

Silloth-on-Solway Town Council
Minutes of a meeting of the Finance and HR Committee
Held on Monday 18 November 2024

Present:– Cllr. C. Searle.

Councillors

M. Irving (MI), A.J. Markley (AJM) & O. Martin (OM).

Also present: Wendy Jameson (Town Clerk).

480.	Apologies Cllrs. J. Cook, A. Emmerson & M. Orchard. Absent: Cllr. W. Jefferson.	
481.	Declarations of Interest None.	
482.	Exclusion of Press & Public None.	
483.	Minutes It was RESOLVED that the minutes of the meeting held on 7 October 2024 be confirmed as a true record and signed by the Chairman.	
484.	Public Participation None.	
485.	Insurance The insurance renewal figures for 2024/25 from Gallagher insurance were £6,038.72 for the general insurance and £1,816.70 for motor insurance which was an increase of £1,392.64 on the previous year. As the Council have just come out of a 3-year agreement, the Town Clerk has sought quotes from other brokers specialising in Council insurance. One firm had not responded to the request and another firm decided not to provide a quote, as based on their initial calculations the price was looking to be double the renewal price. A quote of £3,547.70 for the general insurance had been received from Clear Group Insurance which would reduce to £3,377.68 with a 3-year Long Term Undertaking. They were unable to quote for motor insurance as they use the same insurer as our current broker but would look to switching the current cover over if the Council wished to stay with the same broker. RESOLVED that the Council's insurance be switched over to Clear Group Insurance from 23 November 2024 which would provide a considerable saving on the renewal quote.	WEJ
486.	Budget 2024/25 The Town Clerk had prepared a detailed report comparing the actual expenditure to date with the budget for 2024/25, to highlight any significant variances. The figures provided an update for the first 8 months of the year and were noted by the Committee.	
487.	Budget 2025/26 The Town Clerk provided a revised draft budget after making the changes proposed at the last committee meeting. The committee considered the draft budget in detail and the following recommendations were made:- 1. Community Hall - Local groups currently use the Community Hall for free, with some groups making a voluntary donation towards the running costs of the building. Commercial and external groups are charged to use the building. From April 2025, it is recommended that local groups (including the Solway Woodcarvers) be charged a token contribution of £1 per person for up to 2 hours which should bring in an extra £500 in revenue. Also, the Youth Club to reimburse the Town Council for the cost of electricity used by the Youth Club hut.	

2. **Election costs** – It was **recommended** that £5,000 for election costs be removed from the 2025/26 budget, with the current underspend of £5,000 in the 2024/25 budget to be moved into Earmarked Reserves to cover any potential election costs in the future.
3. **Vehicles & Equipment** – It was **recommended** that the provision for replacement vehicles and equipment be reduced by £4,000 to £6,000, with the current underspend of £4,000 in the 2024/25 budget to be moved into Earmarked Reserves. A replacement ride on mower is going to be needed for the next cutting season.
4. **General Reserves** – It was **recommended** that the £20,000 included in Earmarked Reserves for the maintenance of the West Silloth footpath be moved into General Reserves which does not impact the Precept. It is recommended to have 3-6 months of the annual Precept in General Reserves.
5. **Pay to use doors** – There is currently £10,000 in Earmarked Reserves for the pay to use doors from last years budget and prices are currently being obtained for the installation of the necessary equipment. The various options need to be considered i.e. which toilet blocks to do, what equipment to install and when etc. Silloth ratepayers are currently paying the running costs for four toilet blocks through the precept which are predominantly used by visitors to the town.
6. **Public conveniences** – Due to the number of facilities available in the town and rising costs, consideration was given to closing some of the public conveniences. It was **recommended** that the Edwardian toilets be closed and the Skinburness toilets remain open which would save approx. £2,000 in wages costs. Additional savings would also be made in utility costs and consumables etc.
7. **Welfare cabin** – It was **recommended** that no provision be included for a replacement welfare cabin in this budget, but it will be looked at again next year. Prices to be obtained for next year.
8. **Staff costs** – Staff costs have been worked out based on the current year's projection, with provision for a 4% rise for next year, an increase in the minimum wage and taking into account the rise in employers national insurance contributions. The question was raised about staff members rates of pay but this meeting is not to review individual salaries, simply the overall budget line. Salaries are paid in accordance with the NJC scales and guidelines and need to be confidential. Following the recent national budget, employers' national insurance has increased to 15%, with the limit reduced to £5,000. This will result in an additional cost of £3,500 to the Town Council from April 2025. The Town Council is not considered part of the public sector and therefore not exempt, although NALC are currently lobbying the Government about it. It was **recommended** that the Town Council write to say it is totally unreasonable for town or parish council to have to pay the increased national insurance. Parks Committee to look at the provision of flowerbeds and planters on the front. The staff costs also provide for an additional part-time member of staff to assist the grounds maintenance team (i.e. 20 hrs p/w for 26 weeks) as previously agreed by the committee, although it was questioned whether this was necessary and for the full 6 months.
9. **Allotments** – It was questioned whether the water could be switched off and water butts used. It was **recommended** that allotment holders be encouraged to use water butts which would help to reduce the water bills.
10. **West Beach Car Park/Pay to use doors** – There is funding of £28,755 in Earmarked Reserves for the West Beach Car Park which was the balance of the Coastal Community funding. It is taking a long time to go through planning due to an objection by Natural England, but additional information has recently been sent to Cumberland Council by Summit Town Planning to address the Natural England objections. It was **recommended** that the £10,000 included in the 2025/26 budget be removed and the funding of £28,755 included in Earmarked Reserves be utilised for the installation of 'Pay to use' equipment and refurbishment of the toilets.
11. **Play Equipment** – It was **recommended** that £5,000 be included for replacement play equipment for the Eden Street play area, following the removal of the slide and sand pit.

	12. Insurance – Insurance to be reduced by £2,267 for 2025/26, following the savings made on the current renewal premiums. 13. General Reserves – It was recommended that an additional £10,000 be included to increase General Reserves, as advised by the external auditor. This would be available for any additional costs for machinery etc. Any income raised from the ‘pay to use’ toilets will be on top of what has been budgeted. After the above amendments are made, the Precept figure for 2025/26 will be £209,148 which is the same as the previous year. In April 2025, Earmarked Reserves would comprise of £25,000 for machinery & equipment, £5,000 for election costs and £38,755 for pay to use equipment/refurbishment of the toilets. General Reserves would be approx. £40,000, after transferring £20,000 from Earmarked Reserves previously included for the maintenance of the West Silloth footpath. An additional £10,000 will also go into General Reserves from the 2025/26 Budget. Recommendation by the Finance and HR Committee: That a Precept of £209,148 be requested from Cumberland Council to cover the Town Council’s total funding requirement for 2025/26. Based on the previous year’s tax base of 871.36, this will result in a charge of £240.02 on a band D property. An up-to-date tax base figure for 2025/26 will be issued by Cumberland Council in January which may result in a slight change to the council tax figure.	
488.	Councillors’ reports and items for future agendas None.	
489.	Next meeting Mon 3 February 2025 at 7pm in the Community Hall	

Signed..... Date.....