

**MINUTES of the Finance Committee of Melksham Without Parish Council held on Tuesday 12<sup>th</sup> May 2026 at Melksham Without Parish Council Offices, Melksham Community Campus (First Floor), Market Place, Melksham, SN12 6ES at 7.10pm**

**Present:** Councillors John Doel (Committee Vice-Chair), Chris Griffiths, David Pafford (Council Vice-Chair), Alan Baines, (arrived at 7.10pm), and Richard Wood (arrived at 7.15pm).

**Officers:** Teresa Strange (Clerk) and Marianne Rossi (Finance & Amenities Officer)

**On Zoom:** There were no members of the public present on Zoom.

It was noted that the meeting was not quorate at 7.00pm, as only three councillors were present. Councillors Baines and Wood had advised prior to the meeting that they would be arriving late. The meeting therefore commenced at 7.10pm when Councillor Baines arrived, making the meeting quorate.

**Housekeeping:** It was noted that as Councillor Glover, Chair of the Committee, was away, Councillor Doel, as Vice Chair of the Committee took the Chair. He welcomed all to the meeting. As there were no members of the public present, the housekeeping message was not read out. Everyone present was aware that the meeting was being recorded and would be published on YouTube following the meeting.

**567/25 Apologies:**

Apologies had been received from Councillor John Glover who was on holiday and Councillor Mark Blackham who was away for work commitments. These reasons for absence were accepted.

**568/25 Declarations of Interest**

None.

**569/25 Dispensation Requests for this Meeting**

None.

**570/25 To consider holding items in Closed Session due to confidential nature:**

None.

**571/25 Public Participation:**

There were no members of the public present.

## 572/25 Insurance:

### a) Insurance Cover for year commencing 1st June 2026 including Cyber Security:

Members reviewed the insurance cover for the forthcoming insurance year commencing 1st June 2026. The Clerk advised that officers had only been able to obtain one quote for insurance cover for the new insurance year, which would be discussed under min.572/25b. Members noted that officers had compared the insurance schedule against the asset register values (uplifted by 5%) to ensure adequate insurance provision was in place. It was noted that the policy schedule provided £3,167,931.21 of insurance cover for parish council assets against a requirement of £3,131,421.55 identified from the asset register, leaving an additional £36,509.66 of cover above the calculated requirement. Members considered whether there would be any benefit in reducing the level of insurance cover within the schedule; however, it was felt that this would have minimal impact on the overall premium and therefore the existing level of cover should remain unchanged. It was explained that the building insurance included Berryfield Village Hall in accordance with the lease agreement and that this element would be recharged to the Village Hall Trust.

Members queried the level of insurance cover attributed to certain individual items within the asset register, noting that some items, such as filing cabinets, had relatively low purchase values but significantly higher insurance values. The Clerk explained that insurance values were based on replacement and reinstatement costs rather than asset register purchase values. She clarified that the asset register figure for each item listed always remained the same and did not decrease over time. It was highlighted that some assets, such as Bowerhill Sports Pavilion, had a nominal asset register value but a substantial rebuild insurance value. Members also noted that insurance values were index linked annually by the insurer and therefore increased each year. It was further clarified that individual items were not separately insured but instead contributed towards the total insurance value within each insurance category. Members were aware that additional assets had been added to the insurance schedule during the year, including the shed at Shurnhold Fields which also contributed to the increase of insurance cover.

The Clerk explained that some items, such as benches and other low value assets, were not individually included within the insurance cover where their value was below the policy excess, as it was not considered cost effective to insure them separately. The exception to this was where multiple items were located together and could potentially be damaged at the same time, in which case they were taken into account within the insurance provision.

Councillor Richard Wood arrived midway through the above discussion.

It was advised that, separately to the parish insurance policy, the council also maintained cyber insurance cover. Officers had only been able to obtain one quotation for this, which was from the same provider as the expiring policy. Members noted that the quotation provided cover on the same terms and at the same level as the existing policy.

Members confirmed that they were happy with the level of cover in place for both the parish insurance and cyber security.

**Recommendation 1:** The council accept the level of insurance cover proposed for the parish insurance, starting from 1<sup>st</sup> June 2026.

