NORTHWICH TOWN COUNCIL

Chief Officer: Chris Shaw

Council Offices, 78 Church Road, Northwich, Cheshire, CW9 5PB 01606 41510
www.northwichtowncouncil.gov.uk chrisshaw@northwichtowncouncil.gov.uk

DATE: 11th August 2026

To: The Members of Northwich Town Council

Dear Councillor

You are summoned to attend the meeting of the **FINANCE, AMENITIES & GENERAL PURPOSES COMMITTEE** in the Council Chambers, 78 Church Road, Northwich CW9 5PB to be held on **Monday 17th August 2026 at 5.30pm.**

Yours sincerely

Chris Shaw

Chief Officer

AGENDA

1. **Apologies for absence or absence**

2. **Declaration of interest**
   Members to declare any interest under the following categories:
   * Pecuniary interest
   * Outside bodies interest
   * Family, friend, or close associate interest

3. **Signing of the Minutes**
   Finance & General Committee Purposes meeting held on 20th July 2026 and to noted at the Full Council meeting held on 7th September 2026.

4. **Detailed Income & Expenditure by budget heading as 11th August 2026**
   For member's information (report attached)
   Decision of the committee is requested.

5. **Bacs due for payment to 11th August 2026**
   To note and approve payment lists (attached)
   Decision of the committee is requested.

6. **Finance committee to check payments**
   Members to pick two suppliers from July 2026 payments.

7. **Financial Risk Assessment**
   Members to approve 2026/27 Financial Risk Assessment (attached)
   Decision of the committee is requested.

8. **Next Month's Meeting**
   Monday 21st September 2026 at 5.30pm

Councillors:

Cllr Ms J Macdonald	Cllr Miss C Fox	Cllr Mrs K Cernik
Cllr B Cernik	Cllr A Kent	Cllr C Stewart
Cllr S Naylor	Cllr Ms R Waterman	Cllr T Melville
Cllr O Dean		

NORTHWICH TOWN COUNCIL
MINUTES OF THE FINANCE, AMENITIES AND GENERAL PURPOSES COMMITTEE MEETING HELD ON MONDAY 21st JULY 2026 at 6.00pm

Members Present : Cllr J Macdonald
Cllr C Fox
Cllr K Cernik
Cllr A Kent
Cllr C Stewart

Also Present : Chris Shaw – Chief Officer
Cath Kirwan – Deputy Chief Officer/RFO

FIN27/16 APOLOGIES FOR ABSENCE OR ABSENCE

Apologies were received from Cllr O Dean, Cllr T Melville, Cllr S Naylor, Cllr R Waterman and Cllr R Cernik.

FIN 27/17 DECLARATIONS OF INTEREST

Declarations of interest were given by Cllr J Macdonald to Northwich Metals.

FIN 27/18 SIGNING OF THE MINUTES

Minutes of the Finance and General Purposes Committee meeting held on 15th June 2026 and noted at Full Council meeting on Monday 6th July 2026.

Proposed Cllr C Fox, seconded Cllr K Cernik, all agreed

FIN 26/19 DETAILED INCOME & EXPENDITURE BY BUDGET

RFO answered various members questions relating to budget headings.

4505/200 (Vehicle Leasing)/4500/200 (Tool and Plant) - NTC now has four electric vehicles. However, one diesel van, which is seven years old, remains in service as it is required to tow a mower on a trailer. The CO will obtain quotes for a replacement mower, potentially electric, and a replacement electric van. A report will be presented to the Finance Committee once this information has been obtained.

Proposed Cllr C Fox, seconded Cllr C Stewart, all agreed

FIN 27/20 BACS DUE FOR PAYMENT

Bacs payments and direct debit figure approved £176,699.89.

Members also approved payments to: Swimlife - £693.96.

Proposed Cllr C Stewart, seconded Cllr K Cernik, all agreed

……………………….   ………..…...……….

Date   **Cllr Julie Macdonald**
Chair

FIN 27/21 **ANNUAL INSURANCE RENEWAL**

Annual Insurance of £22,285.44 approved for 2025/2026 with Zurich Insurance. RFO had tried to get more quotes but had been unsuccessful due to companies not being able to compete with Zurich Insurance.

FIN 27/22 **FINANCE COMMITTEE TO CHECK PAYMENTS**

Members chose two payments from both June 2026 payments. DCO/RFO provided the evidence for:

RSS - £247.50
Landlife Wildflowers (Boston Seed) - £247.50

FIN 27/23 **DATE OF NEXT MEETING**

Date of the next meeting Monday 17th August 2026 at 5.30pm.

There being no further business the Chairman declared the meeting closed at 6.00pm.

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Date **Cllr Julie Macdonald**
Chair

