



Cliffe and Cliffe Woods Parish Council

17 Graveney Close, Cliffe Woods, Rochester, Kent ME3 8LB

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✉ clerk@cliffeandcliffewoods-pc.gov.uk

Clerk/PO Mrs Alex Jack, Clerk/RFO Mrs Helen Symmons
and Assistant Clerk Miss Sarah O'Donoghue

To Committee Members, you are summoned to attend the Finance & General Purposes Committee Meeting starting at **7:30pm** to be held on **Tuesday 9th September 2025 at St Helen's House, Cliffe, ME3 7QP**

F&GP AGENDA

- 1 Apologies for Absence**
- 2 Declarations of Interest:** Disclosable Pecuniary Interests under the Code of Conduct for Parish Councils.
A councillor declaring a pecuniary interest may not participate in discussion or vote on the matter. If an interest is not declared at the outset of the meeting, it should be disclosed as soon as the interest becomes apparent. Dispensation may be requested in writing to the Clerk (Proper Officer) who under certain circumstances will allow a councillor to speak and vote on the matter.
- 3 Public Representation:** Members of the public can put questions and raise issues to the Committee in relation to business on the agenda. Maximum 10 minutes per person, total maximum adjournment of 30 minutes.
- 4 Approval of Minutes of Meeting held on 12th August 2025**
- 5 Finance and General Purposes**
 - a. **Month End Reports**
July 2025 Bank Reconciliation – *Appendix 1*
 - b. **Payments for Approval**
To review payments that are outside the scope of delegation/contractual arrangements
 - c. **PAYE Payments for Authorisation**
To review PAYE payments & authorise payment – *Appendix 2*
 - d. **Other Financial Matters**
 - i) Receipts and Payments August 2025 – *Appendix 3*
 - ii) Allotments water charge – leak claim update.
 - iii) Review of pitch fees at Cliffe Recreation Ground
 - iv) Allotment fees 2026/27 – *Appendix 4*
 - v) Budget Preparation 2026/27 – *Appendix 5*
 - e. **Advisory Matters for Council decisions**
 - i) Quotes for replacement noticeboard at Cliffe
 - ii) Quote for repair to damaged posts at The Buttway, Cliffe
 - iii) Quote for electricity timer switches in Changing Rooms, Cliffe
 - iv) Insurance renewal – *Appendix 6*

All Councillors and public are welcome to attend, however only committee members may vote.

Alex Jack, Clerk/PO, 03/09/2025

Appendix 1

Date:11/08/2025

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Time:11:12

**Bank Reconciliation Statement as at 04/08/2025
for Cashbook 1 - Current/Reserve Account**

User: H.SYMMONS

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
Current Account 55081592	04/08/2025		300.00
Reserve Account 56850409	04/08/2025		137,139.73
			<u>137,439.73</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			137,439.73
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<u>0.00</u>
			137,439.73
		Balance per Cash Book is :-	137,439.73
		Difference is :-	0.00

Date:11/08/2025

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Time:11:18

**Bank Reconciliation Statement as at 31/07/2025
for Cashbook 4 - Unity Trust Instant/fixed term**

User: H.SYMMONS

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
Unity	31/07/2025		85,000.00
			<u>85,000.00</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			85,000.00
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<u>0.00</u>
			85,000.00
		Balance per Cash Book is :-	85,000.00
		Difference is :-	0.00

