

Raglan Community Council
Minutes of the Finance Meeting held on Wednesday 14 January 2025.
This meeting was convened at the Fellowship Centre on Usk Road
at 7:00 pm

Present

5912	Cllr Nick Ramsay (Chair) Cllr Hazel Leacock Cllr Luke Thompson Cllr Richard Moorby	Cllr Lynne Eilertsen Cllr Martin Dorey Cllr Penny Jones
-------------	---	---

5913 In attendance:

Adrian Edwards, Clerk to the Council.

5914 Agenda item 1:- Apologies for absence

Cllr Susan Harrington offered her apologies after the meeting was concluded.

5915 Agenda item 2:- Declarations of interest.

No declarations of interest were submitted, but members will make a declaration when and identified under the relevant minute.

5916 Agenda item 3:- Consider the Clerks report up to month 9 in 2025/26 financial year.

The invited the Clerk to present his report up to month 9 in the financial year 2025/26.

Raglan Community Council
Clerks Financial Report (to 31st December 2025)
April 2026 - March 2026

	Total			
	Budget	Actual	over Budget	
Income				
Interest Income	100.00	73.06	-26.94	
Allotment Income	450.00	300.00	-150.00	
Miscellaneous		200.00	200.00	
Precept	37,735.00	37,735.00	0.00	
Total Income	£38,285.00	£38,308.06	£23.06	
Expenses				
Charitable Donations	600.00	178.50	-421.50	
General Liability				
Insurance	900.00	0.00	-900.00	
Staff Training	200.00		-200.00	
Stationery	150.00		-150.00	
Supplies		99.90	99.90	
Consumables	200.00	294.25	94.25	

Please note: these minutes are a summary of the above meeting, and a record of the decisions or resolutions moved. These minutes are not to be taken as a verbatim record of the meeting.

Software	150.00	184.06	34.06
Audit	3,000.00	330.00	-2,670.00
Election Expenses	300.00		-300.00
Equipment	400.00		-400.00
Members Training	400.00	130.00	-270.00
Office allowance	520.00		-520.00
Postage	150.00	2.77	-147.23
Professional Fees	540.00		-540.00
Travelling Expenses	150.00	-27.90	-177.90
Website	520.00	475.63	-44.37
Allotments Expenses	200.00	2,984.37	2,784.37
Councillor Expenses	3,908.00	-104.00	-4,012.00
Hall Hire	150.00	282.00	132.00
Staff Costs	9,948.00	8,456.71	-1,491.29
Christmas Lights	4,225.00	5,190.00	965.00
Costs of Memorandum	3,000.00		-3,000.00
Dog Waste Bins	3,800.00	2,239.65	-1,560.35
Ground Maintenance	974.00	666.00	-308.00
MUGA			
Ground Maintenance to dog walk	2,500.00	2,317.15	-182.85
Memorial	1,800.00		-1,800.00
Other		777.00	777.00
S151 Officer Payments	10,000.00	9,070.18	-929.82
Street Cleansing	24,000.00		-24,000.00
Works to install stab post for Christmas Lights	2,500.00		-2,500.00
Total Expenses	£ 75,185.00	£ 33,546.27	-£ 41,638.73
Net Income	-£ 36,900.00	£ 4,761.79	£ 41,661.79

After considering the report and the explanation to some of the observations it was proposed by Cllr H Leacock seconded by Cllr L Thompson that the report is noted and accepted.

All those present agreed

5917 Agenda item 4:- To consider requests for Grants /Donations. Applications should be made on the council's application form. (Raglan School)

The Clerk informed members that the Council had received a grant application from the Raglan Primary School PTFA Secretary. One member asked what was the request for, and the Clerk explained it was for reflective accessories for all children travelling to and from school.

There was some debate over this and after some further discussion:

It was proposed by L Eilertsen seconded Cllr H Leacock to award a grant of £500.

It was agreed the grant is awarded and the Clerk to ask the PTFA to confirm the full amount has been allocated to reflective accessories for all children.

All those present agreed

5918 Agenda item 5:- Consider reports from members co-opted onto outside groups and bodies with any financial implications for the forthcoming year.

