



Meeting pack

Finance & General Purposes Committee

15th December 2025

Contents

	Agenda & summons
Item 4	Minutes from the meeting held 27/10/2025
Item 5b	Finance Report 30 th November 2025
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Item 7a	2026-2027 Budget



Members of the Finance & General Purposes Committee are hereby summoned to attend a meeting of the **Finance & General Purposes Committee** to be held on **Monday 15th December 2025** in **Gallery 2, Castle Park Arts Centre at 7pm**

Signed: *Jo O'Donoghue (FSLCC)* (Town Clerk)

Date: 10/12/2025

Members: Cllrs H Hayes (Chair), A Holman, P Lowrie, J Moorcroft & G Wood

FINANCE AND GENERAL PURPOSES COMMITTEE

Meeting 4

1. Apologies

To receive apologies and reasons for absence.

2. Declarations of interest

To note any declarations of interest

3. Requests from the public to speak

Members of the public are invited to speak on items which are on the agenda.

4. Minutes of the meeting held on 27th October 2025.

To accept and sign the minutes as a true and accurate record of the meeting.

5. Finance

(a) To note that the sum of all accounts as at 30th November 2025 was

(b) To approve the monthly Finance Report.

(c) To appoint a councillor to carry out the bank reconciliation checks as at 31st December 2025.

(d) To approve an application for a debit card with a daily cash withdrawal limit of £200.00.

(e) To note the current reserves and movement during the year.

(f) To consider reserves for 2026-27 and make recommendation to full council on 6th January 2025

6. 2025-2026 Budget Report

To receive a budget report from the Town Clerk with an explanation of the financial position to 30th November 2025..

7. Frodsham Town Council office

To note that the Clerk is progressing the lease for 44 Main Street in consultation with Frodsham Town Council's solicitor, is currently awaiting the asbestos report, and has been asked by the solicitor to obtain a building condition report from a qualified surveyor.

8. Civic Pride

- (a) To receive a verbal update from Helen Hayes following the completion of the November Civic Pride programme.
- (b) To note the December Civic Pride programme.
- (c) To agree the January/February Civic Pride programme.
- (d) To agree to promote the Frodsham Civic Pride programme/events in Frodsham News (quote required).

9. Exclusion of press and publicⁱ

To consider that, in accordance with section 1(2) of the Public Bodies (Admissions to Meetings) Act 1960, and as extended by Schedule 12A of the Local Government Act 1972, the public, including the press, be excluded from the meeting because of the confidential staffing matters to be discussed.

10. Staffing

- (a) To receive confidential report A.
- (b) To approve the recommendations contained within the report.
- (c) To receive confidential report B.
- (d) To decide action to be taken.

11. Close of meeting

ⁱ <https://www.legislation.gov.uk/ukpga/Eliz2/8-9/67/section/1>

Minutes from the **Finance & General Purposes Committee Meeting** held on **Monday 27th October 2025 in Gallery 2, Castle Park Arts Centre at 7pm**

Attended by: Cllrs H Hayes (Chair), A Holman, G Wood and J O'Donoghue (Town Clerk)

Note: Under the Terms of Reference (para 5) for the Finance & General Purposes Committee, 3 Councillors in attendance represents a quorum.

Meeting 3

1. Apologies for absence

To receive apologies and reasons for absence.

NOTED: Apologies were received from Cllr Lowrie (personal). Cllr Moorcroft did not attend the meeting and no apologies were received.

2. Declarations of interest

To note any declarations of interest

NOTED: There were no declarations of interest.

3. Requests from the public to speak

Members of the public are invited to speak on items which are on the agenda.

NOTED: No member of the public attended the meeting.

4. Minutes of the meeting held on 18th August 2025

To accept and sign the minutes as a true and accurate record of the meeting.

RESOLVED: The minutes were approved and signed.

5. Frodsham Town Council accounts

(a) To note that the sum of all accounts as at 30th September 2025 was £487,279.

NOTED

(b) To approve the monthly Finance Report.

RESOLVED: The report for the period 1st September to 30th September 2025 was approved and signed.

(c) To appoint a councillor to carry out the bank reconciliation checks as at 31st October 2025.

RESOLVED: It was agreed to appoint Cllr Holman to carry out the bank reconciliation checks.

