

ST JAMES, ISLE OF GRAIN, PARISH COUNCIL

M I N U T E S

27th JANUARY 2026

FINANCE COMMITTEE MEETING
HELD IN THE VILLAGE HALL AT
19:12

Present:

Councillor P Blakeley
Councillor Mrs S Malone
Councillor Ms J Sharp
Councillor Mrs G Sands (Chairman)
Councillor Mr T Sands

In Attendance:

Mrs Christine Gurr – Parish Clerk
Councillor H Ogunfemi
Councillor Ms von der Holle

Apologies for absence (received and accepted):

Councillor A Jones - Unwell

(To avoid possible disqualification under the 6-month rule, Councillors must provide a reason for non-attendance)

F.26.01 Review of Bank Account Statements and Bank Reconciliations to 31st December 2025

Members reviewed and discussed the following documents:

- Bank Reconciliation Statement as at 31/12/25 for Cashbook 1 (Current Account No. 42334801);
- Current Account Bank Statements:
 - 010/2025 to 03/10/25
 - 011/2025 to 03/11/25
 - 012/2025 to 03/12/25
 - 001/2026 to 03/01/26
- Bank Reconciliation Statement as at 31/12/25 for Cashbook 2 (Deposit Account No 42334836);
- Deposit Account Bank Statements:
 - 002/2025: From 06/03/25 to 03/09/25
 - Online extract to 19/01/26

Action/Comments Agreed:

It was proposed by Councillor T Sands, seconded by Councillor Blakeley, and agreed, that the copy statements and reconciliations be accepted.

F.26.02 Review of Receipts & Payments against budget to 31st December 2025

Members reviewed and discussed the following Financial Reports to 31st December 2025 (9 months):

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- Report from the Responsible Financial Officer (RFO) detailing Significant Variances and Accounts Reconciliation for 2025/26
- Alpha Suite reports;
 - Detailed Receipts & Payments by Budget Heading (Cost Centre Report);
 - Summary Receipts & Payments by Budget Heading (Cost Centre Report);
 - Trial Balance for Current Year;
 - Nominal Ledger Report by Account

Action/Comments Agreed:

The following was agreed:

- Alpha Suite Reports - It was proposed by Councillor Mrs G Sands, and seconded by Councillor Mrs Malone, that the reports be accepted;
- RFO Report – It was proposed by Councillor T Sands, and seconded by Councillor Blakeley, that the report be accepted *per* the following Appendices:
 - Appendix 1: Significant variances - Payments
 - Appendix 2: Significant variances – Receipts
 - Appendix 3 – Unapplied Capital
 - Appendix 4 – External Funding
 - Appendix 5 - Bank Reconciliation

F.26.03 Review of Current Debtors/Creditors

Members reviewed and discussed a summary of current debtors and creditors which showed that the following amounts were outstanding at 31st December 2025:

- Garage Tenants –
 - £496.85
- County Court Judgments
 - £1,179.80
- Invoices
 - General: £960.90
 - Surgery: £3,154.93
- Credit Notes - £339.60

Action/Comments Agreed:

The was agreed on proposition by Councillor Mrs Malone, seconded by Councillor Mrs G Sands:

- Garages:
 - No action required at this time
- CC Judgments:
 - No further action possible until the current address of the debtor has been obtained.
- Invoices:
 - No action required at this time
- Credit Notes:

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- No action required.

26.04 **Review of Hire Charges 2026/27**

Members reviewed and discussed the following draft Schedules from 1st April 2026 to 31st March 2027 showing an increase of 2% (rounded up/down as appropriate):

- Hire Charges for Parish Council Properties;
- Supplementary Charges/Conditions for Hire of Parish Council Properties

Action/Comments Agreed:

It was proposed by Councillor Mrs Malone, seconded by Councillor Ms Sharp, and agreed, to recommend to full Council that:

- Village Hall - Charges remain unaltered for residents but reductions were made for non-residents to try to attract more usage;
- The principle of providing preferential rates for residents was confirmed to reflect their contribution to the upkeep of the Village Hall through Council Tax payments;
- Playing Field & Pavilion - Hire Charges were increased;
- Seaview Meadow – Hire charges were increased;
- Garages Rent – were increased by £1 per month to take account of the increased costs of maintaining the garages;

20:22 **Exclusion of the Press and Public**

The Parish Council resolved that under Section 100A(4) of the Local Government Act 1972, the Press and Public be excluded from the meeting for the consideration of the following items on the grounds that they involve the likely disclosure of exempt information as defined in paragraph 1 in Part 1 of Schedule 12A of the Act.

