



7th October 2026

Members are summoned to attend the meeting of the **FINANCE AND OVERVIEW COMMITTEE** which will be held in the **COUNCIL CHAMBER, TOWN HALL, KIDDERMINSTER** at **6:00 PM** on **14th OCTOBER 2026**.

Hugh Peacocke,
Chief Executive Officer.

Membership: Councillors Shazu Miah, Helen Dyke, John Beckingham, Bernadette Connor, Mary Rayner, George Connolly, Steve Hollands (Chairman), Liam Carroll, Fran Oborski and Doug Hine

AGENDA

1. Apologies for absence

2. Declarations of interest

To receive declarations for items under consideration on this agenda in accordance with the Localism Act 2011 s32 and The Relevant Authorities (Disclosable Pecuniary Interests) Regulations 2012.

Members are reminded that should you declare a pecuniary interest at a meeting it is your responsibility to inform the Monitoring officer.

3. Public Question Time

In accordance with Standing Order 3(c), to allow members of the public to make representations, ask questions, and give evidence at a meeting which they are entitled to attend in respect of the business on the agenda.

4. Minutes (Appendix 1)

To receive and approve the minutes of the meeting of Finance and Overview Committee on held on 11th August 2016.

5. Approval of Accounts (Appendix 2)

5.1 To receive the cash book reports detailing income of £1,318,845.56 and expenditure of £489,915.04 (including VAT) from 1st July to 30th September 2026 and

5.2 To approve the payments (including VAT) over that period.

(Members are requested to submit in advance any queries regarding the above payments or receipts)

6. Budget monitoring (Appendix 3)

6.1 To receive the Income and Expenditure Account to 30th September 2026 (Appendix 3.1)

6.2 To resolve to approve the expenditure against cost centres that are over the approved budget levels. (Appendix 3.2)

7. Bank Reconciliations (Appendix 4)

To receive the bank reconciliations for July, August and September 2026.

8. Quarterly Vision Action Plan reports (Appendix 5)

To receive the Report to 30th September 2026.

9. Strategic Risk Register (Appendix 6)

To approve the Quarterly review of the Council's Strategic Risk Register

10. Reserves Policy (Appendix 7)

To Review and Approve the Council's Reserves Policy

11. Investments Policy (Appendix 8)

To Review and Approve the Council's Investments Policy

12. Forward Work Programme (Appendix 9)

12.1 To Approve the Forward Work Programme for the Committee for 2026-27

12.2 To Agree any additions to the Work Programme approved by the Committee.

**KIDDERMINSTER TOWN COUNCIL
FINANCE AND OVERVIEW COMMITTEE**

**Minutes of the meeting held on 11th August 2026 in the
Council Chamber, Kidderminster Town Hall**

Present: Councillors: Steve Hollands (Chair), John Beckingham, Liam Carroll, George Connolly, Bernadette Connor, Helen Dyke, Doug Hine, Shazu Miah, Fran Oborski and Mary Rayner.

In Attendance: Hugh Peacocke, Chief Executive Officer (CEO)
Christopher Pugh, Corporate Services Manager

APOLOGIES FOR ABSENCE: None, all present.

1. DECLARATIONS OF INTEREST

None

2. PUBLIC QUESTION TIME

Nil

3. MINUTES

RESOLVED: That the minutes of the previous meeting held on 16th July 2026 be approved as a true record and signed by the Chair.

4. APPROVAL OF ACCOUNTS

The meeting received the cash book reports detailing income and expenditure from 1st April 2026 to 30th June 2026.

The income for the quarter totalled £1,358,487.02 (including VAT) and the main elements were as follows:

i.	Precept:		£ 760,990.00
ii.	Town Hall:	Events:	£229,527.43
		Concessions:	£15,806.97
		Room Hire:	<u>£ 6,240.00</u>
		Total Town Hall:	£ 251,574.40
iii.	Loan Instalment:		£ 49,975.00
iv.	NLHF grant:		£ 46,730.95
v.	VAT refund:		£ 44,452.52
	Total:		£ 1,153,722.87

The expenditure for Quarter 1 totalled £1,260,060.09 (including VAT) of which:

i.	Transfer to Investment fund:	£ 500,000.00
ii.	Payroll:	£ 158,887.86
iii.	WFDC Payments:	£ 133,242.98
iv.	Loan Charges:	<u>£ 109,052.04</u>
	Total:	£ 901,182.88

The CEO responded to members' queries regarding various payments.

It was agreed that for future meetings, Members would be requested to raise their queries in advance, so that officers would have the full information required available for the meeting.

The meeting was satisfied that improper use of Council business cards was reducing. The CEO said that he was satisfied that there were no fraudulent or unaccounted payments and that processes continue to improve now that the accounting function has been brought in-house. He said that he and the accounts team would continue to work on this.

The CEO would check if in future the information could be supplied in spreadsheet format, including cost centres.

RESOLVED: To Approve expenditure for Quarter 1 totalling £1,260,060.09 (including VAT)

5. BUDGET MONITORING QUARTER 1, 2026-27

The Committee received the budget monitoring report for Quarter 1, financial year 2026-27 from 1st April 2026 to 30th June 2026. It was noted that due to the level of activity with Town Hall events that both income and expenditure were higher than projected; however, taken overall, it was expected that the budgeted surplus could be achieved.

RESOLVED: To Approve the budget monitoring report for Quarter 1, financial year 2026-27.

6. FORWARD WORK PROGRAMME

Received and noted.

Members discussed the change of direction in the re-organisation plans at District Council level, following the announcement that there would be 2 unitary authorities for Worcestershire. They requested the CEO to invite the District Council Leader and CEO to meet the members of this committee for an informal discussion on the District Council's plans and direction of travel regarding the proposed Worcestershire northern unitary authority

The Meeting closed at 7.05 pm.

Signed: _____
Chairman

Date: _____

**Kidderminster Town Council
Finance and Overview Committee**

6th October 2026

Agenda Item 5. Approval of Accounts

5.1 To receive the cash book reports detailing income and expenditure from 1st July 2026 to 30th September 2026 and

5.2 To approve the payments (including VAT) over that period.

- A) Total Income per bank statements: £1,318,845.56 (Includes VAT)
And funds transfers from Town Council Premium Account: £250,000

Of which:

i.	Precept:	£ 760,990.00
ii.	Loan Instalment:	£ 49,975.00
iii.	Remainder, largely Town Hall generated:	£ 257,880.86

- B) Expenditure totalling £489,915.04 (including VAT)

Of which, the larger items were:

i.	Payroll:	£158,743.55
ii.	WFDC Payments:	£ 29,673.61
iii.	Loan Charges:	£ 13,320.17
iv.	Insurances:	£ 42,122.12

Payments and Receipts Report

Posting Dates: 01/07/2026..31/07/2026

Summary

Bank Account No	Receipts	Payments	Total
BARCLAYS	80,979.92	-158,574.60	-77594.68
TOWNHALL	573.09	-212.96	360.13

Detailed Bank Entries

Bank Account No	Posting Date	Document No	Description	Receipts	Payments
BARCLAYS					
	01/07/26	BT0149	WYRE FOREST DC 1000442/2606241 DDR		6,176.40
	01/07/26	BT0150	OPUS SAFETY LTD 7D5CNVG DDR		851.41
	01/07/26	BT0151	WYRE FOREST DC 1000442/2606241 UNP	6,176.40	
	01/07/26	BT0152	FDEL Faster Paymen FDMS 511885527 BGC	448.50	
	01/07/26	BT0153	FDEL Faster Paymen FDMS 511885519 BGC	1,318.50	
	02/07/26	G04015	Louise Hewett Recruitment Ltd		614.52
	02/07/26	G04015	Shazu Miah		686.00
	02/07/26	G04015	RS Taylor Service Ltd		1,821.02
	02/07/26	G04015	M and BG Ltd		5,100.00
	02/07/26	G04015	Thomas Fattorini Ltd		226.63
	02/07/26	BT0154	B&Q MARKETPLACE ON 01 JUL BDC		19.79
	02/07/26	BT0155	VIKING ON 01 JUL BDC		85.03
	02/07/26	BT0156	FDEL Faster Paymen FDMS 511885519 BGC	960.00	
	02/07/26	BT0157	FDEL Faster Paymen FDMS 511885527 BGC	296.40	
	02/07/26	BT0158	Google Workspace_k IRELAND ON 01 JUL BDC		28.00
	02/07/26	BT0159	CCLA Investment Ma PS3078923, KIDDERM BGC	1,576.98	
	02/07/26	BT0215	CORRECTION VAT BT0159		1,576.98
	02/07/26	BT0216	CORRECTION VAT BT0159	1,576.98	
	03/07/26	BT0160	FDMS 511885519 511885519 DDR		1,189.50
	03/07/26	BT0161	FDMS 511885527 511885527 DDR		19.50
	03/07/26	BT0162	AMZNMktplace*WU3HY ON 02 JUL BDC		22.98
	03/07/26	BT0163	FDEL Faster Paymen FDMS 511885519 BGC	1,427.50	
	03/07/26	BT0164	FDEL Faster Paymen FDMS 511885527 BGC	986.40	
	03/07/26	BT0165	LINKTREE* LINKTREE AUSTRALIA ON 02 JUL BDC		8.00
	06/07/26	BT0166	CHARGES COMMISSION FOR PERIOD 13MAY/14JUN *****		159.38
	06/07/26	BT0167	EE LIMITED Q68791801736940778 DDR		410.60
	06/07/26	BT0168	FDMS 511885519 511885519 DDR		1,027.50
	06/07/26	BT0169	GOCARDLESS NETTLPIXEL-YV233Q3 DDR		226.80

Payments and Receipts Report

Posting Dates: 01/07/2026..31/07/2026

KATIE.SEXTON

BARCLAYS	06/07/26	BT0170	FDEL Faster Paymen FDMS 511885519 BGC	1,268.00	
	06/07/26	BT0171	FDEL Faster Paymen FDMS 511885519 BGC	2,513.50	
	06/07/26	BT0172	FDEL Faster Paymen FDMS 511885527 BGC	33.00	
	06/07/26	BT0173	FDEL Faster Paymen FDMS 511885527 BGC	360.50	
	06/07/26	BT0174	FDEL Faster Paymen FDMS 511885519 BGC	2,401.50	
	07/07/26	BT0175	GOCARDLESS CLOUDYGROUP-GQPC4C DDR		1,798.32
	07/07/26	BT0176	TESCO PFS 4062 ON 06 JUL BDC		17.50
	07/07/26	BT0177	TIPPERS ON 06 JUL BDC		203.40
	07/07/26	BT0178	FDEL Faster Paymen FDMS 511885527 BGC	220.50	
	07/07/26	BT0179	FDEL Faster Paymen FDMS 511885519 BGC	657.00	
	08/07/26	BT0180	BT GROUP PLC GP01327665-000017 DDR		49.14
	08/07/26	BT0181	FDEL Faster Paymen FDMS 511885527 BGC	15.00	
	08/07/26	BT0182	FDEL Faster Paymen FDMS 511885519 BGC	1,295.50	
	08/07/26	BT0183	BESCOT STA Bescot promotions BGC	1,000.00	
	09/07/26	G04016	Speedy Asset Service Limited		269.97
	09/07/26	BT0184	LIVE NATION MUSIC LIVE NATION MUSIC BGC	468.00	
	09/07/26	BT0185	EVENTBRITE OPERATI 1656215799039 BGC	8,184.00	
	09/07/26	BT0186	PSD FPS 162454017 89961FF23E69449DB9 FT		269.97
	09/07/26	BT0187	WF *UK4433628524 ON 08 JUL BDC		60.98
	09/07/26	BT0188	FDEL Faster Paymen FDMS 511885519 BGC	1,488.00	
	09/07/26	BT0189	SPEEDY ASSET SERVI AC C0016366 ADD P BBP		323.39
	09/07/26	BT0190	FACEBK *BUAVKTZN92 IRELAND ON 08 JUL BDC		88.55
	09/07/26	BT0191	FACEBK *2XCFEVZJW2 IRELAND ON 08 JUL BDC		115.78
	09/07/26	BT0186	PSD FPS 162454017 89961FF23E69449DB9 FT	269.97	
	10/07/26	BT0203	FDEL Faster Paymen FDMS 511885519 BGC	964.00	
	10/07/26	BT0204	FDEL Faster Paymen FDMS 511885527 BGC	202.00	
	10/07/26	BT0205	FACEBK *8HBMTHN92 IRELAND ON 09 JUL BDC		88.69
	13/07/26	BT0192	COLLIERS INTL PRO BGC COLLIERS INTL PRO BGC	6,240.00	
	13/07/26	BT0193	FACEBK *D6QPVS RN92 IRELAND ON 10 JUL BDC		88.69
	13/07/26	BT0194	Wyre Forest Sympho WFSO INV SI-1022 BGC	659.88	
	13/07/26	BT0195	FDEL Faster Paymen FDMS 511885519 BGC	1,203.00	
	13/07/26	BT0196	FDEL Faster Paymen FDMS 511885527 BGC	192.00	
	13/07/26	BT0197	FDEL Faster Paymen FDMS 511885527 BGC	184.00	
	13/07/26	BT0198	FDEL Faster Paymen FDMS 511885519 BGC	626.50	
	13/07/26	BT0199	FDEL Faster Paymen FDMS 511885519 BGC	1,666.00	
	13/07/26	BT0200	FDEL Faster Paymen FDMS 511885527 BGC	3.00	