ACTION: AH

6. 2025-2026 Budget Report

To receive a budget report from the Town Clerk with an explanation of the financial position from 1st April to 30th September 2025.

NOTED: The report was received and noted.

7. 2026-2027 Budget

- (a) To note the initial budget proposals submitted by the Amenities & Planning Committee (£74,900 with EMR of £13,000) and the Events Committee (£37,200).

NOTED

- (b) To review and consider the initial recommended budget for the Finance & General Purposes Committee as presented by the Town Clerk.

RESOLVED: The initial recommended budget for the Finance & General Purposes Committee was approved and it was noted that there may be subsequent revisions to the initial budget which is appended to the minutes (APPENDIX A).

8. Christmas Voucher Scheme

- (a) To note that FTC had received 800 valid vouchers as at 20th October 2025.

NOTED

- (b) To note the deadline for residents to claim their vouchers is 31st October 2025.

NOTED

- (c) To note that 18 Frodsham businesses had registered with the scheme by 20th October 2025.

NOTED

- (d) To note that 7 good causes had registered with the scheme by 20th October 2025.

NOTED

9. Grants Scheme

- (a) To note that, as of 20 October 2025, Frodsham Town Council had received three grant applications.

NOTED: The Town Clerk provided an update and it was noted that by the closing date for applications 8 had been received with a total value of £10,054 against a budget of £7,500.

- (b) To agree a date for the Grants Working Group to meet in order to consider the applications.

RESOLVED: It was agreed to hold a Zoom Meeting on 12th November at 3pm. Information will be provided in advance of the meeting.

ACTION: JO

- (c) To agree that all councillors be invited to attend the Grants Working Group meeting and take part in forming the recommendation to Full Council at the meeting to be held on 24th November 2025.

RESOLVED: It was agreed to invite all FTC Councillors to the meeting to be held on 12th November at 3pm to consider the applications.

10. Frodsham Town Council office

To note that the Clerk is progressing the lease for 44 Main Street in association with Frodsham Town Council's solicitor.

NOTED

11. Frodsham Youth Association/Frodsham Community Association

- (a) To note the report provided by the Town Clerk.

NOTED

(b) To agree any further action to be taken.

NOTED: The Town Clerk's report has been shared with both associations. Once confirmation is received that both associations agree and have approved the actions required by Zurich Municipal Plc, the final Heads of Terms will be issued. It is anticipated that the Heads of Terms will be agreed upon by both associations by the target date of 31 October 2025.

12.Civic Pride

(a) To note the schedule of events for November 2025 planned under the Highways Volunteers Scheme led by Cllr Moorcroft.

NOTED: The schedule was noted. Councillor Moorcroft was not in attendance and, as lead councillor for the initiative (min ref: 28/07/2025/18b), is to confirm that the required risk assessment has been completed and signed off by CWAC for the November 2025 events. Assurance is also required that all obligations under the Highways Volunteers Scheme have been met, including confirmation of CWAC public liability insurance and completion of necessary volunteer training.

ACTION: JM

(b) To consider purchase of items to enable the activities to be carried out (Cllr Hayes to provide further information).

RESOLVED: It was agreed to purchase any necessary equipment from a local supplier for invoice to be sent to FTC with delivery as required. All equipment will subsequently be stored at the cemetery building.

ACTION: JO

13.Action log

To note the action log provided by the Town Clerk and confirm or update the status of outstanding actions.

NOTED: The action log was noted and there are no outstanding actions.

14.Close of meeting

The meeting closed at 7.30pm.