**Recommendation 2:** The council approve the level of cover proposed for cyber security insurance, starting from 1<sup>st</sup> June 2026.

**b) Quotations received for Insurance Cover and appointment of provider:**

The Finance & Amenities Officer explained that the parish council had previously been in a three-year long-term agreement with Zurich, which was due to expire on 31st May 2026. As a result, officers had been able to seek quotations for the council's parish insurance renewal, to start from the 1<sup>st</sup> June 2026.

Members noted that officers had contacted four insurance providers, including brokers, but had only been able to obtain one quotation for consideration. The three other providers had declined to quote for various reasons. One provider had reviewed the council's current insurance premium and advised that they were unlikely to be competitive and therefore wished to prioritise quotations where they considered there to be a greater likelihood of success. Another provider declined to quote due to the absence of a current electrical inspection certificate for Bowerhill Sports Pavilion, which officers advised would be addressed at a future meeting. A third provider declined to quote due to a previous insurance claim relating to the Beanacre bus shelter collision, noting that although the claim had been settled, the council's current insurer had been unable to recover the associated costs from the third party involved.

Members considered the quotations received for the council's insurance cover, which was from Zurich Municipal the current insurance provider. It was noted that they had provided two quotations, one for a one-year agreement, and one for a long-term agreement.

Members considered the following quotations received from Zurich Municipal:

- One-year agreement: £7,658.44 (including IPT)
- Three-year long-term agreement: £6,921.98 (including IPT)

Members discussed the significant increase in premiums compared with the previous long-term agreement but acknowledged that insurance costs generally had risen substantially in recent years and that there were no alternative quotations available for comparison. It was noted that the current quotations reflected both wider increases within the insurance market and increases in the value of the council's insured assets. The Finance & Amenities Officer also reminded members that the expiring insurance policy had been agreed three years previously under a long-term agreement arrangement, which had included discounted rates, and therefore this also needed to be taken into account when comparing costs.

Members considered the quotation in light of the considerations detailed above and agreed that the council should enter into the proposed three-year long-term agreement with Zurich.

Members also considered the quotation for separate cyber insurance cover from the Council's existing provider. It was noted that, although officers had attempted to obtain alternative quotations for this insurance, they had only been able to secure a renewal quotation from the current insurer. Members noted that the underlying insurance

premium remained unchanged from the previous year and that the increase in the overall renewal cost related solely to increased Insurance Premium Tax and associated fees. The cost of the insurance cover for this year was £649.92. Members agreed that the cyber insurance quotation should be approved.

**Recommendation 1:** The council approve the three-year long-term agreement quotation from Zurich Municipal at a cost of £6,921.98 for the council's parish insurance.

**Recommendation 2:** The council approve the cyber insurance quotation of £649.92 from Coalition Risk Solutions Ltd.

**c) Amount to charge Berryfield Village Hall Trust for building insurance from 1st June 2026 to 31st May 2027**

It was noted that officers were still awaiting a breakdown of the insurance premium relating specifically to Berryfield Village Hall.

**Resolved:** To defer the amount to invoice Berryfield Village Hall Trust until the cost breakdown had been received from the insurers.

**573/25 Asset Register:**

**a) Asset Register value as at 31st March 2026:**

Members reviewed the Asset Register value for the year ending 31st March 2026. The Clerk explained that parish council asset registers must reflect historic purchase values rather than replacement or insured values. It was noted that the total Asset Register value stood at £1,173,199 following additions and disposals during the financial year.

Members acknowledged that the following agenda item related to consideration of whether a minimum asset inclusion threshold should be introduced for the Asset Register and queried whether this would alter the approved asset value. The Clerk clarified that the asset register figure being approved related to the council's position as at 31st March 2026. If members agreed to introduce a minimum asset inclusion value, this would apply from 1st April 2026 onwards.

It was explained that, should the council adopt this approach, the comparative asset figure for 2025/26 would need to be restated within the Annual Governance and Accountability Return (AGAR) in the following financial year. Officers would therefore undertake the necessary work to calculate the revised figure to ensure the AGAR could be amended correctly at the end of the 2026/27 year. Members noted that the approved asset value for 2025/26 would be included within the current year's AGAR submission.