Detailed Income & Expenditure by Budget Heading 31/07/2026

Month No: 4 **Committee Report**

NORTHWICH TOWN COUNCIL

		Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
100	Central Administration Wages								
4000	Salaries	24,310	79,512	360,000	280,488		280,488	22.1%	
	Central Administration Wages :- Indirect Expenditure	**24,310**	**79,512**	**360,000**	**280,488**	**0**	**280,488**	**22.1%**	**0**
	Net Expenditure	**(24,310)**	**(79,512)**	**(360,000)**	**(280,488)**				
105	Parks Salaries								
4020	Salaries - Allotments	133	489	1,800	1,311		1,311	27.1%	
4022	Salaries - Burnside way	55	122	500	378		378	24.4%	
4023	Salaries - Yarwood Close	71	142	500	358		358	28.4%	
4024	Salaries - Old Hall Road	177	712	2,700	1,988		1,988	26.4%	
4025	Salaries - Church Walk Playgnd	751	2,564	5,500	2,936		2,936	46.6%	
4029	Salaries - Defibs	175	499	1,800	1,301		1,301	27.7%	
4030	Salaries - James Street	100	389	1,300	911		911	29.9%	
4035	Salaries - Verdin Park	2,262	5,751	25,000	19,249		19,249	23.0%	
4036	Salaries - Rose Meadow	129	287	500	213		213	57.4%	
4040	Salaries - Vickersway Park	6,796	14,746	44,000	29,254		29,254	33.5%	
4045	Salaries - Whalley Road	394	1,342	5,000	3,658		3,658	26.8%	
4083	Salaries - Danefield Play area	385	775	3,000	2,225		2,225	25.8%	
4086	Salaries - Greenall Road	124	396	1,300	904		904	30.5%	
4092	Salaries - Victoria Street	87	291	1,500	1,209		1,209	19.4%	
4093	Salaries - Belmont Road	151	604	1,600	996		996	37.8%	
	Parks Salaries :- Indirect Expenditure	**11,792**	**29,109**	**96,000**	**66,891**	**0**	**66,891**	**30.3%**	**0**
	Net Expenditure	**(11,792)**	**(29,109)**	**(96,000)**	**(66,891)**				
110	Cemetery								
1025	Income - Witton Cemetery	3,141	12,284	33,000	20,716			37.2%	
1027	Income - Dane Valley Cemetery	140	6,070	32,000	25,930			19.0%	
1030	Income - Memorials Application	0	343	5,000	4,657			6.9%	
1035	Income - Statutory Declaration	250	834	1,000	166			83.4%	
	Cemetery :- Income	**3,531**	**19,531**	**71,000**	**51,469**			**27.5%**	**0**
4080	Salaries - Danebridge Cemetery	343	1,326	4,500	3,174		3,174	29.5%	
4085	Salaries - Danevalley Cemetery	540	1,570	8,000	6,430		6,430	19.6%	
4095	Salaries - Witton Cemetery	3,758	12,195	60,000	47,805		47,805	20.3%	
4100	Salaries - St Helens Church	98	933	3,500	2,567		2,567	26.6%	
4537	Exp - Cem graves sold back	400	1,344	0	(1,344)		(1,344)	0.0%	
4539	Exp - Grave Digging	400	3,100	15,000	11,900		11,900	20.7%	

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		Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
4580	Exp - Rates - Cemeteries	1,214	6,068	12,000	5,932		5,932	50.6%	
	Cemetery :- Indirect Expenditure	**6,752**	**26,536**	**103,000**	**76,464**	**0**	**76,464**	**25.8%**	**0**
	Net Income over Expenditure	**(3,221)**	**(7,004)**	**(32,000)**	**(24,996)**				
130	Office								
1003	Income - Green Commute Initiat	192	576	0	(576)			0.0%	
1034	Income - bank interest	886	3,734	6,000	2,266			62.2%	
1060	Income - Chapels	650	2,560	4,000	1,440			64.0%	
1176	Income - Precept	0	741,203	0	(741,203)			0.0%	
	Office :- Income	**1,728**	**748,073**	**10,000**	**(738,073)**			**7480.7%**	**0**
4200	Exp - Payroll Admin Costs	154	619	1,500	881		881	41.3%	
4205	Exp - Training	2,466	5,131	3,500	(1,631)		(1,631)	146.6%	
4215	Exp - Town Mayor's Allowance	0	1,113	1,540	427		427	72.3%	1,113
4220	Exp - Mayor/Dep Mayor Travel	0	0	250	250		250	0.0%	
4225	Exp - Election Fund	0	6,306	10,000	3,694		3,694	63.1%	
4230	Exp - Civic Regalia	32	32	500	468		468	6.4%	
4255	Exp - Stationery	94	713	1,500	787	101	686	54.3%	
4260	Exp - Photocopier Rental	97	385	1,000	615		615	38.5%	
4265	Exp - Postage	0	46	300	255		255	15.2%	
4270	Exp - Telephone - Office	208	762	2,000	1,238		1,238	38.1%	
4275	Exp - Telephone - Mobiles	133	987	2,500	1,513		1,513	39.5%	
4285	Exp - Internet & Hosting	32	383	500	117		117	76.6%	
4295	Exp - Subscriptions and Audits	(5,366)	7,377	12,000	4,623	8,117	(3,494)	129.1%	
4300	Exp - Insurance	22,285	30,834	26,000	(4,834)		(4,834)	118.6%	
4316	Exp - Occupational Health	0	520	1,000	480		480	52.0%	
4320	Exp - Bank Charges	202	602	1,800	1,198		1,198	33.4%	
4325	Exp - Advertising & Marketing	0	0	2,000	2,000		2,000	0.0%	
4330	Exp - IT Support	0	1,383	500	(883)		(883)	276.6%	
4335	Exp - Office Equipment	0	1,046	6,000	4,954		4,954	17.4%	
4365	Exp - AGM	0	118	0	(118)		(118)	0.0%	
4595	Exp - Refreshments	311	364	600	236		236	60.7%	
	Office :- Indirect Expenditure	**20,649**	**58,720**	**74,990**	**16,270**	**8,218**	**8,052**	**89.3%**	**1,113**
	Net Income over Expenditure	**(18,922)**	**689,353**	**(64,990)**	**(754,343)**				
6000	plus Transfer from EMR	0	1,113	0	(1,113)				
	Movement to/(from) Gen Reserve	**(18,922)**	**690,466**	**(64,990)**	**(755,456)**				