Payments and Receipts Report

Posting Dates: 01/07/2026..31/07/2026

KATIE.SEXTON

BARCLAYS	14/07/26	BT0217	FDMS 511885519 SVCCHG DDR		862.65
	14/07/26	BT0218	FDMS 511885527 SVCCHG DDR		89.16
	14/07/26	BT0219	WATER PLUS 7003282770 DDR		17.88
	14/07/26	BT0220	BRITISH GAS BUSINE 604194573030625000 DDR		165.64
	14/07/26	BT0221	PAYPAL *CSTTRAININ ON 13 JUL BDC		1,890.00
	14/07/26	BT0222	FDEL Faster Paymen FDMS 511885527 BGC	59.00	
	14/07/26	BT0223	FDEL Faster Paymen FDMS 511885519 BGC	671.50	
	14/07/26	BT0224	JELLEYMANS HERITAG GRANT CONNOLLY BBP		500.00
	14/07/26	BT0225	FACEBK *B9GH7T9N92 IRELAND ON 13 JUL BDC		113.16
	15/07/26	BT0210	204606 30880450 TOWN HALL RIDERS FT		573.09
	15/07/26	BT0226	FDEL Faster Paymen FDMS 511885527 BGC	236.00	
	15/07/26	BT0227	FDEL Faster Paymen FDMS 511885519 BGC	833.50	
	15/07/26	BT0228	FUNNY BEESENESS TO invoice SI 1024 BGC	2,640.97	
	15/07/26	BT0229	FACEBK *ZMLCATRN92 IRELAND ON 14 JUL BDC		113.19
	16/07/26	BT0230	MARKETPLACE MERCHA MMSL1446771Z1A DDR		54.00
	16/07/26	BT0231	E.ON NEXT LTD A-001DBA0D-001 DDR		26.20
	16/07/26	BT0232	Canva* 04943-36004 ON 15 JUL BDC		34.00
	16/07/26	BT0233	FDEL Faster Paymen FDMS 511885519 BGC	470.50	
	16/07/26	BT0234	JACQUELINE MURRALL KTC046 BBP		816.70
	17/07/26	BT0235	BRITISH GAS BUSINE 604194481030625000 DDR		4,154.47
	17/07/26	BT0236	B&M - 10676 ON 16 JUL CLP		5.00
	17/07/26	BT0237	TFM BROMSGROVE ON 16 JUL CLP		22.25
	17/07/26	BT0238	FDEL Faster Paymen FDMS 511885519 BGC	407.50	
	17/07/26	BT0239	FDEL Faster Paymen FDMS 511885527 BGC	546.20	
	17/07/26	BT0240	45KIDDERMINSTER OX KIDD OXFORD ST 45 BCC		74.19
	17/07/26	BT0241	45KIDDERMINSTER OX 45KIDDERMINSTER OX		40.00
	17/07/26	BT0242	DCK PAYROLL SOLUTI 27524 BBP		52,686.18
	20/07/26	G04017	Across The Universe (David Calder)		2,883.60
	20/07/26	BT0243	B & Q KID254 ON 17 JUL CLP		10.00
	20/07/26	BT0244	Rowberries Nurseri ON 17 JUL CLP		66.96
	20/07/26	BT0245	Trotec GmbH GERMANY ON 17 JUL BDC		517.80
	20/07/26	BT0246	WATER PLUS 0976006591 DDR		106.97
	20/07/26	BT0247	BRITISH GAS BUSINE 604194573030625000 DDR		508.52
	20/07/26	BT0248	AGMP ARTISTS LTD Inv SI-1017 toots BGC	700.00	
	20/07/26	BT0249	45KIDDERMINSTER OX 100297	316.00	

Payments and Receipts Report

Posting Dates: 01/07/2026..31/07/2026

KATIE.SEXTON

BARCLAYS	20/07/26	BT0250	FDEL Faster Paymen FDMS 511885519 BGC	1,371.50	
	20/07/26	BT0251	FDEL Faster Paymen FDMS 511885527 BGC	132.50	
	20/07/26	BT0252	FDEL Faster Paymen FDMS 511885519 BGC	1,131.00	
	20/07/26	BT0253	FDEL Faster Paymen FDMS 511885527 BGC	201.00	
	20/07/26	BT0254	FDEL Faster Paymen FDMS 511885519 BGC	1,314.00	
	21/07/26	BT0255	E.ON NEXT LTD A-C0066F94-001 DDR		116.25
	21/07/26	BT0256	E.ON NEXT LTD A-A2F1E26C-001 DDR		45.70
	21/07/26	BT0257	E.ON NEXT LTD A-A566AB36-001 DDR		57.48
	21/07/26	BT0258	E.ON NEXT LTD A-371D070D-001 DDR		41.22
	21/07/26	BT0259	FDEL Faster Paymen FDMS 511885519 BGC	1,153.00	
	22/07/26	G04018	Mr A T Morris		100.00
	22/07/26	G04018	Ellis Live Ltd		4,937.92
	22/07/26	G04018	Allstar Business Solutions LTD		395.12
	22/07/26	G04018	HCS Water Treatment Ltd		660.00
	22/07/26	G04018	Louise Hewett Recruitment ltd		1,816.24
	22/07/26	G04018	Dale von Minaker		150.00
	22/07/26	G04018	Louis Bennett		150.00
	22/07/26	G04018	Severn Arts		858.88
	22/07/26	G04018	Rogers Tax Shop Limited		780.00
	22/07/26	G04018	CST Training LTD		1,890.00
	22/07/26	G04018	Blue Book Artist Management Limited		6,163.20
	22/07/26	G04018	Worcestershire County Council		700.00
	22/07/26	G04018	Environmental Essentials Limited		1,440.00
	22/07/26	G04018	Npower		320.06
	22/07/26	G04018	Wyre Forest District Council		9,728.89
	22/07/26	G04018	First Service Frozen Food Ltd		226.78
	22/07/26	G04018	Oliver Lawley T/A O & J Electrical		1,680.00
	22/07/26	G04018	Stephen Carrigan T/A Load Street Studios		1,610.40
	22/07/26	G04018	S17 Promotions		5,657.73
	22/07/26	G04018	Miriam Cunliffe		200.00
	22/07/26	G04018	Lyreco uk Ltd		81.34
	22/07/26	G04018	M and BG Ltd		1,016.40
	22/07/26	G04018	SLCC Enterprises Ltd		1,140.00
	22/07/26	G04018	J & A Tree Service Ltd		3,660.00
	22/07/26	G04018	LCP Estates Ltd		8.41
	22/07/26	G04018	Shred Station Ltd		117.94
	22/07/26	G04018	Savoy Systems Ltd		2,152.85

Payments and Receipts Report

Posting Dates: 01/07/2026..31/07/2026

KATIE.SEXTON

BARCLAYS	22/07/26	G04018	LR Advertising Ltd T/A Raring2go Kidderminster & Stourbridge		485.00
	22/07/26	G04018	Outpost Custom		698.40
	22/07/26	G04018	Adam Carrigan		160.00
	22/07/26	G04018	Topwash Laundry and Dry Cleaners		122.50
	22/07/26	BT0260	LIME LEASING LTD HV24THF DDR		470.40
	22/07/26	BT0261	EVERFLOW LIMITED B345419A DDR		1,613.93
	22/07/26	BT0262	RUBY ELEC LTD 000001134602581814 DDR		139.15
	22/07/26	BT0263	ENTERPRISE RENT A ON 21 JUL BDC		284.73
	22/07/26	BT0264	ENTERPRISE RENT A ON 21 JUL BDC	200.00	
	22/07/26	BT0265	FDEL Faster Paymen FDMS 511885527 BGC	466.00	
	22/07/26	BT0266	FDEL Faster Paymen FDMS 511885519 BGC	1,178.00	
	22/07/26	BT0267	TRELLO.COM* ATCLASS USA AMOUNT IN USD 431.96 ON 21 JUL VISA 1.341 FINAL GBP AMOUNT INCLUDES NON-STERL		330.98
	23/07/26	BT0268	Canva* 04950-28324 ON 22 JUL BDC		27.00
	23/07/26	BT0269	FDEL Faster Paymen FDMS 511885527 BGC	280.00	
	23/07/26	BT0270	FDEL Faster Paymen FDMS 511885519 BGC	1,755.00	
	24/07/26	BT0271	WATER PLUS 7002948624 DDR		3.98
	24/07/26	BT0272	FDEL Faster Paymen FDMS 511885527 BGC	414.00	
	24/07/26	BT0273	FDEL Faster Paymen FDMS 511885519 BGC	850.00	
	24/07/26	BT0274	ADOBE *ADOBE IRELAND ON 23 JUL BDC		10.01
	24/07/26	BT0275	D-47585967 C-35086310 TFR	330.98	
	27/07/26	BT0276	DOLPHIN TEC DOLPH-MTV62WOHM DDR		24.09
	27/07/26	BT0277	GOCARDLESS NETTLPIXEL-YV233Q3 DDR		24.00
	27/07/26	BT0278	FDEL Faster Paymen FDMS 511885519 BGC	1,562.50	
	27/07/26	BT0279	FDEL Faster Paymen FDMS 511885519 BGC	2,332.00	
	27/07/26	BT0280	FDEL Faster Paymen FDMS 511885527 BGC	325.50	
	27/07/26	BT0281	FDEL Faster Paymen FDMS 511885519 BGC	2,359.00	
	27/07/26	BT0282	FACEBK *TKCQEVHN92 IRELAND ON 26 JUL BDC		131.08
	27/07/26	BT0283	THE COURTYARD BY S SI-1021 BGC	3,251.05	
	28/07/26	BT0284	AMAZON* PF30L6Z65 ON 27 JUL BDC		15.12
	28/07/26	BT0285	AMAZON* TC20A7W45 ON 27 JUL BDC		6.34
	28/07/26	BT0286	FDEL Faster Paymen FDMS 511885519 BGC	1,622.00	
	28/07/26	BT0287	KIDDERMINSTER HARR WARD GRANT - KTC BBP		500.00
	28/07/26	BT0288	6TH KIDDERMINSTER WARD GRANT KTC BBP		250.00
	28/07/26	BT0289	██████████ HR SETTLEMENT BBP		3,000.00
	29/07/26	BT0290	FDEL Faster Paymen FDMS 511885519 BGC	852.00	
	29/07/26	BT0291	FDEL Faster Paymen FDMS 511885527 BGC	330.50	

Payments and Receipts Report

Posting Dates: 01/07/2026..31/07/2026

KATIE.SEXTON

BARCLAYS	30/07/26	BT0292	DOLPHIN TEC DOLPH-MTV62WOHM DDR		90.00
	30/07/26	BT0293	WILKS S St Caths prom BGC	197.71	
	30/07/26	BT0294	FDEL Faster Paymen FDMS 511885519 BGC	550.50	
	31/07/26	G04019	John Beard		114.65
	31/07/26	G04019	Terry Lifts Limited		526.14
	31/07/26	G04019	Peninsula		443.47
	31/07/26	G04019	HB 121 Solicitors		516.00
	31/07/26	G04019	Worcestershire County Council		619.81
	31/07/26	G04019	Stephen Carrigan T/A Load Street Studios		1,920.00
	31/07/26	G04019	David Peden T/A Squeaky Clean Services		175.00
	31/07/26	G04019	Shred Station Ltd		58.97
	31/07/26	G04019	Purity Cleaning Services		2,890.50
	31/07/26	G04019	AquAid Birmingham		384.93
	31/07/26	G04019	Adam Carrigan		172.13
	31/07/26	G04019	Savva Bars Company		155.70
	31/07/26	BT0295	OPUS SAFETY LTD 7D5CNVG DDR		851.41
	31/07/26	BT0296	BARCLAYS BUSI INV 1023 BBP	480.00	
	31/07/26	BT0297	ENTERTAINERS SHOW SI1027 BGC	300.00	
	31/07/26	BT0298	AMAZON UK* ZF4YQ1I ON 30 JUL BDC		549.00
	31/07/26	BT0299	WWW.WYREFORESTDC.G ON 30 JUL BDC		89.00
	31/07/26	BT0300	FDEL Faster Paymen FDMS 511885519 BGC	1,780.00	
	31/07/26	BT0301	FDEL Faster Paymen FDMS 511885527 BGC	496.50	
	31/07/26	BT0302	FACEBK *W69P2UVN92 IRELAND ON 30 JUL BDC		147.84
	31/07/26	BT0303	204606 73729796 D HINE CHARITIES FT		2,714.50
				80,979.92	-158,574.60
TOWNHALL					
	02/07/26	BT0207	SUKH CONVENIENCE S ON 01 JUL CLP		9.27
	02/07/26	BT0207	ICELAND ON 01 JUL CLP		5.00
	03/07/26	BT0208	SUKH CONVENIENCE S ON 02 JUL CLP		16.66
	03/07/26	BT0208	B&M - 10851 ON 02 JUL CLP		6.00
	03/07/26	BT0208	TESCO STORES 2770 ON 02 JUL BDC		132.10
	06/07/26	BT0209	SUKH CONVENIENCE S ON 03 JUL CLP		17.68
	06/07/26	BT0209	TESCO STORES 2770 ON 03 JUL BDC		17.75
	06/07/26	BT0209	CHARGES COMMISSION FOR PERIOD		8.50
	15/07/26	BT0210	204606 30880450 TOWN HALL RIDERS FT	573.09	
				573.09	-212.96

