6:35pm)***2512/482 To consider the minutes of the Finance meeting held on the 11th November 2025 as a true and correct record**

It was **resolved** to approve the minutes, with the following amendment: the addition of Cllr Bach to the list of those present.

Proposed: Cllr Bach, Seconded: Cllr Hames (all in favour)

2512/483 Public Participation

There were no members of the public present.

2512/484 To receive an update on Action Points

The action points were noted as presented below. It was agreed to remove Action Point 3 (Explore recording solutions for Council meetings) from future lists, though work would continue and the matter would be brought back to the relevant committee when a way forward was clear.

Action		November 2025
1	Arrange DBS and Safeguarding training for deputy Welfare contacts for the tennis courts (Town Clerk and Parks & Buildings Manager).	The LTA has been contacted, DBS submitted to LTA, return awaiting. Training booked. COMPLETE
2	Acoustic treatment of the Council Chamber	The panelling will be installed on the 9 th December 2025. COMPLETE
3	Explore recording solutions for Council meetings	The Town Clerk has met with one provider of this type of equipment and is arranging meetings with others. ONGOING
4	Present IA report to Full Council in December 2025	To be included on the 17 th December agenda for Full Council. ONGOING
5	Recommend Draft Investment Strategy to Full Council for adoption.	To be included on the 17 th December agenda for Full Council. ONGOING
6	Open two further bank accounts at the Cooperative Bank, one for the May Fair and one for the Mayor's Charitable Fundraising.	No yet opened. ONGOING
7	Continue to lease a Franking Machine from the Council's current provider.	Documents signed, new machine received. COMPLETE
8	Arrange digger training for one member of staff (at Burrough Farm)	Arrangements to be made. ONGOING

Chair's initials

2512/485

To consider the draft budget for 2026-27

The Town Clerk presented the draft budget to members, noting the 16 recommendations. The budget included a figure for carry-over from the current year. In future years, there should be little or no carry-over unless the service/facility was not provided in that year and funds carried forward to future provision. End of year surplus funds from the Council's parks and facilities would be transferred to an earmarked budget at the end of the financial year.

Therefore, in future years, the Council's budget may increase substantially with no carry-over. To operate the budget in this way in 2026-27 would mean a £790,035 precept (an increase of £149,698 or 22.1%, should there be no tax base change).

The Council had identified £40,000 as a General Reserve in 2025-26. The Smaller Authority Proper Practices Panel guidance was that:

5.33. The general reserve of an authority comprises its cash flow and contingency funds to cover unexpected inflation, unforeseen events and unusual circumstances.

5.34. The generally accepted recommendation with regard to the appropriate minimum level of a smaller authority's general reserve is that this should be maintained at between three and twelve months of net revenue expenditure.

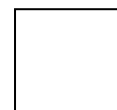
5.35. The reason for the wide range is to cater for the large variation in activity level between individual authorities. The smaller the authority, the closer the figure may be to 12 months expenditure, the larger the authority, the nearer to 3 months. In practice, any authority with income and expenditure in excess of £200,000 should plan towards 3 months equivalent general reserve.

The Town Council's operating budget for 2025/26 was £697,497. The advised General Reserve would therefore have been £174,374.25. The Council's budget identified £40,000, or 23% of the recommended level, the Town Clerk advised that to identify one of the Council's deposit funds as General Reserve would take the level closer to that which was recommended.

The draft annual budget was set at £840,349, with a required precept of £688,424, for further detail, see the table below. Should there be no change in the tax base, the increase would be £7.59 for a Band D property, or 6.84%. The Tax Base was to be set at the District Council meeting scheduled for the 8th December 2025.