APPENDIX A

INITIAL FINANCE & GENERAL PURPOSES BUDGET 2026-2027

100 Establishment		
<hr/>		
4000	Staff Salaries (net)	55,650
4030	PAYE and NI	17,850
4040	Pension	22,050
4060	Expenses - Staff	500
4070	Training - Staff	1,000
4110	Bank Charges	100
4120	Audit Fees	2,000
4130	Professional Fees (Legal)	2,500
4140	Subscriptions & Memberships	3,140
4150	Insurance	6,000
4160	Stationery	300
4170	Postage	600
4180	Telephone & Broadband	1,800
4190	Photocopier	650
4200	Website	1,300
4210	IT	7,000
4212	Office Equipment	1,000
4213	Office Cleaning	900
4240	Rent	9,900
4250	CPH Rates	2,800
4270	Advertising	100
4400	Professional Fees (HR)	1,500
4420	Xmas Lights	500
4511	Storage Facility	1,000
	Overhead Expenditure	140,140
<hr/>		
101 Civic & Democratic		
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4080	Chairman's Allowance	500
4090	Training - Councillor	1,000
4260	Public Consultations	2,000
4823	Room hire	2,000
4824	Joint Surgery (CWAC)	1,000
	Overhead Expenditure	6,500
<hr/>		
107 Discretionary Expenditure		
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4220	Grant Scheme	7,500
4513	Christmas vouchers	20,000
4519	Frodsham Youth Association	15,000
4730	Christmas Festival	15,000
5112	Civic Pride	10,000
8010	Freedom of Frodsham	500
	Overhead Expenditure	68,000
	Total Expenditure	214,640



Frodsham
TOWN COUNCIL

Finance Report

As at 30th November 2025

Prepared by: J O'Donoghue (Town Clerk)

Dated: 9/12/2025

Contents

1. Balance sheet
2. Reserves movement
3. Management report
4. Cashbook report

Signed.....

Dated.....

Minute ref.....

Detailed Balance Sheet - Excluding Stock Movement**Month 8 Date 30/11/2025**

<u>A/c</u>	<u>Description</u>	<u>Actual</u>	
	<u>Current Assets</u>		
105	VAT Control A/c	7,575	
200	Current Bank A/c Directplus	47,778	
210	Investment A/c CCLA	381,426	
	Total Current Assets		436,780
	<u>Represented by :-</u>		
300	Current Year Fund	186,340	
310	General Reserves	119,541	
331	EMR Cemetery extension	30,676	
332	EMR Elections	7,246	
333	EMR Play area improvements	17,200	
335	EMR Community Orchards	5,000	
338	EMR Churchfields Safety Floor	17,000	
339	EMR Town Clocks	3,000	
340	EMR Memorial Garden	20,000	
341	EMR FTC Office	30,000	
342	EMR CIL 2025-2026	777	
	Total Equity		436,780

Earmarked Reserves

<u>Account</u>	<u>Opening Balance</u>	<u>Net Transfers</u>	<u>Closing Balance</u>
331 EMR Cemetery extension	20,676.00	10,000.00	30,676.00
332 EMR Elections	7,246.00		7,246.00
333 EMR Play area improvements	20,000.00	-2,800.00	17,200.00
334 EMR Accessible play	5,000.00	-5,000.00	0.00
335 EMR Community Orchards	5,000.00		5,000.00
338 EMR Churchfields Safety Floor	0.00	17,000.00	17,000.00
339 EMR Town Clocks	0.00	3,000.00	3,000.00
340 EMR Memorial Garden	0.00	20,000.00	20,000.00
341 EMR FTC Office	0.00	30,000.00	30,000.00
342 EMR CIL 2025-2026	0.00	776.61	776.61
	<u>57,922.00</u>	<u>72,976.61</u>	<u>130,898.61</u>