Payments and Receipts Report

Posting Dates: 03/08/2026..28/08/2026

Summary

Bank Account No	Receipts	Payments	Total
BARCLAYS	169,031.62	-161,313.59	7718.03
SAVINGS	0.00	-100,000.00	-100000
TOWNHALL	1,840.00	-1,946.73	-106.73

Detailed Bank Entries

Bank Account No	Posting Date	Document No	Description	Receipts	Payments
BARCLAYS	03/08/26	BT0304	CHARGES COMMISSION FOR PERIOD 15JUN/12JUL *****		18.50
	03/08/26	BT0305	Google Workspace_k IRELAND ON 01 AUG BDC		28.00
	03/08/26	BT0306	EE LIMITED Q68791801745370024 DDR		400.39
	03/08/26	BT0307	FDEL Faster Paymen FDMS 511885519 BGC	1,690.50	
	03/08/26	BT0308	FDEL Faster Paymen FDMS 511885519 BGC	1,722.50	
	03/08/26	BT0309	FDEL Faster Paymen FDMS 511885519 BGC	1,562.00	
	03/08/26	BT0310	FDEL Faster Paymen FDMS 511885527 BGC	519.00	
	03/08/26	BT0311	LINKTREE* LINKTREE AUSTRALIA ON 02 AUG BDC		8.00
	04/08/26	G04020	Kinda Country		220.00
	04/08/26	G04020	David Peden T/A Squeaky Clean Services		175.00
	04/08/26	BT0312	FDEL Faster Paymen FDMS 511885527 BGC	42.30	
	04/08/26	BT0313	FDEL Faster Paymen FDMS 511885519 BGC	1,667.00	
	04/08/26	BT0314	CCLA Investment Ma PS3078923, KIDDERM BGC	1,630.40	
	05/08/26	BT0315	FDEL Faster Paymen FDMS 511885519 BGC	1,575.00	
	05/08/26	BT0316	FDEL Faster Paymen FDMS 511885527 BGC	425.50	
	06/08/26	BT0317	GOCARDLESS CLOUDYGROUP-GQPC4C DDR		2,380.32
	06/08/26	BT0318	GOCARDLESS NETTLPIXEL-YV233Q3 DDR		226.80
	06/08/26	BT0319	FDEL Faster Paymen FDMS 511885519 BGC	1,503.50	
	07/08/26	BT0320	BT GROUP PLC GP01327665-000018 DDR		49.14
	07/08/26	BT0321	TIMPSON LTD 1042 ON 06 AUG BDC		168.00
	07/08/26	BT0322	JACQUELINE MURRALL KTC027 BBP		1,000.00
	07/08/26	BT0323	FDEL Faster Paymen FDMS 511885527 BGC	120.00	
	07/08/26	BT0324	FDEL Faster Paymen FDMS 511885519 BGC	1,383.00	
	07/08/26	BT0325	S Miah Shazu Miah BGC	1,320.00	
	07/08/26	BT0326	THE COURTYARD BY S SI-1029 BGC	4,110.62	
	09/08/26	G04020	Louise Hewett Recruitment Ltd		614.52
	09/08/26	G04020	DCK Payroll Solutions		1,072.00

Payments and Receipts Report

Posting Dates: 03/08/2026..28/08/2026

KATIE.SEXTON

BARCLAYS	09/08/26	G04020	Hobbs Building Services		230.00
	09/08/26	G04020	Alarm2000		1,224.00
	09/08/26	G04020	Purity Cleaning Services		158.84
	09/08/26	G04020	Cloudy IT		2,380.32
	09/08/26	G04020	Topwash Laundry and Dry Cleaners		117.50
	09/08/26	G04021	Shire Consulting Ltd		780.00
	10/08/26	BT0327	STAGEDEPOT.CO.UK ON 07 AUG BDC		239.04
	10/08/26	BT0328	FACEBK *6KCLYXHKW2 IRELAND ON 08 AUG BDC		50.90
	10/08/26	BT0329	BIFFA WASTE SERVIC K27065 DDR		45.82
	10/08/26	BT0330	FDEL Faster Paymen FDMS 511885519 BGC	1,240.50	
	10/08/26	BT0331	FDEL Faster Paymen FDMS 511885519 BGC	1,492.00	
	10/08/26	BT0332	FDEL Faster Paymen FDMS 511885519 BGC	1,845.50	
	10/08/26	BT0333	FDEL Faster Paymen FDMS 511885527 BGC	145.00	
	11/08/26	BT0334	FDEL Faster Paymen FDMS 511885519 BGC	1,798.00	
	12/08/26	BT0335	204606 43591441 PAYROLL-ETC FT	100,000.00	
	12/08/26	BT0336	FDEL Faster Paymen FDMS 511885527 BGC	666.50	
	12/08/26	BT0337	FDEL Faster Paymen FDMS 511885519 BGC	1,190.00	
	13/08/26	BT0338	FDEL Faster Paymen FDMS 511885519 BGC	1,198.00	
	14/08/26	BT0339	FDMS 511885519 SVCCHG DDR		616.58
	14/08/26	BT0340	FDMS 511885527 SVCCHG DDR		91.32
	14/08/26	BT0341	WATER PLUS 7003282770 DDR		17.88
	14/08/26	BT0342	PARCELHERO ON 13 AUG BDC		19.15
	14/08/26	BT0343	FDEL Faster Paymen FDMS 511885519 BGC	1,197.50	
	14/08/26	BT0344	FDEL Faster Paymen FDMS 511885527 BGC	872.00	
	14/08/26	BT0345	SPEEDY ASSET SERVI AC C00163665 ADD P BBP		44.85
	14/08/26	BT0346	DCK PAYROLL SOLUTI 27646 BBP		52,631.35
	17/08/26	BT0347	Canva* 04974-34118 ON 15 AUG BDC		34.00
	17/08/26	BT0348	FDEL Faster Paymen FDMS 511885519 BGC	1,271.00	
	17/08/26	BT0349	FDEL Faster Paymen FDMS 511885519 BGC	1,095.50	
	17/08/26	BT0350	FDEL Faster Paymen FDMS 511885527 BGC	61.50	
	17/08/26	BT0351	FDEL Faster Paymen FDMS 511885519 BGC	1,498.50	
	18/08/26	BT0352	MARKETPLACE MERCHA MMSL1446771Z1A DDR		54.00
	18/08/26	BT0353	BRITISH GAS BUSINE 604194481030625000 DDR		5,474.25
	18/08/26	BT0354	BRITISH GAS BUSINE 604194573030625000 DDR		350.47
	18/08/26	BT0355	E.ON NEXT LTD A-001DBA0D-001 DDR		27.11
	18/08/26	BT0356	FDEL Faster Paymen FDMS 511885519 BGC	828.50	

Payments and Receipts Report

Posting Dates: 03/08/2026..28/08/2026

KATIE.SEXTON

BARCLAYS	18/08/26	BT0357	AGMP ARTISTS LTD Bruce Foxton Ref BGC	9,000.00	
	19/08/26	BT0358	WATER PLUS 0976006591 DDR		206.33
	19/08/26	BT0359	HM LAND REGISTRY ON 18 AUG BDC		11.00
	19/08/26	BT0360	B & Q KID254 ON 18 AUG CLP		21.00
	19/08/26	BT0361	SIGNTECH ON 18 AUG CLP		31.20
	19/08/26	BT0362	FDEL Faster Paymen FDMS 511885527 BGC	130.50	
	19/08/26	BT0363	Simon Stevens Kidderminster BGC	1,260.00	
	20/08/26	BT0364	BESCOT STA SI-1018 BGC	1,000.00	
	20/08/26	BT0365	BESCOT STA SI-1032 BGC	1,000.00	
	20/08/26	BT0366	B & Q KID254 ON 19 AUG CLP		6.51
	20/08/26	BT0367	FDEL Faster Paymen FDMS 511885519 BGC	1,618.00	
	21/08/26	BT0368	E.ON NEXT LTD A-A566AB36-001 DDR		58.70
	21/08/26	BT0369	E.ON NEXT LTD A-C0066F94-001 DDR		118.26
	21/08/26	BT0370	E.ON NEXT LTD A-371D070D-001 DDR		21.90
	21/08/26	BT0371	WWW.WYREFORESTDC.G ON 20 AUG BDC		101.00
	21/08/26	BT0372	FDEL Faster Paymen FDMS 511885527 BGC	254.80	
	21/08/26	BT0373	FDEL Faster Paymen FDMS 511885519 BGC	1,088.00	
	24/08/26	G04022	Shazu Miah		686.00
	24/08/26	G04022	RNA Heating Ltd		3,312.00
	24/08/26	G04022	Biffa Waste		45.82
	24/08/26	G04022	Savoy Systems Ltd		830.68
	24/08/26	G04022	Outpost Custom		420.52
	24/08/26	BT0374	Canva* 04981-23468 ON 22 AUG BDC		27.00
	24/08/26	BT0375	SCREWFIX DIR LTD ON 21 AUG BDC		169.99
	24/08/26	BT0376	FDMS 511885519 511885519 DDR		227.00
	24/08/26	BT0377	BIFFA WASTE SERVIC K27065 DDR		45.82
	24/08/26	BT0378	EVERFLOW LIMITED B345419A DDR		1,561.86
	24/08/26	BT0379	RUBY ELEC LTD 000001134609762432 DDR		150.57
	24/08/26	BT0380	FDEL Faster Paymen FDMS 511885519 BGC	2,601.50	
	24/08/26	BT0381	FDEL Faster Paymen FDMS 511885527 BGC	356.50	
	24/08/26	BT0382	FDEL Faster Paymen FDMS 511885519 BGC	2,519.50	
	24/08/26	BT0383	FDEL Faster Paymen FDMS 511885519 BGC	1,669.50	
	24/08/26	BT0384	FDEL Faster Paymen FDMS 511885527 BGC	348.00	
	24/08/26	BT0385	ADOBE *ADOBE IRELAND ON 23 AUG BDC		10.01
	25/08/26	BT0386	WORCESTERSHIRE CC 14677 009339 BGC	150.00	
	25/08/26	BT0387	WATER PLUS 7002948624 DDR		4.11
	25/08/26	BT0388	AMAZON* HU3NR3H75 ON 24 AUG BDC		14.67

Payments and Receipts Report

Posting Dates: 03/08/2026..28/08/2026

BARCLAYS	25/08/26	BT0389	FDEL Faster Paymen FDMS 511885519 BGC	2,392.00	
	25/08/26	BT0390	204606 23398072 ARTISANMARKET09/26 FT	920.00	
	25/08/26	BT0391	ARTHUR J. GALLAGHE INV NO.559068880 BBP		42,122.12
	25/08/26	BT0410	204606 30880450 ARTISANMARKET09/26 FT	920.00	
	25/08/26	BT0411	204606 30880450 ARTISANMARKET09/26 FT		920.00
	26/08/26	BT0392	LIME LEASING LTD HV24THF DDR		470.40
	26/08/26	BT0393	AMAZON* 1886J8WM5 ON 25 AUG BDC		21.47
	26/08/26	BT0394	FDEL Faster Paymen FDMS 511885527 BGC	399.00	
	26/08/26	BT0395	FDEL Faster Paymen FDMS 511885519 BGC	1,170.50	
	27/08/26	G04022	ADI Leak Detection		714.00
	27/08/26	G04022	Wyre Forest District Council		27,582.99
	27/08/26	G04022	M and BG Ltd		5,509.20
	27/08/26	G04022	St John Ambulance		492.00
	27/08/26	G04022	DP Hine & RC Hine		100.41
	27/08/26	G04022	A L Dilks T/A Cleaning with Care		80.00
	27/08/26	G04022	BF Security Solutions		230.00
	27/08/26	BT0396	BRITISH GAS BUSINE 604194573030625000 DDR		118.36
	27/08/26	BT0397	GOCARDLESS NETTLPIXEL-YV233Q3 DDR		24.00
	27/08/26	BT0398	PURITY CLEANING SE 260803/260801 BBP		3,800.56
	27/08/26	BT0399	FDEL Faster Paymen FDMS 511885519 BGC	2,220.50	
	27/08/26	BT0400	FACEBK *MKUM2YMN92 IRELAND ON 26 AUG BDC		98.08
	28/08/26	BT0401	FDEL Faster Paymen FDMS 511885527 BGC	337.00	
	28/08/26	BT0402	FDEL Faster Paymen FDMS 511885519 BGC	2,005.00	
				169,031.62	-161,313.59
SAVINGS					
	12/08/26	BT0335	204606 43591441 PAYROLL-ETC FT		100,000.00
				0.00	-100,000.00
TOWNHALL					
	03/08/26	BT0403	CHARGES COMMISSION FOR PERIOD		8.50
	14/08/26	BT0404	Kate Wragg Artisan Market KW BGC	20.00	
	14/08/26	BT0404	CARE M J & A ARTISAN MARKET BGC	20.00	
	14/08/26	BT0404	MW JEWELLER T ARTISAN MARKET FT	20.00	
	14/08/26	BT0404	Kay Cook ARTISAN MARKET BGC	20.00	
	14/08/26	BT0404	Claire Coombes ARTISAN MARKET BGC	20.00	
	14/08/26	BT0404	P Bushby Artisan Market BGC	20.00	
	14/08/26	BT0404	WRIGHT C+K ARTISAN MARKET FT	20.00	
	14/08/26	BT0404	OGDEN S Artsan Market BGC	20.00	