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		Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
135	Events								
1009	Income - Christmas Decorations	0	0	5,675	5,675			0.0%	
1012	Income - Events	0	750	0	(750)			0.0%	
1013	Income - Music Events	0	4,250	500	(3,750)			850.0%	
1016	Income - Christms Extravaganza	0	0	500	500			0.0%	
1042	Income - Mayors Events	0	507	0	(507)			0.0%	
	Events :- Income	**0**	**5,507**	**6,675**	**1,168**			**82.5%**	**0**
4247	Exp - Christmas Lighting (NTC)	12,320	12,080	45,000	32,920		32,920	26.8%	
4250	Exp - Bridge Illumination	0	0	1,000	1,000		1,000	0.0%	
4345	Exp - Town Centre Enhancement	487	1,525	5,000	3,475	590	2,885	42.3%	
4351	Exp - Christmas Extravaganza	0	0	30,000	30,000		30,000	0.0%	
4366	Exp - Easter Egg Hunt V/Way	0	263	400	137		137	65.8%	
4375	Exp - Remembrance Sunday	0	0	3,000	3,000		3,000	0.0%	
4390	Exp - Music Events	4,275	21,925	10,000	(11,925)	2,468	(14,393)	243.9%	
4394	Exp - Firework Event	0	0	7,000	7,000		7,000	0.0%	
4395	Exp - Tree of Lights	0	0	200	200		200	0.0%	
4475	Exp - RBL Poppy Appeal	0	0	200	200		200	0.0%	
	Events :- Indirect Expenditure	**17,081**	**35,794**	**101,800**	**66,006**	**3,058**	**62,948**	**38.2%**	**0**
	Net Income over Expenditure	**(17,081)**	**(30,287)**	**(95,125)**	**(64,838)**				
136	Salary Events/Town								
4017	Salaries - Firework Event	0	0	1,500	1,500		1,500	0.0%	
4021	Salaries - Christmas Extrav	0	0	1,500	1,500		1,500	0.0%	
4026	Salaries - Remembrance Sunday	0	0	1,000	1,000		1,000	0.0%	
4041	Salaries - Tree of Lights	0	0	100	100		100	0.0%	
4089	Salaries - Town Cent Enhance	0	0	35,000	35,000		35,000	0.0%	
4091	Salaries - Members Budget	333	374	1,000	626		626	37.4%	
4391	Exp - Mayors Eve	0	507	0	(507)		(507)	0.0%	
	Salary Events/Town :- Indirect Expenditure	**333**	**881**	**40,100**	**39,219**	**0**	**39,219**	**2.2%**	**0**
	Net Expenditure	**(333)**	**(881)**	**(40,100)**	**(39,219)**				
140	Grants								
4450	Exp - School Advantage Fund	1,000	3,000	5,000	2,000		2,000	60.0%	
4453	Exp - Grants	(400)	0	10,000	10,000		10,000	0.0%	
4475	Exp - RBL Poppy Appeal	0	0	200	200		200	0.0%	
	Grants :- Indirect Expenditure	**600**	**3,000**	**15,200**	**12,200**	**0**	**12,200**	**19.7%**	**0**
	Net Expenditure	**(600)**	**(3,000)**	**(15,200)**	**(12,200)**				

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Detailed Income & Expenditure by Budget Heading 31/07/2026

Month No: 4 **Committee Report**

		Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
200	Parks								
1010	Income - Winnington Allotments	(55)	1,745	1,000	(745)			174.5%	
1014	Income - CW Pool (S106)	0	0	15,000	15,000			0.0%	
1015	Income - VW - VP - Whalley Rd	0	0	1,000	1,000			0.0%	
1024	Income - Queensgate Allotments	0	0	60	60			0.0%	
1028	Income - Members Budget	3,250	3,250	0	(3,250)			0.0%	
1031	Income - Austin Street	0	840	500	(340)			168.0%	
1039	Income - Match Fund/Memb Budg	0	0	10,000	10,000			0.0%	
1040	Income - Rent Sub Station	0	15	15	0			100.0%	
1063	Income - Paddling Pool	0	200	0	(200)			0.0%	
1066	Income - Defib	0	1,000	0	(1,000)			0.0%	
	Parks :- Income	**3,195**	**7,050**	**27,575**	**20,525**			**25.6%**	**0**
4384	Exp - Vehicle Electric	448	448	0	(448)		(448)	0.0%	
4385	Exp - CWaC License Fees	0	0	4,000	4,000		4,000	0.0%	
4500	Exp - Tool and Plant	2,690	14,039	13,000	(1,039)	1,853	(2,892)	122.2%	
4501	Exp - Defib purchased/costs	909	1,932	1,500	(432)	2,014	(2,446)	263.0%	
4505	Exp - Vehicle Leasing	694	6,015	20,000	13,985		13,985	30.1%	
4510	Exp - Fuel	840	3,454	8,000	4,546		4,546	43.2%	
4515	Exp - Plants, Seeds, Fert	979	11,611	15,000	3,389	5,092	(1,703)	111.4%	
4520	Exp - Tree Maintenance	1,275	5,049	8,000	2,951	660	2,291	71.4%	
4523	Exp - Members budget	481	1,807	0	(1,807)	526	(2,333)	0.0%	
4525	Exp - Building Maint Projects	1,052	22,271	20,000	(2,271)	6,503	(8,774)	143.9%	
4535	Exp - Play Equipment	709	818	4,000	3,182	34	3,148	21.3%	
4538	Exp - Memorials	3,401	9,174	8,000	(1,174)	1,025	(2,199)	127.5%	
4545	Exp - Skips & waste removal	288	3,172	12,000	8,828		8,828	26.4%	
4548	Exp - First Aid Equipment	0	0	100	100		100	0.0%	
4555	Exp - Protective Clothing	117	1,046	3,500	2,454		2,454	29.9%	
4560	Exp - Aviary Stock and Food	33	118	350	232		232	33.8%	
4570	Exp - Utilities	1,146	6,543	15,000	8,457		8,457	43.6%	
4575	Exp - Cleansing	804	1,520	4,000	2,480		2,480	38.0%	
4590	Exp - CCTV	496	2,222	4,000	1,778		1,778	55.5%	
	Parks :- Indirect Expenditure	**16,361**	**91,239**	**140,450**	**49,211**	**17,706**	**31,505**	**77.6%**	**0**
	Net Income over Expenditure	**(13,166)**	**(84,189)**	**(112,875)**	**(28,686)**				