Detailed Income & Expenditure by Budget Heading 30/11/2025

Month No: 8

Cost Centre Report

	Actual Current	Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent
<u>100 Establishment</u>							
1076 Precept	0	301,646	301,646	0			100.0%
1091 CCLA Interest Income	1,540	13,086	10,000	(3,086)			130.9%
1415 Field hire income	0	300	0	(300)			0.0%
1990 Income - Other	812	875	0	(875)			0.0%
Establishment :- Income	2,351	315,907	311,646	(4,261)			101.4%
4000 Staff Salaries (net)	4,400	34,510	53,000	18,490		18,490	65.1%
4030 PAYE and NI	1,785	13,628	17,000	3,372		3,372	80.2%
4040 Pension	23	13,171	21,000	7,829		7,829	62.7%
4060 Expenses - Staff	0	150	1,000	850		850	15.0%
4070 Training - Staff	245	433	1,000	567		567	43.3%
4080 Chairman's Allowance	0	50	0	(50)		(50)	0.0%
4090 Training - Councillor	120	175	0	(175)		(175)	0.0%
4110 Bank Charges	0	25	100	75		75	25.0%
4120 Audit Fees	432	(336)	2,000	2,336		2,336	(16.8%)
4130 Professional Fees (Legal)	0	21	2,500	2,479		2,479	0.8%
4131 Professional Fees (Accountant)	0	(589)	2,000	2,589		2,589	(29.4%)
4140 Subscriptions & Memberships	0	3,140	2,700	(440)		(440)	116.3%
4150 Insurance	0	2,718	4,000	1,282		1,282	68.0%
4160 Stationery	49	192	500	308		308	38.3%
4170 Postage	0	81	600	519		519	13.5%
4180 Telephone & Broadband	157	1,238	1,200	(38)		(38)	103.2%
4190 Photocopier	239	567	600	33		33	94.6%
4200 Website	120	900	1,300	400		400	69.2%
4210 IT	539	5,714	5,000	(714)		(714)	114.3%
4212 Office Equipment	0	17	1,000	983		983	1.7%
4213 Office Cleaning	569	1,354	2,284	930		930	59.3%
4240 Rent	425	3,664	6,000	2,336		2,336	61.1%
4250 CPH Rates	132	794	1,000	206		206	79.4%
4270 Advertising	0	0	100	100		100	0.0%
4400 Professional Fees (HR)	125	997	1,500	503		503	66.4%
4420 Xmas Lights	0	372	0	(372)		(372)	0.0%
4511 Storage Facility	77	612	1,000	388		388	61.2%
Establishment :- Indirect Expenditure	9,435	83,598	128,384	44,786	0	44,786	65.1%
Net Income over Expenditure	(7,084)	232,309	183,262	(49,047)			
6001 less Transfer to EMR	777	777	0	(777)			
Movement to/(from) Gen Reserve	(7,861)	231,533	183,262	(48,271)			

Detailed Income & Expenditure by Budget Heading 30/11/2025

Month No: 8

Cost Centre Report

	Actual Current	Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent
<u>101 Civic & Democratic</u>							
1990 Income - Other	25	25	0	(25)			0.0%
Civic & Democratic :- Income	25	25	0	(25)			
4080 Chairman's Allowance	0	0	500	500		500	0.0%
4090 Training - Councillor	0	0	1,000	1,000		1,000	0.0%
4260 Public Consultations	0	0	2,000	2,000		2,000	0.0%
4823 Room hire	560	964	2,000	1,036		1,036	48.2%
4824 Joint Surgery (CWAC)	0	0	1,000	1,000		1,000	0.0%
Civic & Democratic :- Indirect Expenditure	560	964	6,500	5,536	0	5,536	14.8%
Net Income over Expenditure	(535)	(939)	(6,500)	(5,561)			
<u>107 Discretionary Expenditure</u>							
4220 Grant Scheme	0	500	7,500	7,000		7,000	6.7%
4513 Christmas vouchers	483	813	20,000	19,187		19,187	4.1%
4519 Frodsham Youth Association	0	15,000	15,000	0		0	100.0%
4730 Christmas Festival	0	15,000	15,000	0		0	100.0%
5112 Civic Pride	958	1,355	10,000	8,645		8,645	13.5%
8010 Freedom of Frodsham	0	250	500	250		250	50.0%
Discretionary Expenditure :- Indirect Expenditure	1,441	32,918	68,000	35,082	0	35,082	48.4%
Net Expenditure	(1,441)	(32,918)	(68,000)	(35,082)			
<u>130 Cemetery</u>							
1300 Burial Fees Income	2,655	17,825	20,000	2,175			89.1%
1301 Memorial Income	240	795	0	(795)			0.0%
Cemetery :- Income	2,895	18,620	20,000	1,380			93.1%
4140 Subscriptions & Memberships	0	105	100	(5)		(5)	105.0%
4210 IT	0	90	500	410		410	18.0%
4250 CPH Rates	0	0	1,607	1,607		1,607	0.0%
4320 Maintenance	0	0	1,200	1,200		1,200	0.0%
4550 Plaques & Memorials	0	0	500	500		500	0.0%
4560 Waste Removal	101	871	1,080	209		209	80.6%
4600 Utilities	21	645	1,000	355		355	64.5%
4990 Sundries	0	190	0	(190)		(190)	0.0%
Cemetery :- Indirect Expenditure	122	1,901	5,987	4,086	0	4,086	31.7%
Net Income over Expenditure	2,773	16,719	14,013	(2,706)			