Payments and Receipts Report

Posting Dates: 03/08/2026..28/08/2026

KATIE.SEXTON

TOWNHALL	14/08/26	BT0404	LINDSEY CHANCE artisan market BGC	20.00	
	14/08/26	BT0404	EDWARDS L P Artisan Market BGC	20.00	
	14/08/26	BT0404	LUCY GOFF Artisan Market BGC	20.00	
	14/08/26	BT0404	SCARBROW K HANDMADEWITHLOVEBY FT	20.00	
	14/08/26	BT0404	Sharon Staite Artisan Market BGC	20.00	
	14/08/26	BT0404	K Wright-Hamilton Artisan Market BGC	20.00	
	14/08/26	BT0404	Helen Giles ARTISAN MARKET BGC	20.00	
	14/08/26	BT0404	Bee Kind Honey Artisan Market BGC	20.00	
	14/08/26	BT0404	Heart To Heart Hea Artisan market BGC	20.00	
	14/08/26	BT0404	Mooch Gifts And Ho Artisan Market BCC BG	20.00	
	14/08/26	BT0404	SMITH J M S04 Artisan M -Sews Jo BG	20.00	
	14/08/26	BT0404	HUMPHREY H S Artisan market sep BG	20.00	
	14/08/26	BT0404	LAING J Artisan Market Lee BG	20.00	
	14/08/26	BT0404	T Millward Jones Artisan Market BGC	20.00	
	14/08/26	BT0404	Chantell Marler ARTISAN MARKET BGC	20.00	
	14/08/26	BT0404	Spoilt Kitty ArtisanMarket-SK BGC	20.00	
	14/08/26	BT0404	Holly Yeats Artisan Market BGC	20.00	
	14/08/26	BT0404	DAVIES A GLASSFUSION FT	20.00	
	17/08/26	BT0405	G Cotterell-Moore Artisan Market BGC	20.00	
	17/08/26	BT0405	LINDA HUNT Artisan Market BGC	20.00	
	17/08/26	BT0405	KAREN GOODMAN ARTISAN MARKET BGC	20.00	
	17/08/26	BT0405	Irena Tomasevic ARTISAN MARKET BGC	20.00	
	17/08/26	BT0405	L Shier Artisan Market BGC	20.00	
	17/08/26	BT0405	Mia Cook Artisan Market BGC	20.00	
	17/08/26	BT0405	The Prop Dudes Artisan market BGC	20.00	
	17/08/26	BT0405	E Gerrett Artisan market BGC	20.00	
	17/08/26	BT0405	T O'Sullivan Artisan Market BGC	20.00	
	17/08/26	BT0405	Alain Bodin Artisan Market BGC	20.00	
	17/08/26	BT0405	VALERIE BOW Artisan Market BGC	20.00	
	17/08/26	BT0405	EVANS LR Rogues cakes BGC	20.00	
	17/08/26	BT0405	J Hiorns Artisan Market BGC	20.00	
	17/08/26	BT0405	SUKH CONVENIENCE S ON 14 AUG CLP		36.00
	17/08/26	BT0405	POCIE P Artisan Market BGC	20.00	
	18/08/26	BT0406	Maisie Haughtey & Artisan Market BGC	20.00	
	19/08/26	BT0407	ELKES CE C Darby Artisan BGC	20.00	
	19/08/26	BT0407	COX N ARTISAN MARKET FT	20.00	
	19/08/26	BT0407	MARCHANT R ARTISAN MARKET FT	20.00	

Payments and Receipts Report

Posting Dates: 03/08/2026..28/08/2026

TOWNHALL	21/08/26	BT0408	Sara Christie Artisan Market BGC	20.00	
	21/08/26	BT0408	SAZ'S CERAMICS Artisan market BGC	20.00	
	24/08/26	BT0409	TESCO STORES 2770 ON 21 AUG CLP		53.99
	24/08/26	BT0409	SUKH CONVENIENCE S ON 21 AUG CLP		8.24
	25/08/26	BT0390	204606 23398072 ARTISANMARKET09/26 FT		920.00
	25/08/26	BT0410	204606 30880450 ARTISANMARKET09/26 FT		920.00
	25/08/26	BT0411	204606 30880450 ARTISANMARKET09/26 FT	920.00	
				1,840.00	-1,946.73

Payments and Receipts Report

Posting Dates: 01/09/2026..30/09/2026

Summary

Bank Account No	Receipts	Payments	Total
BARCLAYS	1,068,834.32	-170,026.85	898807.47
SAVINGS	719.59	-150,000.00	-149280.41
TOWNHALL	20.00	-135.54	-115.54

Detailed Bank Entries

Bank Account No	Posting Date	Document No	Description	Receipts	Payments
BARCLAYS	01/09/26	G04023	HCS Water Treatment Ltd		330.00
	01/09/26	G04023	Lightspan		1,680.00
	01/09/26	G04023	Stephen Day (Town Crier)		530.00
	01/09/26	G04023	SLCC Enterprises Ltd		186.60
	01/09/26	G04023	Shred Station Ltd		58.97
	01/09/26	G04024	Chloe Mogg Music		250.00
	01/09/26	G04025	Entertainers		7,800.00
	01/09/26	G04026	Taylor Entertainment Limited		4,118.63
	01/09/26	BT0412	HALFORDS 0976 ON 28 AUG CLP		53.57
	01/09/26	BT0413	ADOBE *ADOBE IRELAND ON 28 AUG BDC		32.66
	01/09/26	BT0414	FACEBK *C63GC3AKW4 IRELAND ON 31 AUG BDC		131.43
	01/09/26	BT0415	DOLPHIN TEC DOLPH-MTV62WOHM DDR		90.00
	01/09/26	BT0416	DOLPHIN TEC DOLPH-MTV62WOHM DDR		45.64
	01/09/26	BT0417	OPUS SAFETY LTD 7D5CNVG DDR		851.41
	01/09/26	BT0418	FDEL Faster Paymen FDMS 511885519 BGC	2,200.60	
	01/09/26	BT0419	FDEL Faster Paymen FDMS 511885527 BGC	552.10	
	01/09/26	BT0420	FDEL Faster Paymen FDMS 511885519 BGC	4,119.50	
	01/09/26	BT0421	FDEL Faster Paymen FDMS 511885519 BGC	3,663.50	
	01/09/26	BT0422	FDEL Faster Paymen FDMS 511885519 BGC	1,942.00	
	01/09/26	BT0423	SARAH SANCHEZ INVOICE068 BBP		4,468.45
	02/09/26	BT0424	TRAVIS PERKINS TRA ON 01 SEP CLP		96.85
	02/09/26	BT0425	FDEL Faster Paymen FDMS 511885519 BGC	1,379.00	
	02/09/26	BT0426	FDEL Faster Paymen FDMS 511885527 BGC	183.00	
	02/09/26	BT0427	CCLA Investment Ma PS3078923, KIDDERM BGC	1,638.16	
	02/09/26	BT0428	Google Workspace_k IRELAND ON 01 SEP BDC		2.70
	03/09/26	BT0429	PUBLIC WORKS LOANS KIDDERMTC DDR		13,320.17
	03/09/26	BT0430	EE LIMITED Q68791801754148663 DDR		390.00

Payments and Receipts Report

Posting Dates: 01/09/2026..30/09/2026

KATIE.SEXTON

BARCLAYS	03/09/26	BT0431	46KIDDERMINSTER OX 100298	554.00	
	03/09/26	BT0432	AMAZON* NV07N8FQ4 ON 03 SEP BDC		39.18
	03/09/26	BT0433	KIDDERMINSTE*ONLIN ON 02 SEP BDC		34.00
	03/09/26	BT0434	FDEL Faster Paymen FDMS 511885519 BGC	1,986.50	
	03/09/26	BT0435	LINKTREE* LINKTREE AUSTRALIA ON 02 SEP BDC		8.00
	04/09/26	BT0436	GOCARDLESS NETTLPIXEL-YV233Q3 DDR		226.80
	04/09/26	BT0437	FDEL Faster Paymen FDMS 511885519 BGC	1,780.50	
	04/09/26	BT0438	FDEL Faster Paymen FDMS 511885527 BGC	863.00	
	04/09/26	BT0439	FACEBK *UZ2U72WN94 IRELAND ON 03 SEP BDC		147.76
	07/09/26	BT0440	CHARGES COMMISSION FOR PERIOD 13JUL/12AUG *****		23.66
	07/09/26	BT0441	TESCO PFS 4062 ON 04 SEP CLP		12.50
	07/09/26	BT0442	AMAZON* NV07N8FQ4 ON 05 SEP BDC	39.18	
	07/09/26	BT0443	BRITISH GAS BUSINE 604194574030625000 DDR		138.96
	07/09/26	BT0444	GOCARDLESS CLOUDYGROUP-GQPC4C DDR		1,798.32
	07/09/26	BT0445	BT GROUP PLC GP01327665-000019 DDR		49.14
	07/09/26	BT0446	FDEL Faster Paymen FDMS 511885519 BGC	1,915.00	
	07/09/26	BT0447	FDEL Faster Paymen FDMS 511885527 BGC	3.00	
	07/09/26	BT0448	FDEL Faster Paymen FDMS 511885519 BGC	2,136.50	
	07/09/26	BT0449	FDEL Faster Paymen FDMS 511885519 BGC	2,892.50	
	07/09/26	BT0450	FDEL Faster Paymen FDMS 511885527 BGC	46.00	
	07/09/26	BT0451	FDEL Faster Paymen FDMS 511885527 BGC	723.00	
	07/09/26	BT0452	SLCC ENTERPRISES L REFUND 227046 BGC	93.30	
	07/09/26	BT0453	SLCC ENTERPRISES L REFUND 227177 BGC	93.30	
	08/09/26	G04027	John Beard		114.05
	08/09/26	G04027	DCK Payroll Solutions		269.70
	08/09/26	G04027	Allstar Business Solutions LTD		129.41
	08/09/26	G04027	Shazu Miah		686.00
	08/09/26	G04027	Libra Productions		2,003.95
	08/09/26	G04027	Wyre Forest District Council		2,090.62
	08/09/26	G04027	Stephen Carrigan T/A Load Street Studios		1,710.00
	08/09/26	G04027	RS Taylor Service Ltd		636.00
	08/09/26	G04027	The Play Inspection Company		507.60
	08/09/26	G04027	M and BG Ltd		5,100.00
	08/09/26	G04027	AGMP Artists Ltd		1,050.00
	08/09/26	G04027	Adam Carrigan		67.50
	08/09/26	G04028	J T Murrall		809.06