Date: 11/08/2025

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Time: 11:12

User: H.SYMMONS

Bank Reconciliation up to 04/08/2025 for Cashbook No 1 - Current/Reserve Account

<u>Date</u>	<u>Cheque/Ref</u>	<u>Amnt Paid</u>	<u>Amnt Banked</u>	<u>Stat Amnt</u>	<u>Difference</u>	<u>Cleared</u>	<u>Payee Name or Description</u>
07/07/2025	DC	60.00		60.00		R <input checked="" type="checkbox"/>	KALC
08/07/2025	DC	108.26		108.26		R <input checked="" type="checkbox"/>	Viking Office UK Ltd
10/07/2025	DC	88.70		88.70		R <input checked="" type="checkbox"/>	Toner Giant
10/07/2025	DC	88.70		88.70		R <input checked="" type="checkbox"/>	Toner Giant
10/07/2025	DC	-88.70		-88.70		R <input checked="" type="checkbox"/>	Toner Giant
11/07/2025	BACS	12.00		12.00		R <input checked="" type="checkbox"/>	Iris Software Ltd
15/07/2025	BACS	1,544.89		1,544.89		R <input checked="" type="checkbox"/>	Staff Payment
15/07/2025	BACS	600.00		600.00		R <input checked="" type="checkbox"/>	Local Loft
15/07/2025	DDR	90.13		90.13		R <input checked="" type="checkbox"/>	Nest Pensions
16/07/2025	DC	10.48		10.48		R <input checked="" type="checkbox"/>	AMAZON
16/07/2025	DC	13.92		13.92		R <input checked="" type="checkbox"/>	AMAZON
18/07/2025	DDR	718.80		718.80		R <input checked="" type="checkbox"/>	Northstar IT
22/07/2025	DDR	354.44		354.44		R <input checked="" type="checkbox"/>	EDF Enenergy
22/07/2025	BACS	1,500.00		1,500.00		R <input checked="" type="checkbox"/>	Cliffe Woods Community Assoc
22/07/2025	DC	22.25		22.25		R <input checked="" type="checkbox"/>	Blakes Sec Systems
24/07/2025	DDR	1,406.69		1,406.69		R <input checked="" type="checkbox"/>	HMRC PAYE
25/07/2025	DC	450.00		450.00		R <input checked="" type="checkbox"/>	SLCC Enterprises Ltd
29/07/2025	DC	12.00		12.00		R <input checked="" type="checkbox"/>	KALC
31/07/2025	Interest		134.98	134.98		R <input checked="" type="checkbox"/>	Receipt(s) Banked
01/08/2025	DDR	10.25		10.25		R <input checked="" type="checkbox"/>	Vonage
03/08/2025	BACS	84.00		84.00		R <input checked="" type="checkbox"/>	National Allotment Society
03/08/2025	BACS	500.00		500.00		R <input checked="" type="checkbox"/>	Kent Air Ambulance
04/08/2025	DDR	1,721.18		1,721.18		R <input checked="" type="checkbox"/>	Business-Stream
		<u>9,307.99</u>	<u>134.98</u>				

Date: 11/08/2025

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Time: 11:18

User: H.SYMMONS

Bank Reconciliation up to 31/07/2025 for Cashbook No 4 - Unity Trust Instant/fixed term

Date	Cheque/Ref	Amnt Paid	Amnt Banked	Stat Amnt	Difference	Cleared	Payee Name or Description
01/07/2025	Open bal		50,000.00	50,000.00		R <input type="checkbox"/>	Receipt(s) Banked
02/07/2025	stage 2		35,000.00	35,000.00		R <input type="checkbox"/>	Receipt(s) Banked
		<u>0.00</u>	<u>85,000.00</u>				

Signatory 1:

Name Signed Date

Signatory 2:

Name Signed Date

Appendix 2

SALARIES RE AUGUST HOURS 2025		Gross	£ 1,976.32
Clerk/PO - hours	47		
Assistant Clerk - hours	31.5		
RFO - hours	19.75		
TOTAL MILEAGE			£2.70
TOTAL HOME ALLOWANCES			£112.00
SALARIES To pay Sept 2025		NET	£1,721.26
HMRC Payment	Employer/ Employee DD	£426.45	
Nest Pensions	Employer/ Employee DD	£81.99	
MONTHLY COST TO COUNCIL		TOTAL	£2,229.70

Appendix 3

		Aug-25	List of Receipts and	
F&GP: 9th Sept 2025			Payments	
	Income			
			Receipts Received	
Total Income		£		-
Payee	Item Description	Payment amount	Type	Authority
CCLA	New Account	£ 75,000.00	BACS	Council
Northstar IT	Monthly IT provision	£ 104.30	DDR	Contractual
National Allotment Society	Annual subscription	£ 84.00	BACS	Min 142ii Council
Kent Air Ambulance	Donation	£ 500.00	BACS	Min 170 vi Council
Business Stream	Water bill. NB leak found	£ 1,721.18	DDR	Contractual
SLCC	Assistant Clerk membership	£ 118.00	BACS	Delegated
SLCC	Clerk training	£ 36.00	DC	Delegated
Structural Steel	Solar lights/Buttway barrier	£ 733.70	BACS	Min 142bii Council
CMC Plumbing	Water leak detection & repair	£ 245.00	BACS	Delegated
Councillor expense	Paint for bus shelter	£ 35.00	BACS	Delegated
Staff expense	Printing toner	£ 20.82	BACS	Delegated
EDF	Electricity changing rooms	£ 77.18	DDR	Contractual
Nest Pensions	Pension provision	£ 117.08	DD	F&GP Aug
Salary costs	Aug Salaries (July hours)	£ 2,223.62	BACS	F&GP Aug
Iris Software	Staffology payroll admin	£ 12.00	BACS	Contractual
Vonage	Telephone - Aug	£ 10.84	DC	Contractual
Vonage	Telephone - July	£ 10.25	DC	Contractual
Total Expenditure		£ 81,048.97		
Council had the legal power to make all payments				
All payments were pre-authorised or made under delegation				

Appendix 4

Allotments Rent Review

Cliffe & Cliffe Woods Parish Council undertakes collection of rents by 31st March for the forthcoming tenancy year. At present, the majority of allotment tenants pay their rent prior to 31st March, invoices having only been sent 1st March.