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
NORTHWICH TOWN COUNCIL :- Income	**8,454**	**780,161**	**115,250**	**(664,911)**			**676.9%**	
Expenditure	**97,878**	**324,789**	**931,540**	**606,751**	**28,983**	**577,768**	**38.0%**	
Net Income over Expenditure	**(89,425)**	**455,372**	**(816,290)**	**(1,271,662)**				
plus Transfer from EMR	**0**	**1,113**	0	(1,113)				
Movement to/(from) Gen Reserve	**(89,425)**	**456,485**	**(816,290)**	**(1,272,775)**				

CONTRACTS

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CONTRACTS :- Income	**60,652**	**209,348**	**407,774**	**198,426**			**51.3%**
Expenditure	**36,795**	**133,361**	**332,687**	**199,326**	**29,679**	**169,647**	**49.0%**
Movement to/(from) Gen Reserve	**23,857**	**75,987**	**75,087**	**(900)**			
Grand Totals:- Income	**69,106**	**989,509**	**523,024**	**(466,485)**			**189.2%**
Expenditure	**134,674**	**458,150**	**1,264,227**	**806,077**	**58,662**	**747,415**	**40.9%**
Net Income over Expenditure	**(65,568)**	**531,359**	**(741,203)**	**(1,272,562)**			
plus Transfer from EMR	**0**	**1,113**	0	(1,113)			
Movement to/(from) Gen Reserve	**(65,568)**	**532,471**	**(741,203)**	**(1,273,674)**			

Linked to Cashbook 1 Entered Month 4

Pay by BACS/Online File

Supplier and Invoice Details		Invoice Date	Invoice No	Ledger	Amount Due	Discount	Amount Paid	Balance
AQUAM	Aquam Water Services							
Standpipe hire charge		31/07/2026	18/1613675	1	364.70	0.00	364.70	0.00
						0.00	364.70	
BRALIN	Bralin Recruitment							
Vickersway		31/07/2026	12377	1	886.58	0.00	886.58	0.00
Vickersway		31/07/2026	12387	1	694.55	0.00	694.55	0.00
						0.00	1,581.13	
BUCCANEER	Buccaneer Group Ltd							
PPE		31/07/2026	876417	1	60.72	0.00	60.72	0.00
PPE		31/07/2026	876576	1	79.20	0.00	79.20	0.00
						0.00	139.92	
COFFE	The Heavenly Coffee Company							
VW/CW Stock		23/07/2026	143313	1	117.40	0.00	117.40	0.00
CW/VW Stock		31/07/2026	143864	1	117.40	0.00	117.40	0.00
						0.00	234.80	
COLUM	The Columbaria Company							
LEIGH		23/07/2026	INV0110212	1	808.80	0.00	808.80	0.00
						0.00	808.80	
CWC	Cheshire West & Chester Council							
Premises Licence Act		21/07/2026	12700321377	1	70.00	0.00	70.00	0.00
						0.00	70.00	
DCS	DCS Payroll Agency							
121265/DCS Payroll Agency		31/07/2026	121265	1	185.19	0.00	185.19	0.00
						0.00	185.19	
DEFIB SHOP	Defib Shop							
68765/Defib Shop		27/07/2026	68765	1	336.00	0.00	336.00	0.00
69094/11863/Defib Shop		31/07/2026	69094	1	82.80	0.00	82.80	0.00
						0.00	418.80	

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Linked to Cashbook 1 Entered Month 4

Pay by BACS/Online File

Supplier and Invoice Details		Invoice Date	Invoice No	Ledger	Amount Due	Discount	Amount Paid	Balance
EASTRIDING	East Riding Horticulture Ltd							
Universal		14/07/2026	157460	1	91.20	0.00	91.20	0.00
						0.00	91.20	
GGM	Gibsons Garden Machinery Ltd							
Assy Filter/Fuel		17/07/2026	242084	1	10.44	0.00	10.44	0.00
						0.00	10.44	
GORSTAGE	Gorstage Cemetery							
Nisbett		16/06/2026	1132	1	450.00	0.00	450.00	0.00
Williams		08/07/2026	1139	1	140.00	0.00	140.00	0.00
Graham		17/07/2026	1141	1	140.00	0.00	140.00	0.00
Williams		17/07/2026	1142	1	50.00	0.00	50.00	0.00
Jump		23/07/2026	1140	1	50.00	0.00	50.00	0.00
Hough		23/07/2026	1143	1	300.00	0.00	300.00	0.00
Garner		23/07/2026	1144	1	175.00	0.00	175.00	0.00
Jackson		23/07/2026	1147	1	140.00	0.00	140.00	0.00
Carter		29/07/2026	1146	1	140.00	0.00	140.00	0.00
						0.00	1,585.00	
GRANART	Granart							
Bloxome		31/07/2026	INV-2174/26	1	1,160.40	0.00	1,160.40	0.00
O'Neill		31/07/2026	INV-2175/26	1	1,107.60	0.00	1,107.60	0.00
Ward		31/07/2026	INV-2176/26	1	1,004.40	0.00	1,004.40	0.00
						0.00	3,272.40	
GRNDWORK	Groundwork & Leisure Services Ltd							
Belmont Rd/Carpet		16/07/2026	G7685	1	360.00	0.00	360.00	0.00
Premier Estates - Kinnerton		23/07/2026	G7720	1	1,560.00	0.00	1,560.00	0.00
Premier Estates Mansfield		23/07/2026	G7727	1	96.00	0.00	96.00	0.00
Premier Estates Northop Park		24/07/2026	G7623	1	1,008.00	0.00	1,008.00	0.00
Premier Estates Erdig Place		24/07/2026	G7760	1	816.00	0.00	816.00	0.00
Gorstage		24/07/2026	G7938	1	1,920.00	0.00	1,920.00	0.00
						0.00	5,760.00	