Payments and Receipts Report

Posting Dates: 01/09/2026..30/09/2026

KATIE.SEXTON

BARCLAYS	08/09/26	BT0454	BRITISH GAS BUSINE 604194574030625000 DDR		7.54
	08/09/26	BT0455	46KIDDERMINSTER OX 100299	50.99	
	08/09/26	BT0456	FDEL Faster Paymen FDMS 511885527 BGC	344.50	
	08/09/26	BT0457	FDEL Faster Paymen FDMS 511885519 BGC	1,332.50	
	09/09/26	BT0458	AMAZON UK* NF02W7O ON 08 SEP BDC		61.57
	09/09/26	BT0459	POST OFFICE COUNT E ON 08 SEP CLP		22.95
	09/09/26	BT0460	FDEL Faster Paymen FDMS 511885527 BGC	721.40	
	09/09/26	BT0461	FDEL Faster Paymen FDMS 511885519 BGC	1,453.00	
	09/09/26	BT0462	FACEBK *Y944U3EKW4 IRELAND ON 08 SEP BDC		41.66
	09/09/26	BT0463	HMRC SHIPLEY 120PT11417792302 BBP		2,436.80
	09/09/26	BT0464	NCG KTCWARDGRANT BBP		250.00
	09/09/26	BT0465	DOUG HINE COURSEFEES-MILEAGE BBP		95.79
	09/09/26	BT0466	THE COURTYARD BY S SI-1040 BGC	5,008.91	
	10/09/26	BT0467	MR D P & MRS R C H REPAYMENT D.HINE BGC	100.41	
	10/09/26	BT0468	AMZNMktplace*Nf6TP ON 09 SEP BDC		148.82
	10/09/26	BT0469	CARTRIDGEPEOPLE.CO ON 09 SEP BDC		121.80
	10/09/26	BT0470	NATL OFFICE FURNIT ON 09 SEP BDC		518.40
	10/09/26	BT0471	POST OFFICE COUNT E ON 09 SEP BDC		165.00
	10/09/26	BT0472	DEBITCARD CLAIMREF C-35427359 TFT	34.00	
	10/09/26	BT0473	FDEL Faster Paymen FDMS 511885527 BGC	133.00	
	10/09/26	BT0474	FDEL Faster Paymen FDMS 511885519 BGC	3,090.50	
	11/09/26	BT0475	204606 43591441 CEO- SEPT FT	150,000.00	
	11/09/26	BT0476	SAVERS HEALTH & BE ON 10 SEP CLP		5.98
	11/09/26	BT0477	FDEL Faster Paymen FDMS 511885519 BGC	1,941.00	
	11/09/26	BT0478	FDEL Faster Paymen FDMS 511885527 BGC	1,235.00	
	11/09/26	BT0479	Worcester Carsales INV SI-1036 BGC	2,262.00	
	14/09/26	G04029	Smith of Derby Ltd		1,500.00
	14/09/26	G04029	Peninsula		443.47
	14/09/26	G04029	Louise Hewett Recruitment Ltd		409.68
	14/09/26	G04029	Tony Denton Promotions		5,040.00
	14/09/26	G04029	SJM Media Ltd		1,655.63
	14/09/26	G04029	Rod A Drain		180.00
	14/09/26	G04029	Entertainers		3,825.00
	14/09/26	G04029	Savoy Systems Ltd		1,070.21
	14/09/26	G04029	AquAid Franchising limited		85.68
	14/09/26	G04029	Savva Bars Company		47.20

Payments and Receipts Report

Posting Dates: 01/09/2026..30/09/2026

KATIE.SEXTON

BARCLAYS	14/09/26	BT0480	POUNDLAND LTD - 21 ON 11 SEP CLP		7.00
	14/09/26	BT0481	FDMS 511885519 SVCCHG DDR		913.28
	14/09/26	BT0482	FDMS 511885527 SVCCHG DDR		80.63
	14/09/26	BT0483	WATER PLUS 7003282770 DDR		14.30
	14/09/26	BT0484	WATER PLUS 7003282770 UNP	14.30	
	14/09/26	BT0485	FDEL Faster Paymen FDMS 511885527 BGC	5.00	
	14/09/26	BT0486	FDEL Faster Paymen FDMS 511885519 BGC	3,103.00	
	14/09/26	BT0487	FDEL Faster Paymen FDMS 511885519 BGC	5,026.50	
	14/09/26	BT0488	FDEL Faster Paymen FDMS 511885519 BGC	2,809.00	
	14/09/26	BT0489	FDEL Faster Paymen FDMS 511885527 BGC	333.50	
	15/09/26	BT0490	FDEL Faster Paymen FDMS 511885527 BGC	98.00	
	15/09/26	BT0491	FDEL Faster Paymen FDMS 511885519 BGC	1,463.50	
	15/09/26	BT0492	FACEBK *C62RR2NN94 IRELAND ON 14 SEP BDC		147.80
	16/09/26	BT0493	MARKETPLACE MERCHA MMSL1446771Z1A DDR		54.00
	16/09/26	BT0494	E.ON NEXT LTD A-001DBA0D-001 DDR		28.23
	16/09/26	BT0495	Canva* 05005-40100 ON 15 SEP BDC		34.00
	16/09/26	BT0496	FDEL Faster Paymen FDMS 511885519 BGC	2,367.00	
	16/09/26	BT0497	FDEL Faster Paymen FDMS 511885527 BGC	458.50	
	16/09/26	BT0498	BITLY.COM USA AMOUNT IN USD 120.00 ON 16 SEP VISA 1.3461 FINAL GBP AMOUNT INCLUDES NON-STERLING TRAN		91.60
	17/09/26	BT0499	BRITISH GAS BUSINE 604194481030625000 DDR		5,474.05
	17/09/26	BT0500	DCK PAYROLL SOLUTI 27767 BBP		52,354.02
	17/09/26	BT0501	FDEL Faster Paymen FDMS 511885519 BGC	2,045.00	
	18/09/26	BT0502	HMRC VAT 236651992 BBP		11,967.47
	18/09/26	BT0502	FACEBK *ULKU836N94 IRELAND ON 17 SEP BDC		147.84
	18/09/26	BT0502	FDEL Faster Paymen FDMS 511885519 BGC	2,581.40	
	18/09/26	BT0502	FDEL Faster Paymen FDMS 511885527 BGC	229.50	
	18/09/26	BT0502	46KIDDERMINSTER OX 100301	7,914.47	
	18/09/26	BT0502	46KIDDERMINSTER OX 100301	100.00	
	18/09/26	BT0502	46KIDDERMINSTER OX 100301	400.00	
	18/09/26	BT0502	NEWSQUEST MEDIA GR ON 17 SEP BDC		560.88
	21/09/26	G04030	Hereford and Worcestershire Chamber of Commerce		1,005.00
	21/09/26	G04030	Schindler Limited		84.90
	21/09/26	G04030	M and BG Ltd		1,836.00
	21/09/26	G04030	David Peden T/A Squeaky Clean Services		175.00
	21/09/26	G04030	Purity Cleaning Services		2,656.30

Payments and Receipts Report

Posting Dates: 01/09/2026..30/09/2026

KATIE.SEXTON

BARCLAYS	21/09/26	G04030	AGMP Artists Ltd		975.00
	21/09/26	G04031	Npower		70.55
	21/09/26	BT0503	FDEL Faster Paymen FDMS 511885519 BGC	1,898.40	
	21/09/26	BT0503	FDEL Faster Paymen FDMS 511885527 BGC	283.30	
	21/09/26	BT0503	FDEL Faster Paymen FDMS 511885519 BGC	2,253.50	
	21/09/26	BT0503	FDEL Faster Paymen FDMS 511885527 BGC	43.00	
	21/09/26	BT0503	FDEL Faster Paymen FDMS 511885519 BGC	2,122.50	
	21/09/26	BT0503	FDEL Faster Paymen FDMS 511885527 BGC	267.50	
	21/09/26	BT0503	ADOBE *ADOBE IRELAND ON 18 SEP BDC		32.66
	21/09/26	BT0511	WATER PLUS 0976006591 DDR		292.32
	21/09/26	BT0516	BIFFA WASTE SERVIC K27065 DDR		11.46
	22/09/26	G04030	Hobbs Building Services		3,200.00
	22/09/26	G04030	Nett UK Ltd		4,971.28
	22/09/26	G04030	Will Griffin Drums		300.00
	22/09/26	G04030	VIKING OFFICE UK LIMITED		387.41
	22/09/26	G04030	First Service Frozen Food Ltd		115.65
	22/09/26	G04030	Glasdon UK Ltd		305.25
	22/09/26	G04030	C E Crowe T/A Got 2 Sing		200.00
	22/09/26	G04030	Outpost Custom		125.40
	22/09/26	G04031	FTT Events Ltd		6,000.00
	22/09/26	G04031	Greendawn Power Limited		2,399.27
	22/09/26	BT0504	FACEBK *JX8DR36N94 IRELAND ON 21 SEP BDC		147.83
	22/09/26	BT0504	FDEL Faster Paymen FDMS 511885519 BGC	1,339.00	
	22/09/26	BT0504	FDEL Faster Paymen FDMS 511885527 BGC	21.50	
	22/09/26	BT0513	E.ON NEXT LTD A-371D070D-001 DDR		21.72
	22/09/26	BT0513	E.ON NEXT LTD A-C0066F94-001 DDR		113.06
	22/09/26	BT0513	E.ON NEXT LTD A-A566AB36-001 DDR		56.76
	22/09/26	BT0514	RUBY ELEC LTD 000001134623003322 DD		156.85
	23/09/26	BT0505	FDEL Faster Paymen FDMS 511885519 BGC	1,687.00	
	23/09/26	BT0505	FDEL Faster Paymen FDMS 511885527 BGC	283.00	
	23/09/26	BT0505	LAND REGISTRY ECOM ON 22 SEP BDC		14.00
	23/09/26	BT0505	Canva* 05012-30006 ON 22 SEP BDC		27.00
	24/09/26	BT0506	MAYFIELD J/V Mayfield Twinning BGC	20.00	
	24/09/26	BT0506	ADOBE *ADOBE IRELAND ON 23 SEP BDC		10.01
	24/09/26	BT0506	FDEL Faster Paymen FDMS 511885527 BGC	395.60	
	24/09/26	BT0506	FDEL Faster Paymen FDMS 511885519 BGC	1,796.10	
	24/09/26	BT0512	WATER PLUS 7002948624 DDR		4.11

Payments and Receipts Report

Posting Dates: 01/09/2026..30/09/2026

BARCLAYS	24/09/26	BT0519	BRITISH GAS BUSINE 604194574030625000 DD		10.57
	24/09/26	BT0519	BRITISH GAS BUSINE 604194573030625000 DD		282.10
	24/09/26	BT0520	EVERFLOW LIMITED B345419A DDR		1,613.93
	25/09/26	BT0507	FDEL Faster Paymen FDMS 511885527 BGC	336.00	
	25/09/26	BT0507	FDEL Faster Paymen FDMS 511885519 BGC	3,174.00	
	25/09/26	BT0507	PUB WOR LN BRD ADV PWLB-LOAN BGC	49,975.00	
	25/09/26	BT0507	Paul Harrison HARRISON TWINNING BGC	20.00	
	25/09/26	BT0507	LAND REGISTRY ECOM ON 24 SEP BDC		14.00
	25/09/26	BT0507	LAND REGISTRY ECOM ON 24 SEP BDC		14.00
	25/09/26	BT0515	GOCARDLESS NETTLPIXEL-YV233Q3 DD		24.00
	28/09/26	BT0508	FDEL Faster Paymen FDMS 511885519 BGC	3,191.50	
	28/09/26	BT0508	FDEL Faster Paymen FDMS 511885527 BGC	674.10	
	28/09/26	BT0508	FDEL Faster Paymen FDMS 511885519 BGC	3,195.00	
	28/09/26	BT0508	FDEL Faster Paymen FDMS 511885527 BGC	30.00	
	28/09/26	BT0508	FDEL Faster Paymen FDMS 511885527 BGC	3.00	
	28/09/26	BT0508	FDEL Faster Paymen FDMS 511885519 BGC	2,777.50	
	28/09/26	BT0508	MR D P & MRS R C H HINE2 TWIN LUNCH BGC	50.00	
	28/09/26	BT0508	MR D P & MRS R C H HINE2 TWINNING BGC	20.00	
	28/09/26	BT0508	S Baird-Parker Baird-ParkerTwinng BG	20.00	
	28/09/26	BT0508	B LONGMORE LONGMORE TWINNING BGC	10.00	
	28/09/26	BT0508	FACEBK *4T3AD4NN94 IRELAND ON 26 SEP BDC		21.79
	28/09/26	BT0508	FACEBK *5KW555EN94 IRELAND ON 25 SEP BDC		147.84
	28/09/26	BT0517	DOLPHIN TEC DOLPH-MTV62WOHM DDR		16.26
	29/09/26	BT0509	OBORSKI FM Oborski Twinning BGC	20.00	
	29/09/26	BT0509	FDEL Faster Paymen FDMS 511885519 BGC	2,356.50	
	29/09/26	BT0509	FDEL Faster Paymen FDMS 511885527 BGC	372.50	
	29/09/26	BT0518	DOLPHIN TEC DOLPH-MTV62WOHM DDR		90.00
	30/09/26	BT0510	FDEL Faster Paymen FDMS 511885519 BGC	3,385.80	
	30/09/26	BT0510	FDEL Faster Paymen FDMS 511885527 BGC	363.50	
	30/09/26	BT0510	WFDC BACS 30880450 BGC	760,990.00	
				1,068,834.32	-170,026.85
SAVINGS					
	07/09/26	BT0521	INTEREST PAID GROSS FOR PERIOD 8JUN/6SEP	719.59	
	11/09/26	BT0475	204606 43591441 CEO- SEPT FT		150,000.00
				719.59	-150,000.00

Payments and Receipts Report

Posting Dates: 01/09/2026..30/09/2026

KATIE.SEXTON

TOWNHALL					
	07/09/26	BT0521	SUKH CONVENIENCE S ON 06 SEP CLP		39.24
	07/09/26	BT0521	SUKH CONVENIENCE S ON 06 SEP CLP		13.00
	07/09/26	BT0521	CHARGES COMMISSION FOR PERIOD		8.50
	14/09/26	BT0522	SUKH CONVENIENCE S ON 13 SEP CLP		10.87
	16/09/26	BT0523	SHIRLEY CAWTE Artisan inspire BGC	20.00	
	21/09/26	BT0524	GREGGS PLC ON 20 SEP CLP		15.60
	21/09/26	BT0524	SUKH CONVENIENCE S ON 19 SEP CLP		9.74
	21/09/26	BT0524	SQ *THE COURTYARD ON 19 SEP CLP		20.62
	25/09/26	BT0525	SUKH CONVENIENCE S ON 24 SEP CLP		17.97
				20.00	-135.54

