MINUTES OF THE MEETING OF
The Finance & Administration Committee
Loose Pavilion
Monday 7 July 2025 at 7.30pm

Councillors taking part: Vianne Gibbons (Chairman) (VG), Charlie Hollister (CH) Tony Oliver (TO) Matthew Cooper (MC) and Mick Westwood (MW).

Also present: Nicky Bourne (Clerk) (NB) and Kim Owen (RFO) (KO) took the minutes.

There were no members of the public in attendance at the meeting.

1. **To Elect a Chairman to the Finance and Admin Committee**
   VG was unanimously elected as Chairman of the Finance and Admin Committee.

2. **To Elect a Vice Chairman to the Finance and Admin Committee**
   MW was unanimously elected as Vice Chairman of the Finance and Admin Committee.

3. **To discuss and agree any additions or changes to the Terms of Reference**
   The terms of reference for the Committee were circulated prior to the meeting and the amendments made by MW were agreed. RFO to action. Clerk to add document to next LPC meeting.

4. **To receive and record any apologies for absence.**
   There were no apologies for absence.

5. **To receive and agree any decision regarding any item to be taken as confidential.**
   None.

6. **To receive any declarations of pecuniary interest on items in the agenda.**
   (In accordance with the NALC Model Code of Conduct for Parish Councils (pursuant to section 27 of the Localism Act 2011). In addition, any declaration of personal or prejudicial interest. *(As agreed by LPC 21 Jan 13)*
   None.

7. **To receive any signed dispensation requests for any item on this agenda**
   (Councillors to approve/disapprove as appropriate and to agree the reason for the dispensation if approved. (see dispensation form). This follows the agreement made by the LPC at the meeting held on the 17 July 2017- (item 17)).
   None.

8. **To agree and to sign as a correct record the minutes of the F&A meeting on 7 April 2025 (Pages 244-246)**
   The minutes of the meeting on 7 April 2025 were duly **AGREED** and signed by the Chairman.

9. **To receive any questions/comments from the public if in attendance or from the Clerk or RFO.**
   None.

10. **To discuss grants and donations and make any necessary decisions. (MW)**
    A discussion paper was circulated to Committee members prior to the meeting and it was agreed that a policy for grants and donations would be prepared and agreed by Round Robin. Procedure notes will also need to be prepared and include how to apply, how the grant is approved and how the grant can be used. KO/NB to Action.

11. Reconciliation of bank accounts.

To reconcile the bank account balances to the accounts and bank statements, and to sign the Bank statements as confirmation.

MW reconciled both Unity Trust Bank accounts with the RBS system and signed them to confirm that they agree.

12. Review bank balances in line with FSCS arrangements (85k).

The RFO advised that the bank accounts are not currently within the FSCS limits as all funds are currently placed with Unity Trust Bank (UTB). She is currently organising extra signatories for UTB. After discussion the Committee **AGREED** that the RFO will set up savings accounts Hinkley and Rugby Building Society and Redwood Bank. The signatories for the new savings accounts will be VG, CH, MW & SL.

13. Review bank interest and what is available on the market.

The Committee have **AGREED** to setting up savings accounts (see agenda Item 12)

14. Review bank charges.

The Bank Charges are as follows:

Bank and Credit Card Charges 24/25					
	Lloyds		UTB	UTB	
	Credit Card		Service Charge	Manual Handling	
April	£	9.00	£ -	£	-
May	£	9.00	£ -	£	-
June	£	9.00	£ 44.85	£	2.40
July	£	9.00	£ -	£	-
August	£	9.00	£ -	£	-
September	£	9.00	£ 45.30	£	1.80
October	£	9.00	£ 12.75	£	-
November	£	9.00	£ 14.10	£	-
December	£	9.00	£ 13.80	£	8.70
January	£	9.00	£ 12.75	£	-
February	£	9.00	£ 13.20	£	-
March	£	9.00	£ 14.55	£	2.70
Total	£	108.00	£ 171.30	£	15.60
Total for the Year	£	294.90			
Bank and Credit Card Charges 25/26					
April	£	9.00	£ 16.50		
May	£	9.00	£ 13.80		
June	£	9.00	£ 13.20	£	3.30
Total	£	27.00	£ 43.50	£	3.30
Total to date	£	73.80			

The Committee noted the charges

15. Examine up to date financial position.

The up-to-date financial position of the Council was circulated to members and noted.