Continued over page

Linked to Cashbook 1 | Entered Month 4
Pay by BACS/Online File

Supplier and Invoice Details		Invoice Date	Invoice No	Ledger	Amount Due	Discount	Amount Paid	Balance
HOME INSTE	Home Instead UK Limited							
Dementia Bus		23/07/2026	INV33738690010777666	1	2,256.00	0.00	2,256.00	0.00
						0.00	2,256.00	
INITIAL	Inital Washroom Solutions							
Sanitary Bins		10/07/2026	35893031	1	302.98	0.00	302.98	0.00
						0.00	302.98	
JHARDING	John Harding & Son Ltd							
Green Waste		31/07/2026	10430	1	345.60	0.00	345.60	0.00
						0.00	345.60	
KOMPAN	Kompan Lets Play							
Bowl		17/07/2026	270598	1	306.24	0.00	306.24	0.00
						0.00	306.24	
LITE	Liting & IlluminationTechnology Exp Ltd							
Xmas Lighting		01/04/2026	770424	1	14,784.00	0.00	14,784.00	0.00
						0.00	14,784.00	
LSCAPE SUP	Landscape Supply Co.							
PPE/Tools		17/07/2026	161972	1	140.30	0.00	140.30	0.00
						0.00	140.30	
MIDDLE MAC	Middlewich Marchiner							
Trailer		18/07/2026	106497	1	776.55	0.00	776.55	0.00
Water Bowser		31/07/2026	106576	1	123.16	0.00	123.16	0.00
						0.00	899.71	
NETVISION	Network Vision Ltd							
Sim Charges		17/07/2026	INV-1972	1	595.20	0.00	595.20	0.00
						0.00	595.20	
NORTH TREE	Northwich Tree Surgery							
Verdin Park		17/07/2026	INV-1310 V	1	60.00	0.00	60.00	0.00
St. Helens Church		18/07/2026	INV-1336	1	450.00	0.00	450.00	0.00
Whalley Road		27/07/2026	INV-1337	1	360.00	0.00	360.00	0.00

Continued over page

Linked to Cashbook 1 — Entered Month 4

Pay by BACS/Online File

Supplier and Invoice Details		Invoice Date	Invoice No	Ledger	Amount Due	Discount	Amount Paid	Balance
Prestbury PC		30/07/2026	INV-1342	1	420.00	0.00	420.00	0.00
Verdin Park		30/07/2026	INV-1343	1	660.00	0.00	660.00	0.00
						0.00	1,950.00	
NWTYRES	Northwich Tyres and Autocare Ltd							
DE75 EZH		18/07/2026	JC127031	1	134.40	0.00	134.40	0.00
						0.00	134.40	
ONLINEPLAY	Fenland Leisure Products Ltd							
Play Equipmemt		18/07/2026	SI-00002494	1	177.84	0.00	177.84	0.00
						0.00	177.84	
PAINTWELL	Paintwell Limted							
Paint/Brush		31/07/2026	NWH/305366	1	71.88	0.00	71.88	0.00
						0.00	71.88	
PLAYLEISUR	Play & Leisure Limited							
Oxford Bench		16/07/2026	16568	1	673.20	0.00	673.20	0.00
						0.00	673.20	
PROLUDIC	Proludic Limited							
Play Equipment		31/07/2026	SIN012858	1	179.10	0.00	179.10	0.00
						0.00	179.10	
PUGH	Steve Pugh Grave Digger							
Grave digging		31/07/2026	2712	1	2,000.00	0.00	2,000.00	0.00
						0.00	2,000.00	
RSS	Rory Scott Services							
Roberine Repairs		19/07/2026	SI-191	1	180.00	0.00	180.00	0.00
Frodsham		25/07/2026	SI-192	1	200.00	0.00	200.00	0.00
						0.00	380.00	
RUDHEATH P	Rudheath Parish Council							
Partington/Curzon		25/07/2026	401	1	3,190.00	0.00	3,190.00	0.00
						0.00	3,190.00	

Continued over page

Linked to Cashbook 1 Entered Month 4

Pay by BACS/Online File

Supplier and Invoice Details		Invoice Date	Invoice No	Ledger	Amount Due	Discount	Amount Paid	Balance
SIMPLY	Simply Signs							
Astropod		22/07/2026	INV-22294	1	22.74	0.00	22.74	0.00
A3 Bin Sticker		22/07/2026	INV-22295	1	142.80	0.00	142.80	0.00
Barnton		27/07/2026	27/07/2026	1	40.80	0.00	40.80	0.00
						0.00	206.34	
SWIMLIFE	Swimlife UK Ltd							
Emec Sensor		09/07/2026	3057	1	360.00	0.00	360.00	0.00
						0.00	360.00	
TATTENHALL	Cheshire Farm Ice Cream							
CW Stock		23/07/2026	357141	1	377.48	0.00	377.48	0.00
VW Stock		31/07/2026	357140	1	129.76	0.00	129.76	0.00
VW Stock		31/07/2026	357551	1	283.11	0.00	283.11	0.00
VW Stock		31/07/2026	357976	1	353.89	0.00	353.89	0.00
CW Stock		31/07/2026	357977	1	306.71	0.00	306.71	0.00
						0.00	1,450.95	
TOTAL POOL	Total Pool Limited							
pH Reducer		08/07/2026	370072	1	81.98	0.00	81.98	0.00
pH Reducer		09/07/2026	372432	1	81.98	0.00	81.98	0.00
						0.00	163.96	
WALKERS	Walkers Plant Centre							
Greenbank MB		10/07/2026	5800	1	257.40	0.00	257.40	0.00
Freshwater View		10/07/2026	5801	1	423.36	0.00	423.36	0.00
Frodsham		10/07/2026	5802	1	1,180.80	0.00	1,180.80	0.00
Hough		10/07/2026	5803	1	540.00	0.00	540.00	0.00
Holmes Chapel		10/07/2026	5804	1	162.00	0.00	162.00	0.00
Lostock		10/07/2026	5805	1	54.00	0.00	54.00	0.00
Victoria House		10/07/2026	5806	1	81.00	0.00	81.00	0.00
Brio		10/07/2026	5807	1	594.00	0.00	594.00	0.00
Town Pollinator Beds		10/07/2026	5808	1	1,390.68	0.00	1,390.68	0.00
Frodsham		10/07/2026	5809	1	294.00	0.00	294.00	0.00
BID Northwich		22/07/2026	5825	1	280.80	0.00	280.80	0.00
Town Centre		22/07/2026	5826	1	974.64	0.00	974.64	0.00
						0.00	6,232.68	