Detailed Income & Expenditure by Budget Heading 30/11/2025

Month No: 8

Cost Centre Report

	Actual Current	Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent
<u>135 Allotments</u>							
1410 Allotment Income	0	1,044	1,000	(44)			104.3%
Allotments :- Income	0	1,044	1,000	(44)			104.4%
4140 Subscriptions & Memberships	84	84	55	(29)	(29)		152.7%
4320 Maintenance	0	0	300	300	300		0.0%
4600 Utilities	7	49	120	71	71		41.0%
4990 Sundries	0	9	0	(9)	(9)		0.0%
Allotments :- Indirect Expenditure	91	142	475	333	0	333	29.9%
Net Income over Expenditure	(91)	901	525	(376)			
<u>140 Events</u>							
4700 Town Meetings	0	0	200	200	200		0.0%
4710 Festival of Walks	0	0	2,000	2,000	2,000		0.0%
4720 Remembrance Day	250	250	100	(150)	(150)		250.0%
4722 Halloween	1,047	1,579	2,000	421	421		79.0%
4723 Christmas Lights	0	0	2,000	2,000	2,000		0.0%
4731 Care in the Community	0	0	400	400	400		0.0%
4734 VE-Day 2025	0	1,512	3,000	1,488	1,488		50.4%
4737 Easter Trail	0	1,228	2,500	1,272	1,272		49.1%
4738 Food & Drink Festival (June)	0	2,787	3,000	213	213		92.9%
4739 Picnic in the Park 2025	0	6,474	20,000	13,526	13,526		32.4%
4741 Event for Volunteers	0	0	5,000	5,000	5,000		0.0%
Events :- Indirect Expenditure	1,297	13,830	40,200	26,370	0	26,370	34.4%
Net Expenditure	(1,297)	(13,830)	(40,200)	(26,370)			
<u>170 Amenities</u>							
1100 Grants & Donation Received	0	1,370	0	(1,370)			0.0%
Amenities :- Income	0	1,370	0	(1,370)			
2021 Grounds Maintenance SLA	0	20,241	36,000	15,759	15,759		56.2%
4420 Xmas Lights	5,679	5,679	0	(5,679)	(5,679)		0.0%
4514 Winter Gritting	0	0	3,000	3,000	3,000		0.0%
4516 War Memorial Maintenance	0	0	1,000	1,000	1,000		0.0%
4517 CCTV	0	5,000	5,500	500	500		90.9%
4760 Play areas add works	0	0	4,000	4,000	4,000		0.0%
4802 Annual RoSPA	0	0	350	350	350		0.0%
4804 Tree Works	0	0	3,000	3,000	3,000		0.0%
4805 Hob Hey Wood	537	2,086	3,000	914	914		69.5%

Detailed Income & Expenditure by Budget Heading 30/11/2025

Month No: 8

Cost Centre Report

	Actual Current	Actual Year To Date	Current Annual	Variance Annual	Committed Expenditure	Funds Available	% Spent
4806 Defibrillator Maintenance	0	1,135	1,000	(135)		(135)	113.5%
4808 Daffodil Bulbs	249	249	600	351		351	41.5%
4809 Rent & Rates	0	1,100	1,100	0		0	100.0%
4811 Street Furniture	0	0	1,000	1,000		1,000	0.0%
4812 Xmas Light Bulbs	0	0	1,000	1,000		1,000	0.0%
4813 Additional grounds maint	(2,350)	5,020	4,000	(1,020)		(1,020)	125.5%
4814 Manley Road Copse	0	840	500	(340)		(340)	168.0%
4815 Marshlands	0	0	2,000	2,000		2,000	0.0%
4816 Active Travel Dev't Fund	0	450	6,000	5,550		5,550	7.5%
4817 Climate Action	0	0	5,000	5,000		5,000	0.0%
4819 Accessible Play Equipment	0	0	5,000	5,000		5,000	0.0%
4999 Ship Street Play Area	0	0	350	350		350	0.0%
5000 Annual RoSPA	0	472	500	28		28	94.4%
Amenities :- Indirect Expenditure	4,115	42,273	83,900	41,627	0	41,627	50.4%
Net Income over Expenditure	(4,115)	(40,903)	(83,900)	(42,997)			
Grand Totals:- Income	5,271	336,966	332,646	(4,320)			101.3%
Expenditure	17,061	175,626	333,446	157,820	0	157,820	52.7%
Net Income over Expenditure	(11,790)	161,340	(800)	(162,140)			
less Transfer to EMR	777	777	0	(777)			
Movement to/(from) Gen Reserve	(12,566)	160,563	(800)	(161,363)			