**Recommendation:** To approve the asset register value of £1,173,199 as at 31st March 2026.

**b) Minimum value for inclusion on the Asset Register:**

Members considered a report prepared by the Finance & Amenities Officer following recommendations from the Internal Auditor regarding the large number of low-value items currently listed on the Asset Register. Members' attention was drawn to guidance

contained within the Smaller Authorities' Proper Practices Panel (SAPPP) Practitioners' Guide, which stated that councils "may choose an appropriate minimum value for deciding between fixed assets and general consumables". It was acknowledged that any threshold adopted by the council would need to be formally minuted and reviewed annually.

The Finance & Amenities Officer advised that officers had reviewed approaches taken by other councils and found that a range of minimum asset values were used. Some councils aligned the threshold with the £100 transparency code publication requirement, whilst others aligned it with their insurance excess level. Members noted that the parish council's current insurance excess was £250.

The Clerk explained that officers suggested introducing a minimum threshold of £250 for assets to be included on the Asset Register, with exceptions for portable and higher-risk items such as laptops, tablets, mobile phones, and tools. It was also noted that certain assets, such as Bowerhill Sports Pavilion, had a nominal asset register value of £1 but remained significant insured assets and therefore should continue to be included within the register. Members agreed to the proposed £250 threshold together with the stated exceptions.

It was further proposed that items below the agreed threshold would instead be maintained on a separate inventory list for operational and control purposes, which members would consider under the following agenda item.

**Recommendation:**

1. To introduce a minimum threshold of £250 for assets included on the Asset Register from 1st April 2026.
2. To retain portable and high-risk items on the register regardless of value.
3. To remove items below the agreed threshold from the Asset Register following officer review.

**c) Separate inventory list for lower value assets:**

Members considered the proposal to maintain a separate inventory list for lower-value operational items. Officers explained that this would assist with asset control, inspections, maintenance, and fraud prevention, and would help mitigate risks associated with removing lower value items from the formal Asset Register.

The Clerk advised that an asset database was currently being developed and that officers had aspirations to introduce a more comprehensive asset management system, including asset numbering and mapping. Members noted that assigning identification numbers to each asset would be a substantial task and queried how this would be implemented in practice. The Clerk explained that reducing the number of items included on the Asset Register would assist with this process and that the work could be undertaken progressively alongside the Caretaker's annual asset inspections or as individual locations were visited. It was also noted that by putting each asset number on the asset, it would improve the identification and tracking of items when maintenance issues arose, rather than relying on officer knowledge and recollection of asset history.

**Recommendation:** To maintain a separate inventory list for operational control of lower value assets.

#### **d) Disposal of Assets:**

Members considered the disposal of the following assets:

- Briansfield Allotment noticeboard
- Shurnhold Fields noticeboard

Members noted that the Briansfield Allotment noticeboard had deteriorated beyond repair due to its age and had already been disposed of by the Allotment Warden. With regard to the Shurnhold Fields noticeboard, the Clerk explained that the door mechanism was damaged beyond repair and therefore a replacement noticeboard had been ordered. However, the existing noticeboard remained suitable for indoor use as only the door was defective. Following discussions with a resident, the Clerk suggested that the noticeboard may still be of use to Shaw Church for community purposes indoors. Members agreed that this would be a good reuse of the asset and supported offering the noticeboard to Shaw Church.

**Recommendation:** The council approve disposal of the Briansfield Allotment noticeboard and the Shurnhold Fields noticeboard, with the latter to be offered for community use at Shaw Church if appropriate.

#### **574/25 Grants:**

##### **a) Reports from organisations receiving grants over £2,000:**

Members noted a report prepared by officers in relation to organisations that had been awarded grants above £2,000 as part of the council's due diligence and grant monitoring arrangements. The Clerk explained that, as part of the parish council's grant application process, organisations were required to provide a written report within twelve months detailing how the funding had been used. It was noted that this could be provided in the form of an annual report or set of accounts clearly identifying the expenditure of the grant awarded. Members noted that the annual parish booklet also assisted with this process, as community groups and organisations were invited to submit reports outlining their activities during the year, including details of how parish council grant funding had been spent.