There were no reports made from Cllr's on outside bodies

5919 Agenda item 6:- Consider reports from the Clerk/RFO.

The Clerk gave the following verbal report, following a number conversations relating to the Bank account. Members will recall that the Clerk asked the signatures to complete an online form and submit to the Bank on line. He explained on visiting the Bank, it would appear the online forms have not been received or logged by the Bank. A number of members said that they had received an automated receipt generated by the Banking systems. After some further discussion it was agreed the signatories will revisit the Bank in person on the 21st Jan to sign the relevant documents. The Clerk asked that all the members bring the appropriate ID.

The Clerk gave a verbal report relating to elected members remuneration set by the Independent Remuneration Panel. This generated some robust discussion relating to elected members being paid the amounts elected members can claim, but those amounts will be taxable at source, and all members will need to provide all the relevant information to allow the RFO to set PAYE deductions. The Clerk explained in conjunction with OVW, the Panel held a seminar on the treatment of tax on members Community and Town Councils (CTC) allowances. This was followed up with guidance on how to apply the exemption to the working from home allowance (£156). It was explained that all allowances paid to elected members of C&TC should be recorded on the Annual Statement of Payments. Statements already submitted by C&TCs would be accepted. This includes NIL returns provided earlier this year.

After some further discussion it was proposed by Cllr L Eilertsen seconded by Cllr N Ramsay that any remuneration should paid gross and elected members show the payment on any self-assessment that member makes to the HMRC.

All those in attendance agreed.

Report to: - Raglan Community Council

Subject: - Grass cutting

Report: - by the Clerk

Date: - January 2026

This report is following the Clerk's reports presented previously. This an update on the costs for cutting the grass verges and cutting the grass on the land adjoining the MUGA. Members will be fully aware that

Raglan Community Council hasn't agreed or signed the Community Asset Transfer (CAT) but the land and the current condition of the land need some attention as a community asset.

- The following will give members some idea on costs going forward. The costs for the Grounds Maintenance Contract 2026/27 with MCC, which is for the dog walking area and one strip either side of the Usk road is £1,030.97, but could include one further cut i.e. two strips alongside the Usk Road and will be an extra cost of £147.98.
- Cutting the land adjoining the MUGA will be £158.80 for a one-off cut. Monmouthshire County Councils groundwork team can adjust the maintenance schedule accordingly if members wish. If it was to be regularly maintained (14 cuts) costing would be £674.90 annually.

If members were minded to undertake to contribute to this work it wouldn't start until spring 2026.

In conclusion;

1. Its for members to consider and agree if you would consider undertaking these works
2. To agree the additional costs for cutting Usk Road
3. MUGA - Do nothing until the CAT has been signed and transferred
4. Remain as the status quo for both areas.

It was concluded that item 2 above was agreed

It was concluded that item 3 above was agreed and no action is undertaken until the CAT is completed

Report to: - Raglan Community Council

Subject: - SLA between Raglan Community Council and Monmouthshire County Council

Report: - by the Clerk

Date: - January 2026

This report is following a clerk's report presented previously. This report is to update members of the Community Council to consider the street cleansing in Raglan and surrounding areas in the short term.

Due to the ongoing consultation between Monmouthshire County Council and another Town Council that is negotiating a similar Service Level Agreement (SLA) there have been delays.

In the short term from 1 January 2026 to 31 March 2026, the Community Council could consider entering into an agreement with Monmouthshire County Council to have a dedicated Town Team, made up of two operatives who can undertake cleaning duties one or two days a month. The estimated cost will be around £18,252.00 PA which is likely to be around £1521.00 per visit for the two-man team; these costs will include all transport, PPE and disposing of any waste that is collected.

In conclusion;

1. Enter into a short-term agreement.
2. Remain as the status quo until the SLA is entered into.
3. Consider appointing an independent contractor.

It was concluded that item 1 above is agreed and the matter is revisited in the new financial year 26/27.

5920 Agenda item 7:- Consider and recommend a precept for 2026/27.

Raglan Community Council's Clerks Financial Report.