The RFO **seeks agreement** from Council for invoices to be sent out mid-February, with a request that rents be paid by 15th March. This would hopefully mean that come the financial year-end, all rents would be paid and accounted for in the year they are invoiced.

Financial Review

Year	Income	Expenditure	Notes
2023/24	£5382	£300	No water charge was attributed to the allotments
2024/25	£4143	£1253	Some water charges were attributed to the allotments
2025/26 (to date)	£1324 (forecast at year end £5457)	£2549	The income is the outstanding amount from the previous financial year. The expenditure amount includes the full cost of the water leak at present.

As income from allotment rents continues to cover expenditure occurred, the RFO **recommends to Council** that allotment rents for 2026/27 remain the same as in 2025/26.

Appendix 5

Preparing for the Budget – Looking Ahead

As the time for the Council to begin considering its 2026/27 budget approaches, members are asked to consider how best to plan for larger projects such as the resurfacing of the Cliffe Woods car park. While funds have been set aside in an earmarked reserve, there is currently no cost estimate or timescale for delivery. To ensure residents see the benefit of their precept in a timely and responsible way, the Council may wish to seek outline costings, review its reserve strategy, and consider financing options such as a Public Works Loan if required.

The Importance of Planning

It is considered good financial practice for Councils to look beyond just one year. Residents who pay the precept now expect to see the benefit of their contributions, so planning can ensure money is used effectively. Even a light-touch project plan will help the Council by:

- Establish realistic costings and timescales
- Consider how to phase contributions over several years, rather than in one lump sum
- Ensure that earmarked reserves are used for their intended purpose in a timely way
- Demonstrate to residents that the Council is planning responsibly with their money

Cliffe Woods car park resurfacing

The Council has made a start by setting aside money in an earmarked reserve for resurfacing the Cliffe Woods car park. However, at present there is no clear plan for when the work might take place, how much it will cost, or whether the reserve will be enough. Without this, it's difficult to know if the Council are budgeting in the best way.

Financing Options

It is also worth noting that some projects may exceed what can be saved in reserves alone. In such cases, councils often consider a Public Works Loan to spread the cost fairly across the generations of residents

who will benefit. This approach ensures that today's taxpayers see tangible improvements, while also keeping contributions manageable.

What the Council could do next

- Seek outline costings for the resurfacing (this will also indicate what procurement process should be followed)
- Consider drafting a simple project plan with estimated timeframe
- Review whether the reserve is sufficient, or if contributions need to be added in future budgets.
- Consider other options, such as a Public Works Loan, if costs are higher than savings alone can cover.
- Explore whether medium-term financial planning should be introduced, even without a full Strategic Plan, to link future projects to budgets

The bigger picture

Taking these steps will help the council move from 'setting money aside' to delivering clear improvements for the community. Residents will then be able to see their precept being used both responsibly and visibly. Linking projects to the budget also builds confidence and trust and avoids the risk of funds sitting unused for an indefinite period.

Appendix 6

Insurance Renewal

The Council have a long-term agreement with Zurich Insurance which commenced in 2024. The renewal documents have been received for Year 2 of the arrangement.

The RFO has reviewed the asset register in relation to the current insurance values and reports as follows:

Insurance Categories	Insurance Value	Asset Register Value
2 x Steel Containers	£8,200.50	in line with insurance
Youth Club Shed	£1,212.75	n/a – disposed
Gates & Fences	£33,699.75	in line with insurance
Outside Equipment	£2,195.55	in line with insurance
Street Furniture	£37,448.25	in line with insurance
Gardening Equipment	£2,699.55	£1,200
Sports Equipment	£1,097.25	£1,600
Changing Rooms	£286,130.25	in line with insurance

All other insurance categories are appropriately insured e.g. PLI, employers liability, money loss

The renewal for 2025/26 is £1,641.38 an increase of 2.6% to last year.

Council approval has already been given to pay insurance up to a value of £1,700 (minute 142 a ii Council May). The RFO will advise the insurance company of the small amendments.