All g/l accounts
Kidderminster Town Council

		Year to Date	Committed	Annual Budget	Variance	% Spent
	Income					
1100	Grant Income	3,000.00		1,000.00	-2,000.00	-300
1110	Parish Precepts Income	1,521,980.00		1,521,980.00		-100
1130	Sponsorship Income			10,000.00	10,000.00	0
1140	Donation Income	100.00			-100.00	
1141	NLHF Funding Income	46,730.95			-46,730.95	
1160	Lengthsman Income	712.50		8,000.00	7,287.50	-9
1170	Wedding Income			9,000.00	9,000.00	
1180	Roomhire Income	17,474.00		30,000.00	12,526.00	-58
1200	Courtyard Income	23,481.30		12,000.00	-11,481.30	-196
1210	Event Income	331,189.79		532,292.00	201,102.21	-62
1220	Civic Income	133.35		1,000.00	866.65	-13
1230	Interest Received Income	8,490.02		25,000.00	16,509.98	-34
1231	PWLB Loan Instalments	99,950.00			-99,950.00	
1240	Market Rent	3,333.32		8,000.00	4,666.68	-42
199	Total Income	2,056,575.23		2,158,272.00	101,696.77	-95
	Labour Costs					
2010	Fixed Salaries	309,301.85		625,548.00	316,246.15	49
299	Total Labour Costs	309,301.85		625,548.00	316,246.15	49
	Other Costs					
3020	Staff training	4,286.95		5,000.00	713.05	86
3030	Office expenses	7,803.79	104.50	10,000.00	2,091.71	79
3040	stationery	323.92		1,000.00	676.08	32
3050	postage	256.70		1,500.00	1,243.30	17
3060	Audit Fees- External & Internal	950.00		5,500.00	4,550.00	17
3070	Legal	4,335.50	4,328.50	12,000.00	3,336.00	72
3080	SLA Finance	650.00		10,000.00	9,350.00	7
3090	SLA ICT	5,572.32		10,000.00	4,427.68	56
3110	Cloudy IT	31,781.76		20,500.00	-11,281.76	155
3120	Print management	2,392.36		800.00	-1,592.36	299
3130	mobile phones	2,548.57		4,000.00	1,451.43	64
3140	MS Outlook licenses			3,831.00	3,831.00	
3150	H & S management platform	3,547.55		4,500.00	952.45	79
3160	HR management system	2,238.12		9,000.00	6,761.88	25
3170	Payroll	1,770.81		3,000.00	1,229.19	59
3190	Elections			40,000.00	40,000.00	
3210	NALC/SLCC Subscription	3,812.59		4,800.00	987.41	79
3220	Insurances	52,176.27		32,000.00	-20,176.27	163
3230	Repairs and Maintenance	6,134.84	7,385.00	65,000.00	51,480.16	21
3240	Street Furniture R & M	1,458.00		6,000.00	4,542.00	24
3260	Defibs R & M			500.00	500.00	
3270	Water Feature R & M	150.00		2,000.00	1,850.00	8
3280	Tree Works R & M	5,600.00		8,000.00	2,400.00	70
3290	Biodiversity Works R & M			2,000.00	2,000.00	
3300	Market R & M			1,000.00	1,000.00	
3310	Allotments R & M	472.00	855.00	4,000.00	2,673.00	33
3320	Clearing weeds at Mill Pond R & M			1,000.00	1,000.00	
3330	Tennis Club Maintenance Support R & M	200.00		2,000.00	1,800.00	10
3341	Statues & Memorials R & M	650.00		1,500.00	850.00	43
3342	St George Park Paddling Pool	10,000.00		10,000.00		100
3350	Equipment Purchase & Repair	960.64	742.65	12,000.00	10,296.71	14
3360	Parks Furniture	160.00		5,000.00	4,840.00	3
3380	Play equipment Inspection	4,388.99		8,000.00	3,611.01	55
3390	Clothing and uniforms	786.30		2,500.00	1,713.70	31
3400	Waste Disposal	247.48		2,000.00	1,752.52	12

All g/l accounts
Kidderminster Town Council

3410	Carbon reduction measures			5,000.00	5,000.00	
3430	St Mary's Churchyard (WFDC)	4,004.26		10,000.00	5,995.74	40
3440	Hanging flowers and planting contractor	4,258.00		17,000.00	12,742.00	25
3450	Public conveniences Contractor	18,684.96	385.00	35,000.00	15,930.04	54
3460	Parks GMC Contractors	16,835.98	950.00	65,000.00	47,214.02	27
3470	Street sweeping contract	1,612.41		6,400.00	4,787.59	25
3471	Allotment Contractors	771.75		5,300.00	4,528.25	15
3480	Lengthsman Expenditure	26.00		8,000.00	7,974.00	0
3490	Materials	315.68		5,000.00	4,684.32	6
3500	Grit Bins	294.25		500.00	205.75	59
3510	Vehicle and plant hire	5,147.08	230.94	10,700.00	5,321.98	50
3520	Operational Unit	32,503.65	200.00	20,000.00	-12,703.65	164
3530	Repairs and Maintenance Town Hall	49,812.91	31,714.50	20,000.00	-61,527.41	408
3540	Alarms maintenance R & M			4,000.00	4,000.00	
3550	Lifts maintenance, service, inspections R & M			5,500.00	5,500.00	
3560	Window Cleaning	1,070.00		4,500.00	3,430.00	24
3570	Cleaning contract	18,780.04		40,000.00	21,219.96	47
3590	Water dispenser			2,000.00	2,000.00	
3600	Electricity	25,253.35		31,400.00	6,146.65	80
3610	Gas	40,797.17		15,000.00	-25,797.17	272
3620	Business rates	31,616.10		55,000.00	23,383.90	57
3630	Water and Sewage	10,404.44		25,000.00	14,595.56	42
3640	Waste Disposal	4,028.18		7,000.00	2,971.82	58
3650	Loan Charges	122,372.21		248,000.00	125,627.79	49
3660	Organ maintenance	511.56		3,000.00	2,488.44	17
3670	Organist honorarium	400.00		400.00		100
3680	Town Hall Transformation Project	1,960.00		175,000.00	173,040.00	1
3682	NLHF - A Journey Through KTH	18,419.65			-18,419.65	
3685	Bank Charges	840.35			-840.35	
3690	Licenses	736.40		600.00	-136.40	123
3700	Marketing & Design	9,942.42		9,000.00	-942.42	110
3710	Event Expenditure	160,977.85		206,833.00	45,855.15	78
3711	Event Staff	12,054.94		45,000.00	32,945.06	27
3780	Carbon reduction measures			5,000.00	5,000.00	
3790	Volunteer co-ordinator	4,433.26		10,400.00	5,966.74	43
3810	Mayor and Civic Budget	5,983.10		10,000.00	4,016.90	60
3820	Mayor's allowance	2,058.00		6,860.00	4,802.00	30
3830	Civic Regalia	1,128.81		2,500.00	1,371.19	45
3840	Town Crier	530.00	530.00	600.00	-460.00	177
3850	Christmas Lights provision	3,209.87	4,800.00	33,000.00	24,990.13	24
3860	Christmas Lights Electricity			800.00	800.00	
3870	Christmas Lights Switch on			4,000.00	4,000.00	
3880	Remembrance Sunday			5,000.00	5,000.00	
3890	Santa in the Town Hall			2,500.00	2,500.00	
3910	VE Day 80th Anniversary	200.00	640.00	3,400.00	2,560.00	25
3920	Twinning			600.00	600.00	
3930	Advertising			4,000.00	4,000.00	
3940	Ward Grants	1,750.00		9,000.00	7,250.00	19
6950	Total Other Costs	769,380.09	52,866.09	1,492,724.00	670,477.82	55
6990	Deficit/(Surplus)	-977,893.29	52,866.09	-40,000.00		

Bank Reconciliation July 2026

	£	£
Balance per Bank statement as at 31st July 2026	39,524.62	
Balance per Town Hall Bank Statement as at 31st July 2026	600.00	
Balance per Premium Savings Bank Statement as at 31st July 2026	300,156.48	
Outstanding Items		
Less unrepresented cheques as at 31th July 2026	-	
Plus and Petty Cash Balance held 31st July 2026	700.00	
Plus Till	-	
Plus short term investment	501,000.00	
Total - Net bank balance as at 31st July 2026		841,981.10

The Net Balance Reconciled to the cash book for the year a follows:

Cashbook

Opening balance	919,215.65
Add: Receipts in the year	81,553.01
Less payments in the year	-158,787.56
Closing balance per cash book 31st July 2026	841,981.10

Adjustment to be made for £400 petty cash returned to wyre forest coded incorrectly

0.00

	£	£
Balance per Bank statement as at 31th Aug 2026	47,242.65	
Balance per Town Hall Bank Statement as at 31th Aug 2026	493.27	
Balance per Premium Savings Bank Statement as at 31th Aug 2026	200,156.48	
Outstanding Items		
Less unrepresented cheques as at 31th Aug 2026	-	
Plus and Petty Cash Balance held 31th Aug 2026	700.00	
Plus Till	-	
Plus short term investment	501,000.00	
Total - Net bank balance as at 31th Aug 2026		<u>749,592.40</u>

The Net Balance Reconciled to the cash book for the year a follows:		
Cashbook		
Opening balance	841,981.10	
Add: Receipts in the year	170,871.62	
Less payments in the year	-263,260.32	
Closing balance per cash book 31th Aug 2026		<u>749,592.40</u>

	£	£
Balance per Bank statement as at 30th Sep 2026	946,050.12	
Balance per Town Hall Bank Statement as at 30th Sep 2026	377.73	
Balance per Premium Savings Bank Statement as at 30th Sep 2026	50,876.07	
Outstanding Items		
Less unrepresented cheques as at 30th Sep 2026	-	
Plus Petty Cash Balance held 30th Sep 2026	700.00	
Plus Till	-	
Plus short term investment	501,000.00	
Total - Net bank balance as at 30th Sep 2026		<u>1,499,003.92</u>

The Net Balance Reconciled to the cash book for the year a follows:

Cashbook

Opening balance	749,592.40
Add: Receipts in the year	1,069,573.91
Less payments in the year	-320,162.39
Closing balance per cash book 30th Sep 2026	<u>1,499,003.92</u>

Quarterly report to Finance and Overview Committee Meeting 14th October 2026

	What are we doing	What else will we do in the future	KPI/ How is success measured?	Service Area	Status (R/A/G)	Comment/ notes
1.A Providing services/ amenities and working with other partners and stakeholders to help to deliver a well-presented and safer town centre	Street furniture, memorials, street cleaning, hanging baskets, floral displays, Lengthsman, street sweeping	Kidderminster in Bloom?	Number of complaints/ compliments received.	Operational Services	G	Floral Displays, have been a success, online compliments.
			Works completed in line with annual operations work programme.	Operational Services	GA	On going, works planned and on target.
			Launch of competition in 2026.	Operational Services	R	Officers will need additional resource support to successfully deliver.
			Number of entries.	Operational Services	R	
1B. Provide outstanding parks, playgrounds and public spaces	Providing 3 parks, with playgrounds and other facilities.		Number of complaints/ compliments received.	Operational Services	G	1 x complaint FOSG, grass cutting, resolved.
			Grass cutting 17 annual cuts Litter picking & Empty Bins April – Sep 4 x weekly, Oct – March x 2 weekly	Operational Services	G	No complaints, although parks have been stretched on occasions with litter and bin emptying during school holidays.
			Quarterly & Annual Play Inspections Completed and reported.	Operational Services	G	Completed Inspections, works to follow.
			Trees will be surveyed ...	Operational Services	G	Trees surveyed, completed June 2025
		Planning to take on other parks and open spaces.	When responsibility for parks is are transferred <u>on 01.04.2027</u>	Operational Services	GA	Transfers approved by both Councils, including financial and service delivery arrangements Reports to be submitted October for consideration.
	Achieve Green Flag Status for our parks.	Broadwaters first, then the other 2 parks	Achieving Green Flag status	Operational Services	G	Green Flag for Broadwaters retained achieved
	Supporting Tennis Club		Public access to tennis courts- number of public bookings per month?	Operational Services	G	Less than 20, information shared at meeting in July.
1C. Provide public toilets	Providing toilets at Market Street, Broadwaters Park and	Future provision in Town Hall only?	Toilets opened and cleaned every day	Operational Services	G	Toilets closed for 3 days in September, due to plumbing and blockage issues. Spoken to WFDC to better communicate when issues arise.
			Measure how many days closed	Operational Services	GA	January – September, closed for 3 days.
		Charge for use?	Quarterly management meetings	Operational Services	A	Agenda item to discuss at Operational Services Committee