F.26.05 **Review of Salaries for 2026/27**

Members reviewed and discussed the schedule of Salary Rates for 2026/2027.

Action/Comments Agreed:

It was proposed by Councillor Blakeley, seconded by Councillor Ms Sharp, and agreed unanimously, to recommend to full Council that the schedule of Salary Rates for 2026/2027 be accepted without amendment.

20:27 **The Meeting was re-opened to the press and public**

F.26.06 **Consideration of Budget for 2026/27**

Members reviewed and discussed the following documents:

- Draft Budget giving 5 Options for setting the Precept for 2026/27;

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- RFO Report dated 24th January 2026 - which highlighted the following items for consideration:
 - The predicted carry forward balance at 31st March 2026 is minus -£9,334 owing to unforeseen (unbudgeted) payments of £15,640 as follows:
 - Salaries - £3,447 (additional hours to implement new accounting system and increased NI payments)
 - Defibrillator Batteries - £477
 - Photocopier payment arrears - £998
 - Bye-Election 04/09/25 - £4,000 (payment pending)
 - Village Hall high-level lighting replacement - £2,275
 - Telecoms Site Professional Fees - £908
 - Roundabout repair - £3,535
 - The predicted carry forward balance can be reduced to minus -£3,524 by allocating the following items to the Unapplied Capital account:
 - Village Hall high-level lighting replacement - £2,275
 - Roundabout repair - £3,535
 - The balance of Unapplied Capital is thus reduced to £16,849.20;
 - An allowance of £4,441 has been added to cover Business Rates should the 100% Small Business Rate Relief on the Village Hall be withdrawn during Medway Council's current rate review;
 - An allowance of £9,000 has been made to cover the following urgent repairs:
 - Surgery door entry system replacement - £3,000 (estimate)
 - Garage lintels replacement (4 x £1500) - £6,000 (estimate)
 - Utility costs are on a fixed-term contract until March 2027;
 - The Tax Base for 2027/28 may increase with additional properties in the parish with a resultant reduction in Band D charges;
 - The Medway Council funding of £7,500 withdrawn in 2022/23 has not been replaced;
- Consider that, although the Government has so far not capped Parish Council Tax demands, such capping can be introduced at any time.

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Action/Comments Agreed:

It was proposed by Councillor T Sands, seconded by Councillor Blakeley, and agreed, to recommend to full Council that:

- Option 2 of the draft budget proposing that the Precept be set at £88,551 be accepted;
- Option 2 sets a Precept per Band D Dwelling of £197.91 (an increase of £40.15 over 2025/26);
- This represents a percentage increase of 25.5% which equates to £0.77 pence per week per Band D dwelling.

20:52

There being no further business, the meeting was closed.

Signed:

A handwritten signature consisting of a long horizontal line that curves downwards at the right end, with a small flourish underneath.

Finance Committee

26/05

Date: 3/3/2026

27th January 2026

APPENDIX 1
ST JAMES, ISLE OF GRAIN, PARISH COUNCIL
FINANCIAL REPORT 2025/26
SIGNIFICANT VARIANCES TO 31 DECEMBER 2025

Payments Period:	9 Months
Target Percentage:	75%
Actual Percentage:	89.2%
Variance:	-14.2%