Continued over page

Linked to Cashbook 1 Entered Month 4

Pay by BACS/Online File

Supplier and Invoice Details	Invoice Date	Invoice No	Ledger	Amount Due	Discount	Amount Paid	Balance
WARNHILL Warnhill Tool & Fasteners Ltd							
Sodium Hypochlorate	30/07/2026	IN407	1	587.28	0.00	587.28	0.00
PPE/Cleansing	30/07/2026	IN406954	1	2,603.19	0.00	2,603.19	0.00
					0.00	3,190.47	
ZURICH Zurich Insurance							
Annual Insurance	10/07/2026	558374421	1	22,285.44	0.00	22,285.44	0.00
					0.00	22,285.44	
				Proposed Payment Total	0.00	76,798.67	

Northwich Town Council

List of Purchase Ledger Payments

July 2026

Bacs payment (to be approved and not yet paid)	76,798.67	
Salary	60,541.10	(to be approved) (to pay 18/08/2026)
Total	**137,339.77**	

Direct Debits/Bacs/Cheques to approve in addition to above

EE	361.31
Bookers (VW/CW Stock)	169.47
Cheshire West and Chester Rates - Cemetery	668.00
Cheshire West and Chester Rates - Dane Valley Cemetery	179.00
Cheshire West and Chester - Offices	367.00
Defib Store	212.40
Photocopier Lease	117.72
HSBC Credit Card	2119.16
Bookers (VW/CW Stock)	221.97
BT	38.34
British Gas (Office/Electric Vans)	924.88
VWFC (Buzz Lease)	201.46
British Gas (Vickersway Electric)	79.27
Bookers (VW/CW Stock)	303.19
Allotment Refund	40.00
Volkswagen Finance (ETransit)	404.44
Volkswagen Finance (ETransit)	437.98
Leftwich Primary School (School Advantage Fund)	1000.00
Lily Communication	211.19
Restore	97.00
Wirehouse	357.00
Defib Store	672.00
Bank Charges	24.56
Swimlife	693.96
Booker (CW/VW Stock)	868.97
Sophie Toner (Music Festival)	560.00
Men in Sheds (MB Bench)	200.00
Tower Leasing	128.40
Booker (CW/VW Stock)	153.34
Volkswagen Finance (ETransit)	193.96
CS (Reimbursement)	59.05
EE	160.17
Total	**12,225.19**
To Approve	**149,564.96**

Approved last month, paid out in this month's Bank Statement

Bacs payment (Purchase ledger)	104,979.92
Salary	60,156.85
Grand Total	**314,701.73**

Dated:

Chris Shaw ______________________________

Finance member ________________________

Chair of Finance _____________________________ 8th August 2026

Report to : Finance & General Purposes

Meeting Date :	17th August 2026
Agenda Item :	6
Prepared By :	Cath Kirwan
Subject :	Bank payments to be checked by Finance

Members to pick two suppliers from July 2026 payments

Evidence to be shown to Finance Committee at the meeting.

Report to : Full Council

Meeting Date : 17th August 2026

Agenda Item : 7

Prepared By : Cath Kirwan

Subject : Financial Risk Assessment

Financial Risk Assessment

Table 1 **Areas where there may be scope to use insurance to help manage risk**	
Risk identification	**Council's Response**
Insurance cover for risk is the most common approach to certain types of inherent risks: The protection of physical assets owned by the Council - buildings, furniture, equipment, etc (loss or damage)	Zurich Municipal provides insurance cover. Cover is provided subject to continuous review. Employers Liability £10,000,000 Libel and Slander £250,000 Personal Accident £500,000 (any one person) and £2,000,000 (any one incident) and Terrorism are included in the policy. The Public Liability cover is £10,000,000.
The risk of damage to third party property or individuals as a consequence of the Council providing services or amenities to the public (public liability)	The Council is covered by the Terrorism Cover.
The risk of consequential loss of income or the need to provide essential services following critical damage, loss or non-performance by a third party (consequential loss)	
Loss of cash through theft or dishonesty (fidelity guarantee)	The Fidelity Guarantee cover is set at £2,000,000. The Public Liability cover is £10,000,000.

Table 1 **Areas where there may be scope to use insurance to help manage risk**	
Legal liability as a consequence of asset ownership (public liability)	
Internal controls A Council's internal controls may include: An up-to-date register of assets and investments Regular maintenance arrangements for physical assets Annual review of risk and the adequacy of cover Ensuring the robustness of insurance providers	**Council's Response** The Register of Assets is updated every year. All NTC staff carry out weekly inspections of all areas, premises and plant and any problems detected are reported on an inspection sheet, which is then passed to the Public Realm and Contracts Manager who reports any problems to the Chief Officer. The Council and Chief Officer review the insurance cover annually and make any adjustments necessary. The Council and Chief Officer are aware that insurance cover is provided by Zurich and would seek professional advice if the robustness of Zurich were brought into question.
Internal Audit Assurance Internal audit testing may include:	**Council's Response**

Table 1 **Areas where there may be scope to use insurance to help manage risk**	
Review of internal controls in place and their documentation	The Council employ JDH Business Services, Mold as their Internal Auditor. The findings from the internal audit are reported at the next meeting of the Town Council. Any items of significant concern will be immediately reported by the Chief Officer to the Town Mayor and relevant Chairman. Internal Controls will be documented in the Council's Financial Regulations and Standing Orders.
Review of management arrangements regarding insurance cover	The Council heed the advice given by the Internal Auditor on managing risk, particularly in relation to insurance cover and internal controls. Significant assets are insured by the Insurers and capital expenditure has been built into the Council's precept to allow for repairs to insignificant assets.
Testing of specific internal controls and reporting findings to management	The Internal Auditor will inspect all internal controls and report the findings to The Chief Officer.