	What are we doing	What else will we do in the future	KPI/ How is success measured?	Service Area	Status (R/A/G)	Comment/ notes
1D. Run vibrant markets 	Providing market space	Explore options with the BID, Bescott SD, traders	Income generated.	Operational Services	G	No income to date, estimated £1,000 per month, to pay quarterly.
			Number of stalls	Operational Services	G	Estimate between 20-30 stalls
1E. Provide allotments	Providing allotments	½ yearly meetings with site managers	Number of complaints/ compliments received.	Operational Services	G	New leases signed for all sites in June 2026
1F. Provide value for money services for the communities we serve, by maximising income and controlling costs.	Budget setting,	Generate more income	Quarterly reports to F& O	CEO/ Corporate Services	G	Town Hall generating extra income.
	Budget monitoring and control				R	Seek external funding for appropriate projects
	Financial Regs.,		Compliance and annual review			
1G. Consider further devolution of services from other tiers of local government wherever we feel that this in in the best interests of the communities we serve.	Negotiating with WFDC	Consider opportunities and challenges arising from Local government reorganisation.	When assets/ services are transferred.	Operational Services/ CEO	A	Will impact on precept. Considering Clement Valley Play Park on Silverwoods
1.H We will exercise best practice as an employer, promoting fairness and equality for our employees and volunteers	Implement conditions of NJIC agreements		Staff retention		A	Town Council going through a period of intense change- re-opening Town Hall, Staff restructure, new IT systems and new accounting package. Further change expected through devolution and local government reorganisation. The pace and level of change is impacting on staff well being and relations, but normal working relations will resume once the new systems are bedded in and new staff assimilated into the Council.
	Annual Appraisals, with merit awards, where appropriate		Staff progression			
	Personal training and development supported and encouraged		Grievances/ disputes			
	Employee assistance programme available					
	Flu jabs paid for					
	Eye sight test allowances					
	Other awards, where appropriate.					
	Employer pension contributions					
	Training days and events					

2. Make Kidderminster Town Hall a key community and civic asset

Aims	What are we doing	What else will we do in the future	KPI/ How is success measured?	Service Area	Status (R/A/G)	Comment/ notes
2A. To make the Town Hall accessible and inclusive for all our communities	Transformation project	Completed	Number of complaints/ compliments received.	Town Hall	G	<u>Unprecedented level of activity and events.</u> Lots of positive feedback. <u>Currently sourcing stone to remedy temporary tarmac surface</u>
2B. Protecting and preserving the Town Hall, its artefacts and its heritage, on behalf of all of our communities.	Running and Maintaining.	Encourage community knowledge and enjoyment of these assets	Number of visitors		G	Town Hall re-opened and artefacts <u>being</u> reinstalled
	<u>NLHF Project</u>				G	Full varied programme of events and tours scheduled
	Insuring the assets				G	All insured.
2C. Providing top class culture and entertainment events,	Transformation project	Hiring a business development executive to attract first class events and drive income generation through sales, including the Courtyard bar and café.	Achieving income targets		G	Full programme of events underway
			Number of successful events held		G	<u>Over 150 successful events held</u>
			Occupation rates		G	Excellent
			Survey and feedback		G	<u>Very</u> Positive verbal feedback received.
2D. Supporting the community use and enjoyment of the Town Hall	Transformation project	Hiring a business development executive to attract first class events	Number of successful events held	Town Hall/ Civic, Community & Events	G	
			Occupation rates		G	Events programme underway and Café operating 5 days a week.
2E. To provide accessible, inclusive Civic Offices to deliver services for the people of Kidderminster	Transformation project	Completed	Number of complaints/ compliments received.	Town Hall/ Corporate Services	GA	<u>Mobile wheelchair lift purchased. All reasonable accommodations and adjustments made.</u>

3. Foster a real sense of Community and Civic Pride

Aims	What are we doing	What else will we do in the future	KPI/ How is success measured?	Service Area	Status (R/A/G)	Comment/ notes
3.A. To be “The Voice of Kidderminster”, by: By lobbying and working in partnership with WFDC, WCC, Kidderminster BID, and others on matters relating to Kidderminster	Partnership working Outside Bodies reps	Consult relevant partners and stakeholders	Number of complaints/ compliments received.	Civic, Community & Events/ Operational Services	G	None to date
			No. of referrals		G	Meeting with Kidderminster BID – discussions to improve town-centre floral displays. Collaborated on Christmas Lights Switch-On partnership event.
			Responses from other bodies			
						Bescott Promotions – Joint Promotional work through social media, working on Xmas Market.
						Tennis Club – maintaining active communications to ensure pay-and-play remains available
						Friends of the Parks – relations with Friends of St George’s are challenging; Baxter Gardens Friends currently inactive; strong and positive relationship continues with Broadwaters Friends.
						Allotments – Positive relationship working with individual tenants.
						Museum of Carpet – meeting with reps
						Wyre Forest District Council – grant funding received for events such as Christmas Lights Switch-on and Santa in the Town Hall, to enhance these for the Kidderminster community. Mercian Volunteers Regimental Association – partnership on VJ Day event. Positive feedback received. Maintaining positive relationship. St Mary and All Saints Church – successful collaboration working for and on Mayor’s Sunday, Remembrance Sunday and Christmas Carol Service.

Aims	What are we doing	What else will we do in the future	KPI/ How is success measured?	Service Area	Status (R/A/G)	Comment/ notes
			1 Press release per week	Corporate Services	A	Area for improvement, we have put many press releases through, but can go a several weeks between releases where newsworthy information is thin on the ground
			1 newsletter (A4) per month		G	Resources applied
		Support public involvement	Outcomes from matters raised	All	A	More engagement required
Responding to public consultations on behalf of the people of Kidderminster,	Taking consultations to Council/ Committees for response		Outcomes from consultations	Corporate Services/ Planning Committee	G	By consulting with KTC councillors and the BID we will be taking the concerns of the people of Kidderminster to the local planning authority around buildings and plots of land which detract from the Kidderminster, we will feedback to the planning committee on a quarterly basis which will then allow the responses to be shared with the community, this process helps make sure that local views shape planning decisions.
Fulfilling our role as a statutory consultee for planning applications within the parish area,	Commenting on all applications within our parish area	Consult relevant partners and stakeholders	Submission of comments within the consultation period	Corporate Services/ Planning Committee	G	
Raising concerns with the relevant local and national organisations on behalf of the people of Kidderminster	Responding to concerns raised	Encourage Members to submit motions.	No. of Motions	All	G	
		Support public involvement	Outcomes from matters raised	All	A	More engagement required

Aims	What are we doing	What else will we do in the future	KPI/ How is success measured?	Service Area	Status (R/A/G)	Comment/ notes	
3B. Upholding the Civic and Mayoral heritage of Kidderminster	Civic protocols; regalia, civic team; Mayor's allowances	Review protocol.	Number of events the Mayor attends	Civic, Community & Events	G		
			Number of visits to Mayor's parlour	Civic, Community & Events	G		
3C. Inspiring Civic events and Mayoral calendar	Established events, such as Remembrance Sunday, Mayor-making, Mayor's Sunday, etc	Special events, such as Town Twinning 50 th Anniversary, Promotion with Kidderminster Harriers	Size of attendance	Civic, Community & Events	G	Events now more successful since our return to the Town Hall	
			Number of visits to Mayor's parlour		G		
3D. Enjoyable and inclusive community events	Established events, such as Christmas Lights, Santa in the town Hall,	Publicise and promote community events on our website/ social media	Size of attendance	Civic, Community & Events	G	Established events upcoming	
			Review and feedback		G	Established events upcoming. Attendance: improved, increasing every year.	
	Supporting community organisations to hold their own events through financial assistance (grants)		Size of attendance		G	Review and lessons learnt take place after each event. Established events upcoming.	
			Review and feedback				
3E. Celebrate and recognise individual and community achievements	Letters from the Mayor		Aim for 1 per week	Civic, Community & Events	A	A few Mayors letters sent out. Send reminder to councillors	
3.F Encourage and support contributions to our public and community life	Financial assistance (grants)	Promote/ publicise	Public engagement	Civic, Community & Events	G	Done so via Mayors letters and social media	
		Community Awards?			R	No resources available	

Aims	What are we doing	What else will we do in the future	KPI/ How is success measured?	Service Area	Status (R/A/G)	Comment/ notes
3.G Support any organisation wishing to promote Kidderminster in Bloom, through the budgets for floral displays, Town centre planting and where possible, through parks works	Working with the BID and Friends groups			Civic, Community & Events	G	
3.H Support and celebrate the understanding of different cultures and peoples through organisations such as the Twinning Association and our various local faith groups	Twinning Anniversary celebrations		Public response	Civic, Community & Events	G	
	Councillor Miah, is the first ethnic minority Mayor of Kidderminster Town Council, a significant milestone for diversity and inclusion in the community and the town's civic history.			Civic, Community & Events		
3.I Support and celebrate Kidderminster's history, heritage and tourism.	Working with partners to save the Museum of Carpet			Civic, Community & Events		

4. Take actions to address the climate emergency						
Aims	What are we doing	What else will we do in the future	KPI/ How is success measured?	Service Area	Status (R/A/G)	Comment/ notes
4.A. To Ensure the activities of the Town Council are carbon neutral by 2035.	Working Group set up	Prepare -action plan prepared	£10,000 provided in budget 26-27	All	G	Action plan progressing
4.B Promote biodiversity across our parks and open spaces	Merged with Climate emergency WG Working Group set up	Update reports to Operational services Committee		Operational Services	G	One meeting held to date, with action plan agreed.
					G	Biodiversity policy reviewed.
	Policy agreed and being implemented				G	Promoted Biodiversity projects on Broadwaters in line with the Friends. Much more work could be achieved through a designated Community post to drive forward.
4.C Actively encourage and support actions that will make Kidderminster as a whole more environmentally sustainable.	Supporting community organisations involved in community projects through financial assistance (grants).	Publicise and promote projects and messages on our website/ social media	Review and feedback	Operational Services	G	Consulted Groups with works carried out on parks. Biodiversity policy in place
		Consult relevant groups regarding relevant issues, where they arise.	Outcomes and level of engagement		G	

5. Provide focused support for young people, the elderly, minorities and the vulnerable

Aims	What are we doing	What else will we do in the future	KPI/ How is success measured?	Service Area	Status (R/A/G)	Comment/ notes
5.A. Provide funding to organisations which support these groups in Kidderminster	Supporting community organisations involved in community projects through financial assistance (grants).	Publicise and promote projects and messages on our website/ social media	Review and feedback	Corporate Services	A	Kidderminster Education foundation- promoted through extensive social media and press coverage
		Consult relevant groups regarding relevant issues, where they arise.	Outcomes		G	Ward grants supporting
5.B. Support and promote initiatives to make Kidderminster a more inclusive town	Supporting community organisations involved in community projects through financial assistance (grants).	Publicise and promote projects and messages on our website/ social media	Review and feedback	Corporate Services	G	Addition of E Learning platform will allow us to assign inclusivity training i.e ED&I
						Favouring local suppliers where able to do so
						Website has added accessibility options allowing us to remove barriers for people with disabilities
					G	Later this year, we will add webcasting to our committee meetings to ensure inclusivity to people who may not be able to attend in person
						In the process of creating a booklet, which will go through social media and website, signposting where to go for support in the local area, this document will be comprehensive and inclusive
		Consult relevant groups regarding relevant issues, where they arise.	Outcomes and level of engagement.		A	

*The impact relates solely to the impact on Kidderminster Town Council as a corporate body.

** Inherent Risk is the product of Impact multiplied by Probability. Both Impact and Probability are assessed on a scale of 1 to 10, where 1 is a low score and 10 the highest. Therefore the higher the Inherent Risk Score, the more significant it is thought to be. Inherent Risk Score provides a means of prioritising management time and effort by highlighting areas of concern on a numerical scale. Subsequent experience and changes in circumstances over time can result in the need to re-value the scores for Impact and Probability.

***Residual Risk is the perceived risk remaining after current and planned actions have been taken. While good controls and mitigating plans are essential in managing strategic risks, some risks cannot be completely eliminated or may take some time to control following an incident.