Earmarked reserves, inc.	(a)	£	105,217
General reserves (see SAPPP advice)	(b)	£	146,565
Total funds to be held in reserve	(c)=(a)+(b)	£	251,782
Anticipated expenditure	(d)	£	840,349
Anticipated income	(e)	£	52,414
Total required for 2024-25	(f)=((c)+(d))-(e)	£	1,039,717
Less anticipated balances at 31-3-25	(f)	£	351,293
Balance to fund	(g)=(e)-(f)	£	688,424
Less anticipated receipts not in cost centres (e.g. Grants)	(h)	£	-
Precept required	(i)=(g)-(h)	£	688,424
Precept 2025-26 was	(x)	£	644,337
Precept increase in funds received	(y)=(i)-(x)	£	44,087
Precept increase % in funds received	(z)=((y)/(x))x100		6.84%
Precept requested	£	688,424	

Chair's initials



The Town Clerk made the following recommendations:

1. Define £146,565 of its deposited funds as General Reserve, comprising £50,000 of the funds held in the Hinkley & Rugby Building Society and the total count balance in the Cambridge and Counties Bank (currently £96,565).
2. **Purchase Cyber insurance to protect its locally held data and funds (estimated cost £400 pa).**
3. **Purchase specific insurance for the land parcel and facilities comprising Mrs Anderson's Bequest (estimated cost £400 pa).**
4. **Restate the F&HR recommendation that no change is made to the Council's pension arrangements, as budgeted.**
5. Provide an initial grant to the Mayor's Charitable Fundraising of £3,000 (in 2026-27), the balance of which is to be donated, along with any proceeds, at the end of the Civic Year.
6. **Replace the walk-behind mower (£12,000 estimated cost).**
7. Purchase a Glutton pedestrian operated street cleaning machine (£25,000 estimated cost).
8. That the Council purchase the 'Decisions' software and license.
9. Hire a temporary Pump Track in summer 2026 (Lords Meadow or Burrough Farm), as it did in summer 2025.
10. **Commence a project to instal a permanent track at a location to be agreed.**
11. **Deposit any excess funds in the Parks & Recreation Cost Centre (in excess of the budgeted and carry-over sums) as earmarked reserves for future work.**
12. **Deposit any excess funds in the Environment & Maintenance Cost Centre (in excess of the budgeted and carry-over sums) as earmarked reserves for future work.**
13. **Deposit any excess funds in the Northam Hall Cost Centre (in excess of the budgeted and carry-over sums) as earmarked reserves for future work.**
14. ~~Set up a website for Westward Ho! Park tennis (expanding in the future if appropriate to other facilities), separate to the NTC website at a cost of £499 (currently £299 in subsequent years).~~
15. **Set up a website for Northam Hall, separate to the NTC website at a cost of £499 (currently £299 in subsequent years).**
16. **Restate the F&HR recommendation that charges for council services are revised as resolved at minute 2507/168, as follows:**
 - a. **Revise the charges for the use of Northam Hall from 1st April 2026, increasing the charges for regular and casual bookings by £1 and removing the reduction for multiple-hour booking, new charging schedule drafted (right)**
 - b. **Increase the annual charge for vessels stored at the Council's Boat Park from £50 to £55 for a 10ft boat and from £4 to £5 per extra foot (to a maximum of 20 feet), with effect from 1st April 2026.**
 - c. **Increase the annual charge to the Gig Clubs from £1,260 to £1,320, with effect from 1st April 2026.**
17. Reassess the budget should the tax base change from the 2025-26 level of 5,805.42.

	Current	Proposed	Increase
Regular user	£ 10.00	£ 11.00	10%
Casual booking	£ 12.50	£ 13.50	8%
Commercial user	£ 25.00	£ 25.00	0%
Half day (4hr)	£ 47.50	No longer	14%
Full day (8hr)	£ 92.00	available	17%
Wedding	£ 250.00	£ 250.00	0%

The committee consider the recommendations en bloc and it was **resolved** to:

- i. incorporate recommendations 2, 3, 4, 6, 10, 11, 12, 13, 15 and 16 (**highlighted above**) into the budget
- ii. put the remainder (1, 5, 7, 8, 9 and 17) before full council for consideration, and
- iii. remove recommendation 14, there being a suitable website available.

Proposed: Cllr Leather, Seconded: Cllr Whittaker (all in favour)

There being no further business the meeting closed at 8:40pm

Signed..... Dated.....

Chair's initials