This report includes the budget setting for the financial year 2026/27

The clerks report below is to provide elected members of Raglan Community Council a breakdown on the expenditure from April 2025 to 31 March 2026. Currently the report shows the income and expenditure to 31 December 2025, and the projected income and expenditure to March 2026.

This report has been amended following the Finance meeting on the 14th January 2026. The amendments have been highlighted in red for ease of reporting.

In the far-left column elected members will see the Predicted Budget for the coming financial year 2026/27. The table and explanation below has been provided so elected members can also identify any budget heading that has been carried over from the previous year or the amounts which have been ringfenced for projects.

Elected members will note that the income from the allotment fees have not increased since 2021. It was proposed under minute 5858 that there should be an increase, following the amount of work that was required to bring an allotment back into a fair condition to be relet. With the current tenancy rent of £25 PA it would take an estimated 52 years to recover the cost of returning one plot to a fair condition. For budget preparation purposes an increase to £100 per plot (as proposed in a council meeting) has been used giving a forecasted budget of ~~£2,400.00~~ **£1200.00**. This amount is subject to meeting with the current tenants.

After some discussion it was proposed that the increase in the allotment fees should be £50.00 PA not the proposed £100.00 PA as used in the setting of the predicted figures. The increase will be subject to a general meeting with the current allotmenters

With the commitment elected members agreed to during the fast financial year, the forecasted Income and Expenditure has been formulated on a 10% increase for the 2026/27 precept amount. To increase the precept by this amount will result in an estimated £35.14 on a Band D property in Raglan. On the forecasted budget for 2026/27 the council would expect to draw on ~~£43,883.85~~ £45,083.85 from the council reserves, less any income received from the 2026/27 financial year precept over and above £41,508.00 which is the figure used in these calculations. Currently as of month 9 there is £76,551.51 in the accounts with a further predicted income before the year end 2026 of £471.00 but predicted expenditure of £24,908.00 leaving a balance of £52,114.51 (approx.), plus any VAT refund payable after the end of the financial year.

It has been reported over the last ten years the community council has set a Budget Heading '*Costs of memorandum*' that included a ring-fenced budget for local projects and works relating to the MUGA. Elected members will recall it has been said by Audit Wales that Councils should not hold to no more than 15% of it's financial assets. If this is the case, Raglan Community Council would not be able to provide any assurance to deliver on any projects that residents within the community expect and demand. Elected Members are aware Monmouthshire County Council have again intimated they would consider transferring the MUGA and adjoining field under the Community Asset transfer (CAT) process. It is disappointing that the RFO needs to report again, following a meeting with the estate manager, and officers from the Legal Dept of Monmouthshire County Council, this project has still not made any substantial progress. It was suggested by the RFO, that it was for elected members to resolve that this budget funding is released from its original ringfencing and used for other community projects. Elected members will recall members were reluctant to agree to this, as the funding would need to be reconsidered by raising the precept for this project.

A report proposing that Raglan Community Council enters into a Service Level Agreement (SLA) with Monmouthshire County Councils Highways and Cleansing Department has been previously presented to Council. During the course of the 25/26 financial year the Community Council convened meetings with Monmouthshire County Council Cleansing Department. Monmouthshire County Council Cleansing Department agreed to enter into an SLA between Monmouthshire County Council and the Community Council. During meetings with officers from Monmouthshire County Council Cleansing Department,

officers are awaiting the outcome from meetings with other C&TCs to finally agree terms. During the budget setting process for 2025/26, the Community Council set a budget of £24,000.00 to cover any costs relating to the SLA.

Since the last budget meeting the Community Council has not been contacted by the current cohort of management trustees of Raglan Village Hall Association (RVHA). Elected Members will recall in October 2022, members and the trustees of the Management Committee of RVHA convened a Special AGM. During that meeting several officers resigned their positions, only one officer remained, with two existing members and Trustees. Therefore, Elected Members of the Community Council must be mindful, under a clause within the conveyance document, the Community Council are 'Custodian Trustee' for the charity's legal interest. The Community Council are the Custodians of the trust that was set up in January 1973. The Community Council must be mindful currently the funds are deposited in the RVHA management committee bank account/s with one signatory; that signatory could be exposed to unwanted demands from third parties. It was agreed with the management trustees and the officer of RVHA that any funds held in any RVHA bank account/s would be transferred back to Raglan Community Council in a holding account, until a new cohort of management trustees have been elected. The new management committee would then sign the relevant documentation as trustees. At the time of compiling this budget a holding account has been set up but the transfer of funds has not taken place.