16. **Review contracts including log.**
The contracts register was circulated to members and **AGREED**. One contract is on the document twice. KO to Action.

17. **Review donations, memberships & magazines.**
The current donations for the Council were **AGREED** as follows:
    - A Wreath for Remembrance Day £ 20.00
    - Loose Parochial Charity £150.00

Yearly Memberships are as follows:

Association of Local Councils Annual Membership	£1825.78
Kent County Playing Fields Association Annual Subscription	£ 20.00
Kent Men of the Trees (Now Kent Friends of the Trees)	£ 40.00
Magazines	
Clerks and Councils	£ 15.50

18. **Review-Assets Register for the LPC.**
The asset register was reviewed and updated in April 2025 ready for the Internal Auditor's visit. Going forward the office will check the register on a six-monthly basis. The register has been circulated to Committee members and the contents noted.

19. **Review Direct Debits and Standing Orders.**
A list of the direct debits and standing orders were circulated to Committee members and noted.

20. **Review authorisation of payments - procedures for monthly payments.**
The authorisation of payments procedures was circulated to committee members prior to the meeting. The document was reviewed by Full Council on 26 September 2024 and is now on the Policy schedule so no amendments are necessary.

21. **Review credit card arrangements.**
The details for the credit card arrangements are as follows:
    - KO & NB Credit Limit £1000
    - DD Credit Limit £100
    - Total Fees are £9.00 per month

All outstanding debt is cleared each month via Direct Debit and the RFO ensures that all transactions have a receipt/invoice and are allocated to the correct budget on the RBS system each month.

22. **To review the current IT provision for the Council and make any necessary decision. (MC)**
MC raised concerns about the Council's email domain security. He also thought that there were alternatives to using the current IT host. After discussion it was **AGREED** that MC will forward the domain security report to the office and meet with the Clerk to resolve the issue with Microshade and Vision ICT.

23. **To review contract for Microshade – IT hosting site (NB)**
After discussion on agenda item 22 it was **AGREED** to hold off the review of Microshade until the issue with email domain security had been resolved and alternatives for IT host investigated.

24. **To review agreement with HR Services. (NB)**
The contract with WorkNest is pay as you go at an hourly rate of £125 plus VAT. There is currently £600 in the budget for HR Services. It is an important to have a HR service available and the Committee **AGREED**:
    - That the Clerk will contact WorkNest to see what the current situation with the contract. NB to Action
    - Additional funding should be in the budget as a save to invest going forward. KO to action.

25. **To review Clear Business broadband and landline service. (NB)**
The Broadband contract is currently £35.99 per month plus VAT. After discussion the Committee **AGREED** that the contract should continue.

26. **Funding.**
    a. To review and discuss any funding challenges/ issues/applications. (NB)

The Clerk advised that the grant funding for the War Memorial is due to expire on 22 August 2025. The contractor is in place and has promised to complete the work by the expiry date. The Clerk is chasing up the work.
MW raised a concern about the Mangravet Wood and suggested that the Council should consider adding this to the save to invest budget in November. Committee **AGREED**. KO to Action.

b. To receive update on earmarked items and make any necessary decisions for 25-26. (KO)
The Earmarked reserves were circulated to committee members and noted.

27. Financial Risk.
To review and discuss any risk management issues with regards to finance.
None that has not already been discussed.

28. To discuss present Internal Auditor arrangements and make any necessary decisions.
The RFO raised concerns about the current Internal Auditor and lack of depth on the reports produced at visits. The Committee **AGREED** that the RFO will look at other Auditors going forward and a decision will be made by Round Robin. KO to Action.

29. Publications/website/social media.
To discuss any matters generally and make any decisions as relevant.
The RFO advised that as part of the F & A TOR the Committee should be examining the contact of at the Facebook and Website activity particularly the Finance posts. After discussion it was **AGREED** that all Committees should be checking the website/Facebook posts and the Clerk will add the agenda item to all committees. She will set up a spreadsheet to monitor this.

30. To discuss any other matters for information only.
None.

31. Date of next meeting 12 January 2026

Meeting concluded at 8.40pm

Signature ……

Date ……