Receipts for Month 8

Nominal Ledger Analysis

Receipt Ref	Name of Payer	£ Amnt Received	£ Debtors	£ VAT	A/c	Centre	£ Amount	Transaction Detail
Balance Brought Fwd :		23,995.42					23,995.42	
T3639	Banked 04/11/2025	25.00						
T3639	Frodsham Men's Group	25.00			1990	101	25.00	Remembrance wreath
T3641	Banked 04/11/2025	110.00						
T3641	Co-op FD	110.00			1300	130	110.00	Burial fees
T3649	Banked 06/11/2025	776.61						
T3649	CWAC	776.61			1990	100	776.61	CIL
					342		776.61	CIL
					6001	100	-776.61	CIL
T3644	Banked 11/11/2025	480.00						
T3644	DT Turner	480.00			1300	130	480.00	Burial fees
T3643	Banked 11/11/2025	700.00						
T3643	DT Turner	700.00			1300	130	700.00	Burial fees
T3648	Banked 13/11/2025	1,070.00						
T3648	AND IN FD	1,070.00			1300	130	1,070.00	Burial fees
T3651	Banked 17/11/2025	80.00						
T3651	Blackwells	80.00			1301	130	80.00	Memorial fee
T3650	Banked 17/11/2025	160.00						
T3650	Blackwells	160.00			1301	130	160.00	Memorial fee
	Banked 17/11/2025	60,000.00						
T3653	Investment A/c CCLA	60,000.00			210		60,000.00	Operating balance
T3640	Banked 24/11/2025	295.00						
T3640	Dignity FD	295.00			1300	130	295.00	Burial fees
T3654	Banked 25/11/2025	35.00						
T3654	CWAC	35.00			1990	100	35.00	AHS WREATH
Total Receipts for Month		63,731.61	0.00	0.00			63,731.61	
Cashbook Totals		87,727.03	0.00	0.00			87,727.03	