Risk No.	Risk or Trigger Event	Impact*	Probability	Inherent Risk Score **	Current Controls	Other Mitigating Plans	Revised Impact	Revised Probability	Residual Risk ***
1.	IT Systems failing	10	4	40	- WFDC SLA - Disaster recovery service in place. - Daily data back-up in place. - Hardware replacement service in place. - All documents and emails in 'the Cloud' - Accounts software hosted with a provider - Cyber insurance in place	Through SLA: - Regular testing of disaster recovery - service and data backup - Warranty in place for onsite server with NBD Response - Email Backup in place for testing - Spare laptops to provide to affected users - Coudy IT security arrangements	7	2	14
2.	Town Hall not delivering	8	3	24	Planning for return, to cover all classes of use. - Recruited business development officer. - Commissioning necessary infrastructure and staff to make it work	Insured against loss of business	3	2	6
3.	Grounds Maintenance contractor not performing	8	4	32	Terms of contract	- Regular review meetings/ - Reporting against KPI's	2	2	4
4.	Sudden loss of key staff	8	4	32	Employment benefits Staff restructured to better enable progression.	- Staff retention programme - Buy in outside expertise - Review employment Policies	6	2	12

Risk No.	Risk or Trigger Event	Impact*	Probability	Inherent Risk Score **	• Current Controls	• Mitigating Plans	Revised Impact	Revised Probability	Residual Risk ***
5.	Significant change in funding, sudden large unexpected expenditure, inflation, abnormal materials inflation	10	5	50	• Budget monitoring and reporting. • Insurance to cover major identifiable risks. • Reserves position frequently monitored. • Four-year budget planning in place. • Reserves policy in place. • Procurement arrangements in place.	• Use of Public Works Loan Board and other sources to obtain funds. • Use reserves. • Increase precept. • Increase income from services. • Longer-term financial planning	3	2	6
6.	Disaster impacting on the town	7	2	14	• Emergency contact list and list of resources maintained by the Services Team. • Key individuals will make themselves available. Active monitoring of information sources. • Accept instructions from Category 1 responders, i.e. emergency services, WFDC. WCC. WMP.	• Take part in consultations and exercises run by Category 1 responders. • Initiate and/or take part in post incident reviews. • Undertake any relevant training.	5	3	15
7.	Fraud, misconduct, gross underperformance	7	2	14	• Financial Regulations in place, including payments authorisation, quarterly internal audits, spot checks. • Audit reports reviewed. • Insurance cover for identifiable risks. • Performance management procedures in place, including monthly reviews and annual appraisals. • List of payments and Income and Expenditure presented quarterly to F & O. • Code of conduct for members and officers.	• Consider obtaining news management service if an incident occurs. • Additional management performance training. • Additional risks to be covered by insurance • Extra staff resources for improved compliance	3	1	3

Risk No.	Risk or Trigger Event	Impact*	Probability	Inherent Risk Score **	• Current Controls	Mitigating Plans	Revised Impact	Revised Probability	Residual Risk ***
8.	Confidential or sensitive information being disclosed.	5	2	10	• Councillor and staff induction and • training in place. • Security measures in place, e.g. use of • safe(s), shredder. • (Very little sensitive confidential information is • held).	Training for Data Protection Regs and use of email Document retention policy in place	5	1	5
9.	Loss of access to offices	4	3	12	• Kit available to facilitate working from home. • Zoom/ Virtual meetings	Ensure all staff have capability for remote working, where applicable.	1	3	3
10.	Loss of Town Hall contents including civic regalia	6	3	18	• All contents including regalia insured. • Most valuable regalia kept in safe place/ storage. • <u>The Mayoral Chain: Public places: when accompanied by the Mayor's Attendant or other authorised Officer of the Council.</u> • <u>Private places such as schools or churches; with agreement of the Civic Manager may be worn without an Officer of the Council present. Attendant with Mayor at all times when full chain is worn.</u> • All important paperwork scanned to IT System.	Return to Town Hall safe when feasible	2	2	4
11.	Injury or accident at an event organised by the Council	9	3	27	• Risk assessments carried out for each event. • Training/ guidance provided to all workers/ volunteers at each event. • Insurances in place.	Each event reviewed afterwards New H & S and risk management portal now in place.	9	1	9

					• PPE and hi-vis jackets provided, where required. • Lost/ found, first aid cover provided				
--	--	--	--	--	---	--	--	--	--

Risk No.	Risk or Trigger Event	Impact*	Probability	Inherent Risk Score **	Current Controls	Mitigating Plans	Revised Impact	Revised Probability	Residual Risk ***
12.	Illegal or unauthorised action by the Council	9	2	18	• Standing orders • Financial Regulations • Code of conduct for Members and officers • Trained officers • Legal SLA with WFDC • Advice from networks- WALC, SLCC	• Training and development where required for members and officers. • Annual reviews of Standing Orders, Financial regulations and Strategic Risk register	9	1	9
13.	Injury or accident arising on KTC properties or delivery of KTC services	9	4	36	• Insurances in place • Services Dept has comprehensive risk management plans • Relevant staff training • Recruitment of staff with relevant skills and experience	• Town Hall will have risk management plan • Health and Safety champion appointed • New H & S and risk management portal now in place.	7	2	14
14.	Supplier fraud.	8	4	32	• always call the supplier to check the veracity of a request, using details in your system, rather than those on any associated letter or email.	training for staff to alert them to the potential risks of providing sensitive company information, by phone or other means, especially contract and account information. (we do call suppliers to verify, on the odd occasion when this arises) The Corporate Services Manager to approve a supplier bank account change after having reviewed the process undertaken to verify the supplier details change Annual review of supplier accounts to be undertaken to remove any dormant accounts. - checking address and financial health details with Companies House? - checking samples of online payments to supplier invoices to ensure the payment has been made to the supplier bank account.?	8	2	16

Risk No.	Risk or Trigger Event	Impact*	Probability	Inherent Risk Score **	Current Controls	• Mitigating Plans	Revised Impact	Revised Probability	Residual Risk ***
15	Devolution of Parks from WFDC to KTC	8	9	72	Approval by Committee/ Council. Agreements with WFDC	- Financial Support from WFDC - Precept increase - Recruiting appropriate staff - Applying adequate resources - Outsourcing maintenance contracts	2	9	18
16	Local Government reorganisation	9	65	5445	Liaison with WFDC Approval by KTC	Ending SLA's with WFDC	6	65	3630

Kidderminster Town Council

Public Report.

Finance and Overview Committee- 14th October 2026

Agenda Item 10. The Council's Reserves Policy To Review and Approve the Council's Reserves Policy

Introduction

Kidderminster Town Council is required to maintain adequate financial reserves to meet the needs of the organisation. The purpose of this policy is to set out how the Council will determine and review the level of reserves.

Sections 32 and 43 of the Local Government Finance Act 1992 require local authorities to have regard to the level of reserves needed for meeting estimated future expenditure when calculating the budget requirement. However, there is no specified minimum level of reserves that an authority should hold and it is the responsibility of the Responsible Financial Officer to advise the Council about the level of reserves and to ensure that there are procedures for their establishment and use.

Types of Reserves

Reserves can be categorised as general or earmarked.

A) Earmarked reserves can be held for several reasons:

- Renewals/ Sinking Funds– to enable services to plan and finance an effective programme of vehicle, equipment and infrastructure replacement and planned property maintenance. These reserves are a mechanism to smooth expenditure so that a sensible replacement programme can be achieved without the need to vary budgets.
- Carry forward of underspend - some services commit expenditure to projects, but cannot spend the budget in year. Reserves are used as a mechanism to carry forward these resources.
- Insurance reserve – to enable the Council to meet the excesses of claims not covered by insurance.
- Grants or other funds (such as Section 106) received for specific purposes
- Other earmarked reserves may be set up from time to time to meet known or predicted liabilities e.g. Elections

B) General Reserves are funds which do not have any restrictions as to their use. These reserves can be used to smooth the impact of uneven cash flows, offset the budget requirement if necessary or can be held in case of unexpected events or emergencies.

Earmarked Reserves

Earmarked reserves will be established on a “needs” basis, in line with anticipated requirements.

Any decision to set up a reserve must be made by the Council.

Expenditure from reserves can only be authorised by the Council.

Reserves should not be held to fund on-going expenditure. This would be unsustainable as, at some point, the reserves would be exhausted. To the extent that reserves are used to meet short term funding gaps, they must be replenished in the following year. However, earmarked reserves that have been used to meet a specific liability would not need to be replenished, having served the purpose for which they were originally established.

All Earmarked Reserves are recorded on a central schedule held by the Responsible Financial Officer which lists the various Earmarked Reserves and the purpose for which they are held.

Reviewing the Council's Financial Risk Assessment is part of the budgeting and year end accounting procedures and identifies planned and unplanned expenditure items and thereby indicates an appropriate level of Reserves.

General Reserves

The level of General Reserves is a matter of judgement and so this policy does not attempt to prescribe a blanket level. The primary means of building general reserves will be through an allocation from the annual budget. This will be in addition to any amounts needed to replenish reserves that have been consumed in the previous year.

Setting the level of General Reserves is one of several related decisions in the formulation of the medium term financial strategy and the annual budget. The Council must build and maintain sufficient working balances to cover the key risks it faces, as expressed in its financial risk assessment.

If in extreme circumstances General Reserves were exhausted due to major unforeseen spending pressures within a particular financial year, the Council would be able to draw down from its earmarked reserves to provide short term resources.

Even at times when extreme pressure is put on the Council's finances the Council must keep a minimum balance sufficient to pay one month's salaries to staff in General Reserves at all times.

Current level of financial reserves

The level of financial reserves held by the council will be agreed by the Town Council during the discussions held regarding the setting of the budget for the next financial year.

The current level of general reserves to be held by the Council is three twelfths of the annual precepted figure.

This figure is £3,600 for the total precept of possibly £14,341.78 in the financial year 2026/27.

The Council approves the following levels of reserves:

General Reserves:

3/12 of the precept (£1,521,980 for 2026/27)	£380,495
--	----------

Earmarked Reserves: (As approved by the Committee 26th April 2026)

EARMARKED RESERVE DESCRIPTION	£
Dementia Expenditure	1,485.23
Election Costs	759.59
Mayoral Allowances Tax and NI	11,890.89
Statues and War Memorials - War Memorials	2,000.00
Tree works	2,680.45
Civic regalia	2,450.00
TOTAL EARMARKED RESERVES 2026/27	21,266.16

Recommendation

The above Reserves Policy and the levels of reserves are recommended for approval by the Committee and to be reviewed again in a year's time before setting the budget for the financial year 2028/29.

Signed: Hugh Peacocke, Chief Executive Officer and Responsible Financial Officer

Date: 2nd October 2026

Kidderminster Town Council

Public Report.

Finance and Overview Committee- 14th October 2026

Agenda Item 10 Review of the Council's Investments Policy To Review and Approve the Council's Investments Policy

Introduction

This policy is created under guidance issued by the Secretary of State for Communities and Local Government in accordance with the Local Government Act 2003 and as amended by the Levelling-up and Regeneration Act 2023. The Council acknowledges its responsibility to the community and the importance of prudently investing any reserves held by the council.

Objectives

The general policy objective of the Council is prudent investment of its balances. The Council's investment priorities are:

- i. Security of reserves and then
- ii. Liquidity of investments

The Council will aim to achieve the optimum return on its investments commensurate with proper levels of security and liquidity.

Investment Policy

The Council shall diversify its reserves between multiple relatively highly rated UK banks and building societies. The Town Council shall only use specified investments as defined in the Capital Finance: Guidance on local government investments (third edition) issued by MHCLG in 2018.

A significant percentage of the Council's bulked reserves shall be placed on interest bearing term/notice deposits.

The Council shall only invest with banks/building societies which it defines as "High Credit Quality". This being those with a credit rating of A with Moody's Investors Service or BBB with Standard and Poor's or Fitch Ratings Ltd.

Investments shall be decided and placed by the Responsible Financial Officer (RFO) having used due diligence including as a minimum finance search engines and ratings agencies. The actual movement of money shall be by the usual authorised signatories. The RFO shall report such movements to the next meeting of the Finance and Overview Committee.

The procedure for undertaking investments (considering the need for timely and speedy placing of deals) shall be documented by the Responsible Financial Officer. The Responsible Financial Officer shall review credit ratings of organisations in which the Council holds investments on a quarterly basis.

Should the credit rating of an organisation fall below that specified above, the Responsible Financial Officer shall take the appropriate action.

Revision

Any revisions to this policy shall be approved by the Finance and Overview Committee, which shall review the policy annually prior to the commencement of the new financial year.

Recommendation

The above Investments Policy is recommended for approval by the Committee and to be reviewed again in a year's time before setting the budget for the financial year 2028/29.

Signed: Hugh Peacocke, Chief Executive Officer and Responsible Financial Officer

Date: 2nd October 2026.

Kidderminster Town Council- Finance and Overview Committee

Work Programme for Full Council Meetings for the Municipal Year 2026/27.

Standing Items on each (ordinary meeting) agenda:

1. Apologies
2. Declarations and Dispensations
3. Approval of Minutes of previous meeting
4. Questions/ Petitions from members of the Public
5. Approval of Accounts (Payments and receipts)
6. Budget monitoring
7. Bank reconciliations for quarter.
8. Quarterly Vision Action Plan reports
9. Quarterly review of Strategic Risk Register
10. Internal Audit (if received)

Other items of Business

Meeting Date	Item
16 July 2026	Terms of Reference
	Election of Deputy Chair
	Web-based information for residents, new residents and visitors
	Work Management System
11 August 2026	Approval of accounts
	Budget Monitoring
14th October 2026	Climate Emergency Action Plan- 6 months- to Full Council 21/10
	Assertion 10, Annual Governance and Accounting return- to Full Council 21/10
	Reserves Policy review
	Review Investment Strategy
18th January 2027	Budget 27/28
	Vision review
	Council Business Continuity Plan
12th April 2027	Climate Emergency Action Plan- 6 months
	Annual Review of Asset Register