

FINANCE COMMITTEE MEETING HELD THURSDAY 13 NOVEMBER 2025

No	Item	Summary of Key Recommendations	Estimated Timescale for completion
1.	Apologies	Councillor Schenning	N/A
2.	Declarations of Interest	None	N/A
3.	Minutes of previous meeting held Thursday 9 th October 2025	Confirmed as a correct record	N/A
4.	Prompt Payments	Noted	
5.	APP Forecast	Noted	
6.	De-rating Grant Forecast	Noted	
7.	Members' Allowances	Noted	
8.	Banking Services	To recommend that Council approve the Chief Finance Officer to initiate the opening of a Euro bank account and associated dealing account with Bank of Ireland on the current mandate.	
9.	Management Accounts Period 6	To recommend that Council approve the delegation of authority to the Chief Finance Officer for the transfer of funds on a monthly basis to cover the costs	

		of supporting the Open Championship up to a maximum of the original amount set aside for this purpose.	
10.	Correspondence		
10.1	LG 20- 25 - Designation of Local Government Auditor	Noted	
10.2		Noted	
	In Committee (Items 11- 13 inclusive)		
11.	Rates Estimates 2026 – 2027 2 nd Draft	Noted	
12.	Debt Management Debt Management	Noted	
13	Minutes of FMT meeting Tuesday 30 September 2025	Noted	
14.	Any Other Relevant Business (notified in accordance with Standing Order 12 (0))		
14.1	Pay Briefing (Chief Finance Officer)	To recommend to Council the Mayor, Chair of the Finance Committee, the Head of Human Resources and the Chief Finance Officer attend the pay briefing on Tuesday 16th December 2025.	

**MINUTES OF THE PROCEEDINGS OF THE
FINANCE COMMITTEE HELD IN THE COUNCIL CHAMBER AND VIA
VIDEO CONFERENCE,
ON THURSDAY 11 SEPTEMBER 2025 AT 7.00PM**

In the Chair: Councillor Kyle (C)

Members Present: Alderman Callan (R)¹, Coyle (C), Knight-McQuillan (C),
Scott (C)
Councillors Holmes (R), Huggins (C), Kane (C),
McQuillan (R), Mairs (C), Nicholl (R), Peacock (R),
Wilson (R), Wisener (C)

Officers Present: D Wright, Chief Finance Officer (C)
J Culkin, Management Accountant (C)
J Keen, Committee & Member Services Officer (C)
A Lennox, ICT Officer (C)
L Boyd, ICT Officer (C)

The Chief Finance Officer undertook a roll call.

The Chair advised Committee of its obligations and protocol whilst the meeting was being audio recorded.

1. APOLOGIES

Apologies were recorded for Councillor Schenning.

2. DECLARATIONS OF INTEREST

There were no declarations of interest.

**3. MINUTES OF FINANCE COMMITTEE MEETING HELD THURSDAY 9
OCTOBER 2025**

Copy previously circulated.

AGREED –the Minutes of the Finance Committee meeting held Thursday 9
October 2025 were confirmed as a correct record.

4. PROMPT PAYMENTS

¹ Amended CM 251202

Report, previously circulated, was presented by the Management Accountant.

Background

Department for communities (DfC) requires Council to record and publish statistics regarding the payment of supplier invoices with specific reference to two distinct measures namely invoices paid within 10 working days and invoices paid within 30 calendar days.

Detail

These figures are published on a quarterly basis by DfC with Councils required to do likewise. The purpose of the statistics is to encourage Councils to support businesses especially those local and/or small businesses for whom cash flow is of vital importance to their continued survival. In addition, as part of Council's performance improvement plan for this year the payment of our suppliers has been identified as one of the performance improvement objectives with a target of 90% of suppliers being paid within 30 calendar days. The tables below detail Council's performance since April 2023 the latest data being for quarter 3 of 25/26 year, up to and including end of October 2025.

Analysis

The statistics will be continually monitored to ensure the performance levels are maintained and where possible improved. Council's self-imposed target remains at 90% of invoices being paid within 30 days. During October 88.04% (September 87.52%) of invoices were paid within 30 days. This is a slight improvement in performance but is still disappointing as we continue to miss our 90% target, finance staff continue to look into possible explanations with a view to restoring previous levels, especially given our year to date performance continues to be well short of last year.