Currently the Clerk has a responsibility as the section 151 Officer for Raglan Community Council for making the necessary arrangements for local financial and management controls, under S151 of the Local Government Act 1972. After bringing this matter to Elected Members notice several times, I'm looking for some direction from the Community Council as to what action elected members would like to take to ensure the funding and any current signatories are not exposed to any unwanted demands.

The tables in the appendix below will give some guidance to elected members on the calculations the Community Council could use to set the precept. Monmouthshire County Council will set the banding on Band D, for example, with a % increase the precept will be the equivalent to £35.14 per year per dwelling.

Raglan Community Council					
Clerks Financial Report (to 31st December 2025)					
April 2026 - March 2026					
		Total			
	Budget	Actual	over Budget	Projected exp/inc to 31 March 26	Predicted Budget 2026/27
Income					
Interest Income	100.00	73.06	-26.94	21.00	120.00
Allotment Income	450.00	300.00	-150.00	450.00	2,400.00 £1,200.00
Miscellaneous		200.00	200.00		200.00
Precept	37,735.00	37,735.00	0.00	0.00	+10% = 41,508.00
Total Income	£38,285.00	£38,308.06	£23.06	£471.00	£44,228.00 £43,028.00
Expenses					
Charitable Donations	600.00	178.50	-421.50	150.00	300.00
General Liability Insurance	900.00	0.00	-900.00	900.00	1,200.00
Staff Training	200.00		-200.00	150.00	200.00
Stationery	150.00		-150.00	0.00	150.00
Supplies		99.90	99.90	0.00	0.00
Consumables	200.00	294.25	94.25	120.00	200.00
Software	150.00	184.06	34.06	0.00	200.00
Audit	3,000.00	330.00	-2,670.00	3,000.00	3,100.00
Election Expenses	300.00		-300.00	300.00	316.00
Equipment	400.00		-400.00		200.00
Members Training	400.00	130.00	-270.00	65.00	400.00
Office allowance	520.00		-520.00	520.00	520.00
Postage	150.00	2.77	-147.23	170.00	150.00
Professional Fees	540.00		-540.00	400.00	540.00
Travelling Expenses	150.00	-27.90	-177.90		150.00

Please note: these minutes are a summary of the above meeting, and a record of the decisions or resolutions moved. These minutes are not to be taken as a verbatim record of the meeting.

Website	520.00	475.63	-44.37		548.00
Allotments Expenses	200.00	2,984.37	2,784.37	4,000.00	1,000.00
Councillor Expenses	3,908.00	-104.00	-4,012.00	3,908.00	3,908.00
Hall Hire	150.00	282.00	132.00	0.00	300.00
Staff Costs	9,948.00	8,456.71	-1,491.29	3,000.00	14,000.00
Christmas Lights	4,225.00	5,190.00	965.00	0.00	5,475.00
Costs of Memorandum	3,000.00		-3,000.00		3,000.00
Dog Waste Bins	3,800.00	2,239.65	-1,560.35	1,323.00	4,200.00
Ground Maintenance	974.00	666.00	-308.00		1,031.00
MUGA				2,000.00	7,500.00
Replace existing 8 x 1000W metal halide floodlights and supply & install 8 x 250W LED floodlights mounted on the existing columns.					5,973.85
Supply one GSM 'text' switching control and a manual override switch will be installed at the feeder pillar.					200.00
Replace the existing underground cabling, and main switchgear, and switching arrangement. Install an inline meter to record power usage supplied.					3,500.00
Ground Maintenance to dog walk	2,500.00	2,317.15	-182.85	2,500.00	1,800.00
Memorial	1,800.00		-1,800.00	400.00	800.00
Other		777.00	777.00		0.00
S151 Officer Payments	10,000.00	9,070.18	-929.82		10,000.00
Street Cleansing	24,000.00		-24,000.00	2,000.00	24,000.00
Works to install stab post for Christmas Lights	2,500.00		-2,500.00	0.00	0.00
Total Expenses	£ 75,185.00	£ 33,546.27	-£ 41,638.73	£24,908.00	£88,111.85
Net Income	-£ 36,900.00	£ 4,761.79	£ 41,661.79		