Payments for Month 8

Nominal Ledger

Date	Payee Name	Reference	£ Total Amnt	£ Creditors	£ VAT	A/c	Centre	£ Amount	Transaction Detail
03/11/2025	Waterplus	DD	6.93			4600	135	6.93	Allotment water
03/11/2025	CWAC	DD	132.00			4250	100	132.00	CPH rates
03/11/2025	Prism Ltd	DD	188.58		31.43	4180	100	157.15	Telecoms
03/11/2025	CWAC	DD	510.00		85.00	4240	100	425.00	CPH rent
04/11/2025	KNUTSFORD TOWN COUNCIL	BACS	144.00		24.00	4090	100	120.00	Cllr trg (HH)
04/11/2025	Private and Industrial Cleanin	BACS	188.34		31.39	4213	100	156.95	Office cleaning
04/11/2025	Hawk Publications Ltd	BACS	644.40		107.40	4805	170	537.00	Hob Hey calender
04/11/2025	Hawk Publications Ltd	BACS	78.00		13.00	4722	140	65.00	Halloween design work
04/11/2025	Hawk Publications Ltd	BACS	72.00		12.00	5112	107	60.00	Civic Pride
04/11/2025	L Bosman - expenses	BACS	66.67			4722	140	66.67	Halloween treats
04/11/2025	Rabbit Digital	BACS	120.00			4200	100	120.00	Website SLA
04/11/2025	KNUTSFORD TOWN COUNCIL	BACS	144.00		24.00	4070	100	120.00	Staff trg (JO'D)
04/11/2025	David Fowles	BACS	245.00			4722	140	245.00	Halloween DJ
04/11/2025	Daffodil bulbs	BACS	249.24			4808	170	249.24	Daffodil bulbs
04/11/2025	Royal British Legion	BACS	250.00			4720	140	250.00	10 x wreath
04/11/2025	Frodsham Community Association	BACS	250.00			4722	140	250.00	Halloween room hire
04/11/2025	Castle Park Arts Centre	BACS	280.00			4823	101	280.00	Room hire (mtgs)
04/11/2025	Robert Gleave and Sons	BACS	496.03		82.67	5112	107	413.36	Equipment
04/11/2025	JDH Business Services	518.40	518.40		86.40	4120	100	432.00	IA fees
04/11/2025	JDH Business Services	BACS	518.40		86.40	4120	100	432.00	IA fees (to be refunded)
04/11/2025	Lo Ki Leung	BACS	420.00			4722	140	420.00	Facepainter Halloween
13/11/2025	PENINSULA	DD	149.50		24.92	4400	100	124.58	HR SLA
14/11/2025	Staff salaries	BACS	4,399.79			4000	100	4,399.79	Staff salaries
14/11/2025	HMRC	BACS	1,784.80			4030	100	1,784.80	NI & PAYE
14/11/2025	Cheshire Pensions	BACS	22.96			4040	100	22.96	Staff pensions (red OP)
17/11/2025	JDH Business Services	BACS	-518.40		-86.40	4120	100	-432.00	Refund OP audit fees
20/11/2025	B & M Waste Services	DD	121.50		20.25	4560	130	101.25	Cemetery waste
20/11/2025	British Gas	DD	20.56			4600	130	20.56	Cemetery electric
25/11/2025	Prism Ltd	DD	646.58		107.76	4210	100	538.82	IT SLA
28/11/2025	NSALG	BACS	84.00			4140	135	84.00	Allotment subs
28/11/2025	Bates Office Services Ltd	BACS	58.69		9.78	4160	100	48.91	Office supplies
28/11/2025	H & L Self Storage Ltd	BACS	91.80		15.30	4511	100	76.50	Storage facility
28/11/2025	Private and Industrial Cleanin	BACS	118.34		19.72	4213	100	98.62	Office cleaning M7
28/11/2025	SLCC	BACS	149.50		24.92	4070	100	124.58	Local Council Admin Ed 14
28/11/2025	Private and Industrial Cleanin	BACS	188.34		31.39	4213	100	156.95	Office cleaning M6
28/11/2025	Private and Industrial Cleanin	BACS	188.34		31.39	4213	100	156.95	Office cleaning M8
28/11/2025	Robert Gleave and Sons	BACS	189.46		31.58	5112	107	157.88	Civic Pride equipment
28/11/2025	Castle Park Arts Centre	BACS	280.00			4823	101	280.00	Room hire
28/11/2025	Staff expenses	BACS	326.40			5112	107	326.40	Civic Pride hi viz vests
28/11/2025	SLCC	BACS	-0.10		-0.02	4070	100	-0.08	Adjustment T9556
28/11/2025	LUKG RE BANNER GRO	BACS	540.00			4513	107	540.00	Stamps for Xmas vouchers
28/11/2025	Northwich Town Council	BACS	540.00		90.00	4813	170	450.00	Repairs to memorial path
28/11/2025	KDE	BACS	22,114.54		3,685.76	4420	170	18,428.78	Replacement Xmas lights
28/11/2025	CANDA COPYING	BACS	116.59		19.43	4190	100	97.16	Photocopier hire
28/11/2025	LUKG RE BANNER GRO	BACS	-540.00			4513	107	-540.00	Adjustment T9530
28/11/2025	LUKG RE BANNER GRO	BACS	483.49			4513	107	483.49	Stamps Xmas vouchers
28/11/2025	CANDA COPYING	BACS	169.98		28.33	4190	100	141.65	Photocopier printing

Payments for Month 8**Nominal Ledger**

<u>Date</u>	<u>Payee Name</u>	<u>Reference</u>	<u>£ Total Amnt</u>	<u>£ Creditors</u>	<u>£ VAT</u>	<u>A/c</u>	<u>Centre</u>	<u>£ Amount</u>	<u>Transaction Detail</u>
28/11/2025	LITE	BACS	2,700.00		450.00	4420	170	2,250.00	Anchor testing & cert
Total Payments for Month			39,948.65	0.00	5,087.80			34,860.85	
Balance Carried Fwd			47,778.38						
Cashbook Totals			87,727.03	0.00	5,087.80			82,639.23	