PAYMENTS

100 Administration & General

			Detail of Variances
4000	Salaries	85.3%	Clerk additional hours to implement new accounting system-£1,400/Increased NI payments-£1,700
4055	Insurance	101.5%	Annual premium renewal paid on 12/09/25
4080	Administration	97.0%	Alpha Suite-£479/DPO-£200/Cloud Backup-£180/Website-£435/Training&travel-£339/POBox-£371/General-£430/Defib Batteries-£477.
4100	Stationery & Equipment	102.0%	Photocopier (13 months usage)-£1,209/General-£790
4110	Telephone & Postage	75.9%	
4120	KAPC & Subscriptions	71.8%	KALC-£416/General-£159
4130	Audit	9.3%	
4140	Section 137	18.9%	
4150	Chairman's Allowance	39.0%	
4160	Election Costs	0.0%	Invoice for 04/09/25 Bye-Election not yet received
4330	Equipment Replacement	4.1%	Telephone for Clerk's Office-£53
4999	Misc Expenditure	645.9%	GWF Fees-£500/Soffits & Fascias-£2,509 (Grant funded)/Miscellaneous-£20

200 Village Hall

			Detail of Variances
4200	Business Rates	0.0%	No payments due following revaluation
4210	Gas	58.0%	
4220	Electricity	65.5%	11 months usage
4230	Water	41.9%	
4240	Maintenance & Repairs	109.2%	Refuse disposal-£3,274/Lighting repair-£2,275 /Cleaning materials-£587/Surgery repairs-£675/General-£287.
4250	Refunds & Perform Rights	143.2%	Hirers' refunds-£450/Music Royalties-£696

300 Pavilion & Open Spaces

			Detail of Variances
4220	Electricity	75.7%	11 months usage
4230	Water	45.3%	
4300	General M&R	106.8%	Roundabout repair-£3535/Fees(Telecom)-£908 /Equipment repairs-£553/Annual Service&Inspections-£522/General-£891
4310	Pavilion M&R	24.0%	
4320	Garages M&R	15.3%	
4330	Equipment Replacement	0.0%	

APPENDIX 2
ST JAMES, ISLE OF GRAIN, PARISH COUNCIL
FINANCIAL REPORT 2025/26
SIGNIFICANT VARIANCES TO 31 DECEMBER 2025

Receipts Period:	9 Months
Target Percentage:	75%
Actual Percentage:	115.7%
Variance:	40.7%

RECEIPTS

100 Administration & General

			Detail of Variances
1076	Precept	100.0%	One off receipt
1080	Bank Interest	177.8%	Bank interest-£279/HRMC Interest-£5
1085	Wayleaves	98.6%	Annual payments for 3 wayleaves.
1090	Grants received	0.0%	
1999	Miscellaneous	73.3%	VE Day Event Collection-£17/Poppy Wreath-£25/ Nautilus Project-£251
1300	Unapplied Capital Receipts	£0.00	
115	VAT Repayments	£22,922	Quarterly claims x 11

200 Village Hall

			Detail of Variances
1100	Lettings	62.3%	General Lettings-£3,991/GP Surgery-£5,994 (includes utilities repayments)

300 Pavilion & Open Spaces

			Detail of Variances
1200	Garages Rent	76.9%	Rent arrears £497
1210	Playing Field Rent	46.2%	
1220	W/House Agri Rent	0.0%	

APPENDIX 5
ST. JAMES, ISLE OF GRAIN, PARISH COUNCIL
FINANCIAL REPORT 2025/26
ACCOUNTS RECONCILIATION AS AT 31 DECEMBER 2025

£

Bank Reconciliation

Santander Current Account (542334801) @ 31/12/25	35,756.72
Santander Deposit Account (542334836) @ 31/12/25	1,116.40
	36,873.12
Less: Unpresented Cheques	-7,570.31
	29,302.81
Less: Account adjustment	0.00
Add: Cheques/cash in hand	0.00
	0.00

Total Cash and Investments at 31 December 2025

£29,302.81

Cash Book Balance

2024/25 Balance brought forward	4,173.92
Add: Receipts to 31/12/25	109,744.60
	113,918.52
Less: Payments to 31/12/25	-84,615.71
	29,302.81

Total Cash and Investments at 31 December 2025

£29,302.81

Accounts Reconciliation:

Unapplied Capital Account	16,849.20
Elections Reserve	2,400.00
External Funding	2,752.09
Revenue Account	7,301.52
	29,302.81

Total Cash and Investments at 31 December 2025

£29,302.81