

EXTRACT FROM MINUTES

Ordinary Meeting of Woodham Walter Parish Council.
Held at 8.00pm at Woodham Walter Women's Club.
Monday 12th January 2026

3573. Financial Matters (for consideration or report)

3573.1 To receive the Summary of Accounts to date. This includes transactions since December meeting

Date	Unity Trust Instant Access Account	Transaction Detail	Amount In	Amount Out	Balance
30/11/2025	Balance				44,794.27
09/12/2025	Transfer to Current Account (December Debits)			1,600.00	43,194.27
12/01/2025	Transfer to Current Account (January Debits)			4,200.00	38,994.27
					38,994.27

Date	Unity Trust Current Account	Transaction Detail	Amount In	Amount Out	Balance
30/11/2025	Balance				1,178.66
08/12/2025	December Debit (#130)			28.99	1,149.67
09/12/2025	Transferred from Instant Access		1,600.00		2,749.67
10-31 Dec 2025	December Debits (#118-128, #131-132)			1,198.36	1,551.31
31/12/2025	Outstanding Debits (#19, 114, 129)			480.00	1,071.31
12/01/2026	Transferred from Instant Access		4,200.00		5,271.31
12/01/2026	January Debits (#133-148)			4,265.12	1,006.19
					1,006.19

RESOLVED to accept the summary of accounts.

3573.2 Summary of Payments for January

Ref:	Payee	Method	Net	VAT	Gross
#19 (Apr Deb)	Printing (Bus Flyer/questionnaire) (await - estimate)	BACS	100.00	20.00	120.00
#114 (Nov Deb)	Point Graphics Ltd Danbury Focus Magazine (December Bus Advert)	BACS	150.00	30.00	180.00
#129 (Dec Deb)	Point Graphics Ltd Danbury Focus Magazine (January Bus Advert)	BACS	150.00	30.00	180.00
#133	A&J Lighting Solutions	DD	21.00	4.20	25.20
#134	Mrs J Bannerman (Salary/Allowance)	BACS	842.49	-	842.49
#135	Nest Pension (Employer £55.40 Employee £88.64)	DD	154.08	-	154.08
#136-138	Barclaycard	DD	517.07	99.83	616.90
#139	Woodham Walter Village Hall (Walter's)	BACS	30.00	-	30.00
#140	Unity Trust Bank (Charges)	DD	6.00	-	6.00
#141	Plusnet (Women's Club Broadband)	DD	28.99	-	28.99
#142	Npower	DD	108.91	5.45	114.36
#143	HMRC (1/4 payment)	BACS	700.78	-	700.78
#144	SLCC (Membership fee)	BACS	200.00	-	200.00
#145	Skippers Ground Maintenance (October)	BACS	270.00	54.00	324.00
#146	Skippers Ground Maintenance (November)	BACS	170.00	34.00	204.00
#147	Woodham Walter Women's Club (Hire of Hall 2025)	BACS	240.00	-	240.00
#148	Maldon District Council (CET)	BACS	648.60	129.72	778.32
	Total		3,937.92	327.20	4,265.12

Date	Barclaycard Payments (December Statement)	Net	VAT	Gross
07/12/2025	1st Money (Payroll)	14.90	0	14.90
16/12/2025	Walter's Refreshments (Estimate)	3.00	0	3.00
02/12/2025	John Lewis (Laptop)	499.17	99.83	599.00
		517.07	99.83	616.90

Date	Barclaycard Payments (Estimated January Statement)	Net	VAT	Gross
07/01/2026	1st Money (Payroll)	14.90	0	14.90
18/01/2026	Walter's Refreshments (Estimate)	10.00	0	10.00
		24.90	-	24.90

- Npower query – ongoing
- Noted updated figures for Barclaycard and NPower.
- Noted Maldon District Council invoice had been received after the agenda was set.

All invoices listed have been 'examined, verified and certified' by the RFO. Where estimated, the Clerk will await final invoices. The BACS payments will be drawn up by the Parish Clerk and require authorisation by two councillor signatories by Payment Date of 15th January 2026 or as soon as possible.

RESOLVED to authorise the Summary of Payments.

3573.3 Review of Bank Statements, Credit Card Statements and Account sheets for December.
Cllr. Bunn reported that he had reviewed the documents and found them to be reconciled correctly.

3573.4 Budget 2026/2027 and Forecasting report for 2025/2026

To note the reports and analysis documents. As discussed in detail at pre-budget informal meeting.

Having carefully examined the budget and considered all expenditure and any areas where costs can be mitigated, as well as taking into account the forecast figures for the current financial year and the current inflation rate, in order to maintain adequate reserves over the next 3 years, the proposal which councillors will need to decide on is to raise the precept by 2%. The increase of 2% is forecast to be required over the next 3 years but this will be reviewed year on year.

The Precept request will therefore be: £34,897.00. This equates to a Band D figure of £120.42 (down 0.90 on last year)

Cllr. John Brown proposed and Cllr. Peter Warren seconded the motion and all councillors were in agreement.
RESOLVED to accept the proposed increase of 2% and a precept demand of £34,897.00

To consider updating the final paragraph in the Reserves policy to:

Current level of financial reserves The target level of financial reserves held by WWPC will be agreed during the discussion held regarding the setting of the budget for the next financial year.

According to the SAPPP 2025 Practitioners Guide, councils should maintain a general reserve between 3 to 12 months of their net revenue expenditure, depending on the size and nature of the council. Smaller councils may hold a higher proportion due to less predictable expenses, while larger councils may hold less relative to their total budget, as they may have steadier revenue and expenditures.

RESOLVED to update the Reserves Policy.

RESOLVED Clerk to send Precept form to be sent to Maldon District Council on 13th January 2026.

RESOLVED Clerk uploaded relevant financial reports onto website.

3573.5 Barclaycard / Unity Trust Corporate Card

It was noted that Barclaycard have determined that due to them not accepting the details in the Know Your Customer review because they no longer wish to support community accounts, that the Barclaycard account will be closed.

Unity Trust (with whom the council banks) have a Corporate Card (Visa) and it was confirmed that the wording of the declarations on the application for a Unity Trust Corporate Card was acceptable. The application to be submitted subject to Cllr. Emel Fowler reviewing the application.

3573.6 Bank Account Signatory – further to decision at previous meeting (minute Ref: 3558.8) it was confirmed that the wording of the declarations on the Unity Trust Mandate application for a change of Bank Account Signatory to Cllr. Peter Warren was acceptable. RESOLVED the application to be submitted.