10/12/2025

Frodsham Town Council Current Year

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Earmarked Reserves

Account	Opening Balance	Net Transfers	Closing Balance
331 EMR Cemetery extension	20,676.00	10,000.00	30,676.00
332 EMR Elections	7,246.00		7,246.00
333 EMR Play area improvements	20,000.00	-2,800.00	17,200.00
334 EMR Accessible play	5,000.00	-5,000.00	0.00
335 EMR Community Orchards	5,000.00		5,000.00
338 EMR Churchfields Safety Floor	0.00	17,000.00	17,000.00
339 EMR Town Clocks	0.00	3,000.00	3,000.00
340 EMR Memorial Garden	0.00	20,000.00	20,000.00
341 EMR FTC Office	0.00	30,000.00	30,000.00
342 EMR CIL 2025-2026	0.00	776.61	776.61
	57,922.00	72,976.61	130,898.61

Proposed EMR 2026-2027

331 EMR Cemetery extension	60,676
332 EMR Elections	7,246
333 EMR Play area improvements	20,000
335 EMR Community orchards	5,000
339 EMR Town clocks	3,000
340 EMR Memorial garden	20,000
341 EMR FTC office	30,000
342 EMR CIL	776
343 EMR Cemetery gates	20,000
345 EMR Telephone box refurbishment	5,000

Financial Position at 30 November 2025 (Month 8)

1. Overview

Frodsham Town Council remains in a very strong financial position. At the end of November (Month 8), the Council:

- Has healthy reserves,
- Is showing a healthy in-year surplus,
- Has delivered two major projects, and
- Is forecast to end the year well within budget.

This puts the Council in a good position for planned work in 2026–27.

2. Key Headlines

- **Income so far: £336,966**

Higher than planned for this point in the year
Cemetery income and CCLA interest are stronger than expected

- **Expenditure so far: £175,626**

52% of the annual budget spent with four months remaining.

- **Year-to-date surplus: £161,340**

- **Forecast year-end surplus: £76,000**

This means the Council is expected to finish the year comfortably in surplus even after delivering major projects.

3. Major Projects Delivered This Year

- ✓ **Churchfields Safety Flooring – COMPLETED**

Invoice received in November

Payment due in December

Fully funded from the **Churchfields EMR (£17,000)**

No impact on the day-to-day budget

- ✓ **2. Main Street Festive Lights Replacement – COMPLETED**

Major replacement of festive lights infrastructure

Installed in time for the festive period

Long-term improvements to energy efficiency and reliability

Funded from festive lights and/or project EMRs as planned

These two schemes represent significant investment in community spaces and safety.

4. Earmarked Reserves (EMRs)

Current EMR balance: £130,898.61

(Will fall to **£113,898.61** after the Churchfields flooring payment.)

Key EMR allocations include:

- £30,000 FTC Office
- £20,000 Memorial Garden
- £17,200 Play Area Improvements

- £30,676 Cemetery Extension
- £3,000 Town Clocks
- £5,000 Community Orchards
- £776 CIL funds

These reserves ensure that long-term projects can be delivered without affecting the operational budget.

5. Where Underspends Are Occurring

Despite major project delivery, some service areas are underspent, including:

Civic & Democratic

- Very low expenditure so far
- Projected to end the year £3.5–£4k under budget

Discretionary Expenditure

- Grants and some community schemes not yet fully allocated

Events

- Only one-third of annual budget spent
- December’s festive events will increase costs, but an underspend is still expected

Amenities

- Day-to-day grounds and maintenance within budget
- Several EMR-funded projects (e.g., Climate Action, Active Travel, Play Areas) are likely to move to 2026–27

Overall, spending is tracking well below annual limits across most headings.

6. Year-End Forecast

Item	Forecast
Total Income	£341,000
Total Expenditure (General Budget)	£265,000
Projected Surplus	£76,000
Projected EMR Balance (after flooring)	£113,898

This leaves the Council in a healthy and sustainable financial position.

7. Conclusion

Frodsham Town Council remains in a strong financial position as of November 2025, with income ahead of expectations, expenditure below profile, and a year-to-date surplus of £161,340. The Council is forecast to end the financial year with a healthy surplus of around £76,000 while maintaining substantial earmarked reserves exceeding £113,000 after funding the completed Churchfields Safety Flooring project. Alongside this, the Council has successfully delivered a major festive lights replacement on Main Street, improving the town’s seasonal display and infrastructure. Overall, the Council continues to demonstrate sound financial management, effective delivery of key projects, and strong readiness for future investment in community priorities.