Please note: these minutes are a summary of the above meeting, and a record of the decisions or resolutions moved. These minutes are not to be taken as a verbatim record of the meeting.

Following some discussion, it was proposed by Cllr N Ramsay seconded by Cllr R Moorby that the precept is set at £41,508.00 and the predicted budget 2026/27 is accepted.

All those present agreed

**Balance Sheet
Raglan Community Council
As of December 31, 2025**

	Total
Total for Fixed Asset	
Cash at bank and in hand	
Undeposited Funds (old)	0.00
Business Reserve	9,222.77
Current Account	67,322.26
Petty Cash	6.48
Total for Cash at bank and in hand	£76,551.51
NET CURRENT ASSETS	£76,551.51
Current Liabilities	
VAT Control	-1,873.30
Total for Current Liabilities	-£1,873.30
NET CURRENT ASSETS (LIABILITIES)	£78,424.81

Please note: these minutes are a summary of the above meeting, and a record of the decisions or resolutions moved. These minutes are not to be taken as a verbatim record of the meeting.

2026/27 0%

- Precept £37,735.00
 - Tax Base £1,181.25
 - Band D Equivalent £31.94

By Band	A	B	C	D	E	F	G	H	I
	6/9	7/9	8/9	-	11/9	13/9	15/9	18/9	21/9
- Precept	£21.29	£24.84	£28.39	£31.94	£39.04	£46.14	£53.23	£63.88	£74.53

2026/27 5% inc

- Precept £39,621.00
 - Tax Base £1,181.25
 - Band D Equivalent £33.54

By Band	A	B	C	D	E	F	G	H	I
	6/9	7/9	8/9	-	11/9	13/9	15/9	18/9	21/9
- Precept	£22.36	£26.09	£29.81	£33.54	£40.99	£48.45	£55.90	£67.08	£78.26

2026/27 10% inc

- Precept £41,509.00
 - Tax Base £1,181.25
 - Band D Equivalent £35.14

By Band	A	B	C	D	E	F	G	H	I
	6/9	7/9	8/9	-	11/9	13/9	15/9	18/9	21/9
- Precept	£23.43	£27.33	£31.24	£35.14	£42.95	£50.76	£58.57	£70.28	£81.99

2026/27 15% inc

- Precept £43,395.00

Please note: these minutes are a summary of the above meeting, and a record of the decisions or resolutions moved. These minutes are not to be taken as a verbatim record of the meeting.

- Tax Base £1,181.25
 - Band D Equivalent £36.74

By Band	A	B	C	D	E	F	G	H	I
	6/9	7/9	8/9	-	11/9	13/9	15/9	18/9	21/9
- Precept	£24.49	£28.58	£32.66	£36.74	£44.90	£53.07	£61.23	£73.48	£85.73

5921 Agenda item 8:- To consider the traffic Reg, speed limits & parking Reg consolidation order 2019 (Amended order 18) 2026

This item was noted by those present, and it was agreed that officers from Monmouthshire County Council noted the concerns of the residents and businesses in the village.

5922 Agenda item 9:- To consider the report from a HR consultant.

The Clerk explained that it was agreed that the Clerk should contact the HR person who was engaged with the HR business following the 2022 elections. The Clerk explained that he had been in contact with the HR person, and received a breakdown of the costs for undertaking the Clerks review. There was some discussion over this and it was suggested that the cost of the review was paid to the Clerk and not undertake a review or the existing cohort of members undertake the review. It was proposed that an independent person with no connection should undertake the review, like the review that was undertaken in 2019 by OWW.