Table 2 **Areas where there may be scope to work with others to help manage risk**	
Risk identification	**Council's Response**
The limited nature of internal resources in most local councils means that councils wishing to provide services often buy them in from specialist external bodies, e.g. Security for vulnerable buildings, amenities, or equipment Maintenance for vulnerable buildings, amenities, or equipment	The Council have adequate security to the majority of buildings i.e. CCTV fitted to the Cemetery Offices in Witton Cemetery fitted with an audible alarm system. All other buildings are fitted with special security locks approved by the insurance company.

Table 2 **Areas where there may be scope to work with others to help manage risk**	
Professional services (planning, architects, accountancy, design, etc) Banking arrangements, including borrowing or lending Ad hoc provision of amenities / facilities for events to local community groups Vehicle or equipment lease or hire	The Council commission DCS Payroll, Glasgow to provide salary and wages service for all the Town Council's staff. This is carried out under a standard level agreement between Northwich Town Council and DCS Payroll. All National insurance contributions, Income Tax payments and pension deductions are paid to the appropriate organisations by Northwich Town Council. The Council Commission Wirehouse Services to undertake all HR and H&S issues. Banking arrangements are through a reputable High Street bank (H.S.B.C.) and relationship manager. The Council have adequate insurance to cover all playing fields, parks and burial grounds under their control. A weekly inspection of the areas is carried out by the Team Leader/Head Gardner. The Council carry adequate insurance to cover vehicle or equipment hire, which is covered by the Council's insurers.
Internal controls A council's internal controls may include: Standing orders and financial regulations dealing with the award of contracts for services or the purchase of capital equipment Regular reporting on performance by suppliers, providers, contractors Annual review of contracts	**Council's Response** Standing Orders and Financial Regulations have been approved and adopted and are in place and are reviewed annually. The Council and the Chief Officer will review all suppliers, providers and contractors on a regular basis and any problems detected throughout the year will be reported to the Council. There is an annual review undertaken by the Chief Officer and the Council of all the outside contracts undertaken by the Town Council.

Table 2 **Areas where there may be scope to work with others to help manage risk**	
Clear statements of management responsibility for each service Regular scrutiny of performance against targets Adoption of and adherence to codes of practice for procurement and investment Arrangements to detect and deter fraud and/or corruption Regular bank reconciliations, independently reviewed	Monthly reports to be reported to the Members of the Finance Committee and any problems detected to be rectified as soon as possible. Personal and pecuniary interests are declared at the commencement of the Council meetings and on each individual agenda item. This stored on file and accordingly recorded in the Minutes. The Internal Auditor will test for fraud and corruption during Council's internal audit. Expenditure is verified by the Chief Officer and approved at the Finance Committee meetings. Cheques must be signed by 2 of the appointed Councillor signatories. BACs payments must be authorised by 2 of the appointed Councillor signatories. Monthly reconciliations are undertaken by the Deputy Chief Officer/RFO, checked by the Chief Officer and overseen by the Chair of Finance. Any discrepancies or amendments are reported to the Finance Committee Chair and then to members at the next meeting of the Town Council.
Internal Audit Assurance Internal audit testing may include: Review of internal controls in place and their documentation Review of minutes to ensure legal powers are available, and the basis of the powers recorded and correctly applied Review and testing of arrangements to prevent and detect fraud and corruption Review of adequacy of insurance cover provided by suppliers Testing of specific internal controls and reporting findings to management	The Internal Audit is undertaken throughout the year by JDH Business Services or appointed Auditor.

Table 2	
Areas where there may be scope to work with others to help manage risk	

Table 3	
Areas where there may be a need to self-manage risk	
Risk Identification There are a number of activities that create business risks but do not fall easily into either of the above categories for a number of reasons, principally because they are either difficult to quantify or considered inefficient to have provided externally or just uninsurable.	The Council is to ensure that that all financial records in accordance with statutory requirements are kept at all time and these records be reviewed annually.
Keeping proper financial records in accordance with statutory requirements	The records should be kept in a safe place for a minimum of 6 years.
Ensuring all business activities are within legal powers applicable to local councils	The Council is to review all business activities on a regular basis and are within the legal powers applicable.
Complying with restrictions on borrowing	If Council borrow any monies then this must comply with the restrictions on borrowing.
Ensuring that all requirements are met under employment law and Inland Revenue regulations	The Council must ensure that all requirements are met under employment law and in line with the Inland revenue regulations. This must be reviewed annually.
Ensuring all requirements are met under Customs and Excise regulations (especially VAT)	The Council must ensure that all requirements under the HMRC regulations are adhered to, especially VAT, and this must be reviewed annually.
Ensuring the adequacy of the annual precept within sound budgeting arrangements	The Council keep strict controls on setting the annual precept and show that they have sufficient budgeting procedures. This is agreed at a special meeting to discuss the yearly estimates and amount to precepted.

Table 3 **Areas where there may be a need to self-manage risk**	
Monitoring of performance against agreed standards under partnership agreements	The Council will monitor the performance against agreed standards under partnership agreement.
Ensuring the proper use of funds granted to local community bodies under specific powers or under Section 137 and other sections.	The Council is to ensure that all funding granted to local community bodies is identified under specific powers and recorded in the Minutes accordingly.
Proper, timely and accurate reporting of council business in the minutes	Chief Officer or Deputy Chief Officer will ensure that all Council business is accurately recorded and kept in the minute binder.
Responding to electors wishing to exercise their rights of inspection	The Council allow electors to inspect all minutes and correspondence in connection to the Council's business with the exception of personal and confidential matters ie salaries, wages, pensions and staff.
Meeting the laid down timetables when responding to consultation invitation	The Council should ensure that all timetables are adhered to when responding to any of the consultation invitations.
Meeting the requirements for Local Council Award Scheme (which replaced Quality Parish Status) or other accreditation Proper document control	The Council should aim to meet the requirements for Local Council Award Scheme or other accreditation and this be properly recorded.
Register of members' interests and gifts and hospitality in place, complete, accurate and up to date	The Council keep an accurate and up to date register of Members interests, gifts and hospitality. This document is kept in the Chief Officer Office.
Internal Controls	**Council's Response**
A council's internal controls may include:	That the Council regularly scrutinise all financial records and have proper procedures for the approval of expenditure.
Regular scrutiny of financial records and proper arrangements for the approval of expenditure	Expenditure under LGA 1972 sec137 and all other Sections is separately identified and recorded in cashbook.

