

Minutes of a Meeting of Comberbach Parish Council's Finance Committee held on Tuesday 7 October 2025

Present

Councillor S Cameron (in the Chair)

Councillors:

W Briggs

J Johnston

V McDermott

Stephen Penwill (RFO)

The Meeting started at 4.00pm.

1. Apologies for absence

An apology for absence was received from Cllr Ryder due to family reasons and the Clerk Denise French due to illness.

2. To receive Members' Declarations of Interest

There were no declarations of interest.

3. Minutes

RESOLVED: That the Minutes of the Meeting of the Finance Committee held on 8 July 2025 be approved as a correct record.

4. Quarter 2 25 - 26 Budget Review

The RFO presented the Quarter 2 budget. Members noted that no invoices had been received regarding the Fete, the Chair agreed to contact the Fete Committee. Members also discussed the saving in maintenance costs compared to budget; Shane Ross had only submitted one general invoice to date, there would be 2 more plus one for winter maintenance during the financial year which would close the gap on general maintenance. Members discussed the budget for recreation area maintenance which had been set to be more reflective of the true costs of maintaining equipment and noted that the variance was in part down to volunteer labour. The RFO offered to produce future reports with full year budgets rather than phased and it was agreed to try a version in that format for the next meeting.

RESOLVED: that the Quarter 2 budget be received and noted.

5. Budget 2026 – 27

The Committee considered the budget for 2026 – 27. The RFO noted that the ONS inflation figures for August currently sat around 4%, but the October values would

typically be used to set the budget for the following financial year. Members noted that the review of projects at the previous meeting had showed no significant projects to be budgeted for in 26/27, which gave an opportunity to build reserves ahead of major future costs.

The Committee discussed the possibility of funding street furniture around the village, such as benches, hanging baskets etc, and that this should be included as an agenda item at the next Parish Council meeting.

RESOLVED: that the possible funding of street furniture be discussed at the Parish Council meeting on 28 October 2025.

6. Banking and savings products

The RFO presented a report outlining banking and savings products. Members agreed to recommend that the Parish Council should progress investing in notice savings accounts with Charity Bank to improve returns offered by either Santander or Unity Bank, with a target investment of £15k in a 1-year account and £15k in a 100 day notice account. Members noted that Santander had indicated it would commence charging for its current accounts and, should that happen, to migrate to Unity Bank rather than pay current account fees to two banks. This would also allow online approvals for payments by 2 signatories in accordance with the NALC template Financial Regulations.

RESOLVED: that the Parish Council be recommended to open notice savings accounts with Charity Bank.

7. Annual Rospa Inspection 2026 onwards

Members considered the annual Rospa inspection which was currently provided by Playsafety at a cost for 2025 of £104 + VAT. Members felt the council should continue to use Playsafety but request that their inspectors were rotated to avoid familiarity with the equipment and allow alternative assessment.

RESOLVED: that the council continues to use Playsafety for the annual Rospa Inspection but the Clerk will request a different inspector.

8. Audit and payroll services 2026 onwards

The committee considered whether to explore a new provider of payroll services including in-house provision and to consider whether to explore a new internal auditor. Members felt both the payroll and internal audit providers were appropriate and were not in favour of an in-house option for payroll. It was noted that the current payroll provider had implemented an above-inflation price rise this year and requested the RFO seek two alternative quotes as a benchmark. The RFO noted that a change of internal auditor would create a temporary additional workload.

RESOLVED: that:

- (a) the RFO seek two alternate quotes for the payroll provider for consideration and benchmarking
- (b) the committee recommends continuing with the current internal auditor – JDH Business Services.

9. Bank statement

The Internet Banking Policy included a provision that the committee consider a recent bank statement and the statement to 30 August had been circulated. It was noted that the council’s Financial Regulations required a quarterly review, but all bank statements were available for Members’ inspection if wished.

RESOLVED: that the bank statement is received and approved.

10. Legal costs of work to register the PC owned land

The Clerk had obtained information from Chambers Fletcher that the cost of registering the land owned by the Parish Council would be approximately £850 + VAT plus disbursements. Cllr Johnston reported a message from Cllr Holt that for the Parish Council to undertake the registration process itself would be a long process. Members felt that the quote from Chambers Fletcher was reasonable and that it should be recommended they be appointed to the task.

RESOLVED: that the Parish Council be recommended to accept the quote for Chambers Fletcher to undertake the process of registering the land in the Council’s ownership.

11. Date of next meeting

The next meeting will be on Tuesday 6 January 2026 at 4.00pm.

Part 2 – EXCLUSION OF THE PUBLIC AND PRESS – none

The meeting closed at 4.55pm

Cllr S Cameron (in the Chair)