The Clerk advised that this reporting requirement originated from provisions within the Local Government Act 1972, Section 137A(1)(a) and (3). Although the parish council currently operated under the General Power of Competence rather than Section 137 powers, it was still considered good financial practice to monitor and evidence that public funds were being spent appropriately and for their intended purpose. Members also noted that the requirement remained important should the council ever cease to qualify for the General Power of Competence in the future.

It was further explained that, although some organisations had not produced formal annual reports, officers had reviewed supporting documentation and financial information where available and had summarised this within the report presented to members. The Clerk highlighted that officers felt it was important to monitor not only grant funding

awarded by the council, but also other services receiving financial support from the parish council, including Age UK Wiltshire for the commissioned Melksham Community Support service and the contribution towards the Market Place Public Toilets. Members noted that quarterly review meetings were held in relation to the commissioned Melksham Community Support project, involving representatives from the parish council, together with quarterly monitoring reports submitted to Full Council. The Clerk further advised that the council had still not received the requested report from Melksham Town Council relating to the parish council's contribution towards the Market Place Public Toilets. Members noted that Full Council had previously resolved that no further payments would be made until the required information had been received. The Clerk advised that officers had nevertheless accounted for the 2025/26 contribution within the year end accounts in the event that satisfactory information was provided in the future.

Members commended officers for undertaking this monitoring process.

#### **575/25 Community Infrastructure Levy (CIL):**

Members noted the updated Wiltshire Council guidance note relating to Community Infrastructure Levy funding for 2026/27.

The Clerk explained that officers regularly sought written clarification from Wiltshire Council regarding eligible uses of CIL funding to ensure compliance with regulations.

Members noted the guidance.

#### **576/25 Procurement:**

##### **a) NALC advice note on procurement:**

Members noted the updated National Association of Local Councils (NALC) guidance relating to procurement and the implications of the Procurement Act 2023.

Officers explained that the guidance clarified procurement thresholds and highlighted additional requirements relating to company checks, tender advertising, and payment terms. The Clerk advised that officers had gone through the advice note and highlighted any information they felt needed to be drawn to members attention.

##### **b) Procurement Policy review and update:**

Members reviewed proposed updates to the council's Procurement Policy, which officers had made in tracked changes so members could see the amendments made. This was to reflect the requirements of the Procurement Act 2023 and to align with the Financial Regulations. The Clerk talked members through the proposed amendments, including additions relating to below-threshold procurement and the council's responsibilities in relation to procurement compliance and transparency requirements.

It was noted that, where any procurement opportunity had an estimated value exceeding £30,000 including VAT, the council would be required to publish a notice on the Government's Find-a-Tender service. The Clerk explained that there were a number of different procurement thresholds which the council was required to comply with, some of which included VAT and some which did not. Members acknowledged that this

created potential for confusion, particularly as the council generally worked in net values for accounting purposes.

The Clerk advised that she had also produced a procurement “ready reckoner” summarising procurement thresholds and procedures to assist officers and members when procuring goods and services. However, she wished to cross-reference the document against the updated Financial Regulations to ensure all thresholds and values were correct before finalisation. Members agreed that, once verified, the ready reckoner should be appended to the Procurement Policy as supporting guidance.

**Recommendation:** To approve the updated Procurement Policy incorporating the requirements of the Procurement Act 2023.

**577/25 Bowerhill Sports Field:**

**a) Bowerhill Sports Field: Charge for Wiltshire School of Gymnastics use of sports field during school holidays**

Members considered a request from the Wiltshire School of Gymnastics to use the Bowerhill Sports Field during school holidays for outdoor sessions involving up to 25 children per session and there would be two sessions each booking. The Finance & Amenities Officer explained that the organisation would only require use of the toilets and that there was no specific charge listed within the council’s charging schedule for this type of use. Members considered the nearest equivalent hire charge within the current fees and charges schedule.

After discussion, members agreed that the organisation should be charged £24 per day to cover toilet use and associated cleaning costs.

**Recommendation:** To charge Wiltshire School of Gymnastics £24 per day for use of the Bowerhill Sports Field toilets during school holiday sessions.

Meeting closed at 7.57pm

Signed.....  
Chairman, Monday 18<sup>th</sup> May 2026