Table 3 **Areas where there may be a need to self-manage risk**	
Recording in the minutes the precise powers under which expenditure is being approved	Resolutions and Minutes are correctly numbered and the Minutes are then stored in the official Minute book. Electronic copies of all documents are stored on back up and retained in the Council offices.
Regular returns to HMRC; contracts of employment for all staff, annually reviewed by the council, systems of updating records for any changes in relevant legislation	DCS Payroll & Northwich Town Council and the Chief Officer/RFO are responsible under the Service Level Agreement and are responsible for all Inland Revenue payments. The Council and the Chief Officer will ensure that all contracts of employment for all staff are annually reviewed and that systems of updating records for any changes in relevant legislation.
Regular returns of VAT; training the responsible officer in matters of VAT and other taxation issues as necessary	The Deputy Chief Officer is responsible for VAT returns and oversees the formulation out of the return.
Regular budget monitoring statements	The Council will receive from the Chief Officer or other Officer a monthly report on all budgets in connection with the Council.
Developing systems of performance measurement	The Chief Officer will report to the Policy & Operations Committee annually how the development systems of performance measurements are working. These performances will then be reported to the Council.
Procedures for dealing with and monitoring grants or loans made or received	The Council will agree all requests for grants and loans and these will be identified and Minuted to the appropriate powers.
Minutes properly numbered and paginated with a master copy kept in safekeeping	Minutes will be taken at all meetings of the Council by the Council Secretary or Chief Officer or other Officer and kept in a properly numbered and paginated with a master copy being kept in a minute book.
Documented procedures to deal with enquiries from the public	Correspondence received for the Council is sorted and any necessary communication is reported to the Council at each meeting and recorded in the minutes.

Table 3 **Areas where there may be a need to self-manage risk**	
Documented procedures to deal with responses to consultation requests	All Consultation exercises will be reported back to Council once completed and minuted accordingly
Monitoring arrangements by the council regarding Local Council Award Scheme (replacing Quality Council status)	Chief Officer will inform Members when necessary if the conditions of Local Council Award Scheme are in place and on course.
Documented procedures for document receipt, circulation, response, handling and filing	Correspondence received for the Council is sorted and any necessary communication is reported to the Council at each meeting and recorded in the minutes
Procedures in place for recording and monitoring members' interests and gifts and hospitality received	Record of members' interests need to be reviewed and up dated at all times.
Adoption of codes of conduct for members and employees	The adoption of the Code of Conduct to be reviewed annually and all new Councillors must complete and return to Chief Officer the appropriate forms. Records of Attendances and Declarations of Interest must be kept on file and up to date.

Table 3 **Areas where there may be a need to self-manage risk**	
Internal Audit Assurance Internal audit testing may include: Review of internal controls in place and their documentation Review of minutes to ensure legal powers in place, recorded and correctly applied Testing of income and expenditure from minutes to cashbook, from bank statements to cashbook, from minutes to statements etc. including petty cash transactions Review and testing of arrangements to prevent and detect fraud and corruption Testing of disclosures Testing of specific internal controls and reporting findings to management	**Council's Response** JDH Business Ltd presently undertakes the internal audit testing and the findings from the report are submitted to the Council for their information

Table 4 **Areas where there may be need for self management**	
Risk identification	**Council's Response**
Security of Vickersway Park and Church Walk Paddling Pool complex cash systems. Protection of cash on the shop/pavilion premises.	All cash on premises, is secured in an approved fixed floor mounted steel safe, during the normal opening hours.
The movement of cash in transit from the parks to the Cemetery Offices.	Operations Manager, Team Leader or other appointed officer, on a daily basis, on a normal working week (at the discretion of the Chief Officer) collects all cash on a varied time scale. All cash should be conveyed in a secure carrying case and transported to the Council's Cemetery Offices, where it should be placed in a secure approved steel fixed wall safe.
Security of cash and cheques at Cemetery Offices.	
Banking of cash and cheques.	All cash and cheques to be kept in a secure approved steel fixed wall safe. All cash and cheques are transported on a weekly basis throughout the summer months (April to October on a weekly basis and November to March on a monthly basis) This procedure is carried out by two appointed officers, using an approved locked container and transported in an unmarked vehicle. All appropriate records and receipts of cash transfers are kept at all times.
Float	A float of £150 for Church Walk and Vickersway park is used to avoid shortage of change in busy periods

Table 5 **Areas where there may be need to self manage risk – Town Mayor's Regalia**	
Risk identification	**Council's Response**

Table 5 **Areas where there may be need to self manage risk – Town Mayor's Regalia**	
Security of Regalia	The Town Mayor's chain and regalia must be kept in a locked approved receptacle at all times when not in use on official Council business. If overnight storage is required away from the office then only the ribbon and medal will be issued to the Mayor. An approved steel safe will be fitted at each elected Mayor's residence at the commencement of the term of office, for this purpose. Should there be a requirement for prolonged storage, all regalia will be kept in the Council Cemetery Offices, in a secure environment.
Security of regalia in transit	When attending official functions, where the chain of office is required, an approved taxi must be used to convey the Mayor and Escort to and from such events, again if overnight storage is required then only the ribbon and medal will be issued.
Handover of regalia	The appropriate Officer will keep a signed log of the movements of the mayoral chain to and from the Council premises.

Risk Assessment Approved and adopted at the meeting of the Town Council held on _________________ Minute No. ______________refers____________	Dated _______________________