

FINANCE WORKING GROUP MEETING 11th November 2025, Parish Office

Notes of Meeting

Present: Karen Ripley (Clerk/RFO); Cllr Nick Brown; Cllr Sean O'Hara; Cllr David Todd

1. Bank Reconciliations – the Clerk / RFO confirmed that:

- reconciliations have been completed to 30/9/25 for account 1 (Unity Trust Current account), 30/9/25 for account 2 (deposit account) and to 30/4/25 for account 5, Cambridge & Counties Bank.
- Reconciliation Reports and bank statements have been reviewed by a FWG Member (DT) up to 30/9/25 for accounts 1 and 30/9/25 for account 2, and up to 30/4/25 for account 5, Cambridge & Counties Bank.

2. Matters Arising from previous meetings

- **Review of Financial Regulations** – needs to be completed by year-end. DT working on it.
- **Review of Effectiveness of Internal Controls 25/26** – due to be carried out January / February 2026.
- **Asset Inventory** – in progress but Compliance / Website / Data Protection Toolkit has taken priority (on basis that current register is compliant).
- **External Audit 24/25** – completed, no issues, advertised and reported to PCM 15/9/25.

3. Budget Monitoring 25/26 – to end September (month 6) 2025 – Members considered the detailed Income and Expenditure Report, Earmarked Reserves, and Working Contingency details. The following specific items were explained / discussed:

1	101/1153	Misc. Income	Legacy from Graham Woodgate for sign for Woodgate Pocket Park – in progress at Ripley's Forge (as specified in Legacy).
3	102/1153	Income – Grants & Donations	£400 is donation from Shayler's Family Funfair.
4	307/4067	Highways	£2,143 spent was for 4 extra verge cuts by ESH. Balance covers road sweeping post bonfire.
5	307/4092	Section 137 expenditure	£200 covers R800 debrief event.
6	101/4027 101/4028	PWLB LOAN Capital & Interest	One instalment paid – one further instalment due January 2025
7	EMR 353	Events	Includes £1,000 allocated to R800, but not needed. Agreed to recommend moving to Amenities EMR towards the storage container.

Budget Virements – the table below shows a total of £2,230 virements that have been made from Working Contingency to cover already approved expenditure, plus one recommendation to move £1,000 from Events to Amenities. Also shown are all movements (to date) to and from Earmarked Reserves (EMR).

FROM			TO		
BUDGET CODE	DESCRIPTION	AMOUNT	BUDGET CODE	DESCRIPTION	REASON
Virements Made to Cover Already Approved Expenditure					
307/4070	*Working Contingency	500.00	301/4042	Recreation Ground	New gate post entrance to field from car park
		500.00	101/4007	Conf. & Training	Data Compliance Toolkit
		750.00	101/4019	I.T. / Software etc	Cover email compromise; P/W security; new anti-virus
		480.00	304/4042	Cemetery maintenance	Clear overgrowth around perimeter
		2,230.00			
Proposed Virement					
EMR 335	Events (Earmarked)	1,000.00	EMR 337	Amenities (Earmarked)	Not needed for Rob 800. Reallocate towards storage container
Movements To (+) / From (-) Earmarked Reserves					
340	EMR Office equip. and upgrades	-1,152.00	4017/101	Office equip and upgrades	New laptops
349	EMR New Website	-262.15	4146/401	New I.T. Equip.	Deposit new website
353	EMR Events	-5359.00	4072/315	Events	R800 various
			4092/307	S137 Payments	R800 Debrief
		-6,773.15			

4. **Further (third) banking Institution** – Members considered the current balances with Unity Trust Bank and Cambridge & Counties Bank. Both are below the £85,000 limit for Financial Services Compensation Scheme (FSCS) protection so it was felt that a further institution was not necessary at this time. The situation will continue to be monitored.
5. **Robertsbridge United Football Club (RUFC) Lease and Fees** – at the PCM on 15/9/25 the PC delegated approval of the draft 25-year lease and fees to the FWG. **Lease** - Members considered the draft lease and felt it was appropriate. RUFC require a 25-year lease as this is a requirement by most grant funding bodies, and they want to apply for grants to improve the drainage / pitch. **Fees**; an increase in fees was agreed from December this year (50% of 25/26 season) to £950 per year (from £750) and to remain the same for the 26/27 season. The next review will be in December 2026 for the following 27/28 season, to tie in with PC budget setting, and to give plenty of notice to RUFC for the following season. The Lease and Fees will be sent to RUFC in time for their Committee Meeting on 15/11/25.

6. **Urban grass verge cutting 2026/27** – Members considered the report by Cllr Todd, regarding self-delivery of the urban cutting for 2026/27 and agreed the proposals be recommended to the PC at the PCM on 17/11/25.
7. **Risk Management** – the revised document was discussed and it was agreed it should go to the PCM by way of an update, for any comments or suggestions. The Clerk pointed out that the quarterly asset checks need to be completed by Members and the checklists returned to the Clerk, so that we have evidence of care / condition if needed, in the event of a complaint or claim. The checks are primarily to do with safety, but they also help with care, maintenance and helping Members get to know the assets. These will be discussed at the PCM with a view to allocating each area to a Member to take on. It was suggested that Simon, as Amenities Lead, may be able to help with this.
8. **Internal Audit 25/26** – new appointment needed; the Clerk will check with other local Clerk's to see who they are using, and with ESALC for a list.
9. **AGAR 25/26 new requirements** – new Assertion 10 – the Clerk provided a list of the requirements and confirmed that quite a bit is already covered and the rest is under review. The .gov email is compliant and already in place and the new website is well underway. All Members have booked on to the basic training. The Clerk is working through the data audit / mapping and New policies will follow that.
10. **Budget 26/27** – the Clerk will begin work on this shortly. We should receive the tax base information in early December. We have to approve the budget in January, to submit the precept demand to RDC by the end of January. The FWG will consider the draft budget on 13th January, for it to go to Council on 19th January.
11. **Consultation on Proper Practices for Smaller Authorities** – see NALC website: [SAPPP and CIPFA launch consultation on proper practices for smaller authorities](#) – Proper Practices guide how Smaller Authorities (annual income or expenditure under £6.5 million) are governed and are mandatory. They form the foundation of transparency, accountability and good financial management. The consultation is focused on two main areas, presentation of accounts – making financial information clearer, more consistent, and easier for everyone to understand. And Internal Auditor Competency – ensuring that audit standards are strong, practical and fit for purpose. The Clerk and Cllr Todd will look at this.
12. **Signatures required in accordance with Mandate** – Members signed a letter to Unity Trust to increase the credit limit on Visa Card (minute 25/26-32e.iii) and a form advising new email address for Key Contact (Clerk). To update email addresses with Cambridge & Counties Bank, a signatory has to ring them. Cllr Todd rang and updated his and the Clerk's email addresses, but each signatory has to do their own, so Cllrs Brown and O'Hara will have to ring to change their own.

13. Recommendations to PCM 17/11/25

- **Budget virement 25/26** - to approve the budget virements as detailed, including moving £1,000 from EMR Events to EMR Amenities towards the storage container.
- **Urban Grass Verge Cutting** – to approve the proposal to opt for self-delivery for 26/27.

14. Date of next FWG Meeting – Tuesday 13 January 2026, 5pm