During one of the previous meetings, it was reported that the clerk's salary has not been addressed since 2019. Following the 2022 council elections, the former Clerk to the council that was disbanded, was on the top of the salary banding showing a difference in salary scales.

It was concluded following some discussion, it was proposed by Cllr N Ramsay seconded by Cllr R Moorby that an independent review is undertaken and the estimated costs are accepted.

5923 Agenda item 10:- To consider the approval DM/2024/01375 Plots 5-13 And 27-30 Chepstow Road Raglan. And what actions if any elected members would like to do.

Report to: - Raglan Community Council

Subject: - Response from Monmouthshire County Council Planning Manager relating to Section 106 Relaxation Application to modify section 106 planning obligation. To vary the Unilateral Undertaking and Pobl Homes and Communities Limited are acquiring the affordable housing units.

Report: - by the Clerk

Date: - January 2026

The Clerk presented this report so elected members are aware of the reply from correspondence between Raglan Community Council and the Planning Manager at Monmouthshire County Council.

It was proposed that this report is deferred to the next meeting for further discussion.

Dear Adrian,

I am sorry that you felt disregarded in the consideration of this application to modify the s106 agreement. This was certainly not our intention. We have delegated powers to deal with applications of this nature which raise generally technical legal matters. I had said I would respond to your earlier queries which relate to a wider range of matters not touched on by this application, but was awaiting a response from our SAB team so that I could reply comprehensively. In hindsight it would have been useful if I'd at least responded to you on the s106 legal point, so apologies for that. My response now seeks to explain the reason we approved the application.

The rationale behind the application has been summarised by the Council's solicitor, Paige, who has set out that:

'In basic terms the requested amendment requires an additional clause to be added to our Section 106 agreement to exclude mortgagees in possession from having to use the affordable homes on a site as affordable housing, should the mortgagee take possession of the properties in the event that the Registered Social Landlord (RSL) defaults on their mortgage. This would allow the mortgagee to sell the properties on to recover the amount lent to the RSL and we have been advised that this is a requirement of mortgage lenders as this restriction on use, decreases the valuation of the sites and therefore it is limiting the RSL's ability to raise funding. Without the possibility of raising funding, RSL's will not be able to develop and provide affordable housing in the county. This amendment is one which is required by RSL's mortgage providers and it is being requested on many applications, not just in Monmouthshire but all over Wales.'

We have sought clarity on approving such amendments from the Welsh Government who have advised us that RSLs in Wales are registered and regulated by the Welsh Ministers under Part 1 of the Housing Act 1996. Effective regulation ensures each RSL is well governed, delivers high quality services and is financially viable whilst recognising the autonomy and independence of Housing Association Boards. In the unlikely event of an RSL facing a potential insolvency event, there are provisions in the Housing Act 1996 which trigger a moratorium providing time for the issues to be addressed with the aim of protecting social housing assets and tenants. Therefore, the risk of default by a Welsh RSL is minimised through the regulatory system and the statutory insolvency provisions. In practice, the RSL sector in Wales has maintained a zero default record for financial reasons since 1974.'

So, to answer your query that, 'will the RSL be able to sell a property at any time, subject to a notification procedure? If so, will the RSL be required to place the balance from the sale, to be held in an account and used to build further affordable housing in the community?' the answer would be 'No'.

Your other queries were not related to the consideration of application DM/2024/01375 but I have had a response from Chris Lowe in MCC Highways as follows:

'I can confirm that we have a signed S278 Agreement with the developer for the off-site highway works. We approved a works start and the works are now mostly complete.'

The other issue you raised relating to the SAB approval process requires input from the Council's SAB team, which I am awaiting. I will forward on any response I receive.

To conclude, I would emphasise that we do very much value the Community Council's contribution to the planning application process and I hope this has explained the background and reasoning behind the approval of the modification of the s106 submission. Apologies once again for not getting back to you sooner on the legal explanation behind the approval of DM/2024/01375

Kind regards

5924 The meeting closed at 20:05hrs

5925 Signed by: _____ Date 28 January 2026