



Meeting (No) **Finance & Administration Committee (4)**
Time & Date **6pm Tuesday 9th December 2025**
Place **Neston Town Hall**
Document **Minutes**

Present: Cllrs C. Braithwaite, S. Davies, S. Jones, P. Kynaston and D. Ruscoe.

In attendance: Z. Dean (Locum Chief Officer), T. Godfrey (Finance Manager/RFO).

PART 1: Items considered in the presence of the press and public	
26	Apologies for Absence
	It was RESOLVED: To accept apologies from Cllr S. Hudspeth for a holiday. Cllr P. Doughty was absent.
27	Public Participation
	No members of the public were present.
28	Declarations of Interest
	None received.
29	Minutes of the Last Meeting
	It was RESOLVED: To accept and sign the minutes from the meeting held on 11/11/2025 as an accurate record of that meeting.
30	Committee Budgets Month 7
	The RFO noted that committee was being presented with both the F&A budget report and EMRs as well as the Full Council budget report and complete EMR list. It was RESOLVED: To receive the committee budget statement and Earmarked Reserves report.
31	Finance
a	The RFO highlighted the main payments, noting that the meeting reports covered two months of expenditure, including new noticeboards, bunting removal, maintenance work, some grant payments, and Christmas switch-on event payments. It was RESOLVED: To approve expenditure of £69,209.70 net from the Council's current account authorised by the RFO from 01/09/25 to 31/10/25, and Equals card payment of £428.88 net from 01/09/25 to 31/10/25.
b	It was RESOLVED: To note the current account income of £6,605.64 net from 01/09/25 to 31/10/25.
c	The Chair asked for an update on the possible bank account switching. The RFO had been swamped with budget work but the Chief Officer and RFO had undertaken some initial research work, with the Chief Officer reaching out to other clerks for advice, who had asked for our findings to be shared. Members noted they are wary of charges and timeframes associated with changes to the bank account. It was RESOLVED: To agree the reconciliation of the Council's three bank accounts to 31/10/25.
32	General Reserves Policy

Chair's initial:

Date:

a	<p>The RFO noted that the Smaller Authorities Proper Practices Panel (SAPPP) had replaced the Joint Panel on Accountability and Governance to form the new Practitioner's Guide, however the wording for General Reserves remained the same. New legislation would also come into force for 2025/26 regarding Assertion 10; the Chief Officer and RFO had been working through a checklist which had been provided by the Council's auditor to check our readiness.</p> <p>Members received the updated General Reserves Policy for 2025/26 for consideration.</p>
b	<p>The RFO discussed the figures contained within the report. The Council's current position is a £9,000 shortfall in the General Reserves. However, the RFO is not worried about this as the shortfall is likely to be fulfilled through predicted underspends in the remaining 2025/26 financial year once other aspirations are met.</p> <p>A healthy debate took place regarding the benefits of the Council's General Reserve status and the Town Council's financial position. Neston Town Council's current position is 3 months' net and 100% income. The SAPPP guidance states Town Councils of Neston's size should hold between 3-12 months of running costs in reserves. It had been suggested by the auditor that the council could consider increasing the running costs and decreasing the income stream percentage, however this would affect the current projected budget. Following this, there was a request to review these amounts at the start of 2026/27. Committee requested the RFO bring a paper back in March.</p> <p>It was RESOLVED: To adopt the updated General Reserves Policy for the General Reserve calculation in 2025/26.</p>
33	Budget Setting 2026/27
a	<p>The RFO summarised the budget reports and members debated the contents. It was noted that the current taxbase figure was currently only an estimation. The taxbase figure is expected from CWaC before Christmas. It was suggested that members hold a working group meeting in early January to review precept percentage increase options prior to the formal budget setting Full Council meeting on 20th January 2026.</p> <p>A question was asked regarding the number of Band D properties in Neston: 833.</p> <p>Members noted that future developments in the Town Council have an influence on the precept. Every 1% on the precept equates to £4,750.</p> <p>The Chief Officer read out a comparative list of other Cheshire Town Council precepts from 2023/24, drawing some general comparisons in terms of size and services delivered, whilst noting that responsibilities varied.</p>
b	<p>It was RESOLVED: To recommend to Full Council as a minimum requirement, Neston Town Council's financial requirements and precept request for the financial year 2026/27.</p>
34	Date of the Next Meeting
	<p>A suitable date for the budget working group meeting in early January 2026 will be circulated by the Chief Officer.</p> <p>Committee noted that the date of the next scheduled meeting is 17/02/2026 at 6pm.</p>

The meeting closed at 6.57pm.

Signed _____ **Date** _____