Prompt Payment Statistics 2023/2024					
	Q1	Q2	Q3	Q4	Total
Total No of Invoices	6512	7263	6847	7031	27653
Total amount paid	£ 23,864,802	£ 17,139,245	£ 13,837,183	£ 13,491,210	£ 68,332,440
Number of invoices paid within 10 days	3675	5233	5444	5774	20126
% of invoices paid within 10 days	56.43%	72.05%	79.51%	82.12%	72.78%
Number of invoices paid within 30 days	5398	6232	6215	6301	24146
% of invoices paid within 30 days	82.89%	85.80%	90.77%	89.62%	87.32%
Number of invoices paid outside 30 days	1114	1031	632	730	3507
% of invoices paid outside 30 days	17.11%	14.20%	9.23%	10.38%	12.68%
No. of Disputed Invoices	33	162	35	169	399
% of disputed invoices	0.51%	2.23%	0.51%	2.40%	1.44%
Average Payment Days	18.71	15.59	11.36	13.58	14.64
Prompt Payment Statistics 2024/2025					
	Q1	Q2	Q3	Q4	Total
Total No of Invoices	6890	7030	7234	6931	28085
Total amount paid	£ 15,645,094	£ 14,616,411	£ 13,040,366	£ 11,221,971	£ 54,523,842
Number of invoices paid within 10 days	5304	5316	5820	5220	21660
% of invoices paid within 10 days	76.98%	75.62%	80.45%	75.31%	77.12%
Number of invoices paid within 30 days	6274	6336	6813	6208	25631
% of invoices paid within 30 days	91.06%	90.13%	94.18%	89.57%	91.26%
Number of invoices paid outside 30 days	616	694	421	723	2454
% of invoices paid outside 30 days	8.94%	9.87%	5.82%	10.43%	8.74%
No. of Disputed Invoices	37	54	40	42	173
% of disputed invoices	0.54%	0.77%	0.55%	0.61%	0.62%
Average Payment Days	11.86	11.64	9.84	12.60	11.47
Prompt Payment Statistics 2025/2026					
	Q1	Q2	Q3*	Q4	Total
Total No of Invoices	6819	7136	2884		16839
Total amount paid	£ 15,915,510	£ 18,756,784	£ 5,829,263		£ 40,501,556
Number of invoices paid within 10 days	5003	5254	2167		12424
% of invoices paid within 10 days	73.37%	73.63%	75.14%		73.78%
Number of invoices paid within 30 days	6112	6248	2539		14899
% of invoices paid within 30 days	89.63%	87.56%	88.04%		88.48%
Number of invoices paid outside 30 days	707	888	345	0	1940
% of invoices paid outside 30 days	10.37%	12.44%	11.96%		11.52%
No. of Disputed Invoices	30	30	21		81
% of disputed invoices	0.44%	0.42%	0.73%		0.48%
Average Payment Days	12.59	14.01	14.06		6.28
*Incomplete period					

Committee NOTED the report

5. APP FORECAST

Report, previously circulated, was presented by the Management Accountant.

Purpose of Report

The purpose of this report is to inform members of the latest Actual Penny Product (APP) forecast supplied by Land and Property Services (LPS).

Background

LPS has issued to Councils the second formal in year forecast as at 30 September 2025. The forecast for Causeway Coast and Glens Borough Council has been based on in year assumptions:

Monthly Analysis

Month	Jun	Jul	Aug	Sep
Forecast	£(21)	£28	£118	£204

All figures £'000

Additional analysis

The figures indicate an, again improved, projected finalisation in terms of rates income for Council, the initial clawback having been reversed, which, whilst welcome news, is however still too early to place any major reliance on the figures. As previously reported it is worth noting that costs of collection have increased significantly from last year due to back date pay awards for civil service staff.

APP analysis

The tables below set out the analysis of the APP forecast for the current financial year in terms of both domestic and non-domestic properties.

Table detailing the APP analysis was circulated within the report.

Revaluations

There are still a number of outstanding revaluation challenge cases and whilst they could impact on our future rates income most of the significant challenges have by now been dealt with.

Recommendation

It is recommended that Council note the report.

Committee NOTED the report.

6. DE RATING GRANT FORECAST

Report, previously circulated, was presented by the Management Accountant.

Background

De-rating is a central government policy which reduces the rating burden on a number of sectors, the most notable being manufacturing. The effect of this policy is that less rates are collected than would be expected applying the district and regional rate factors to a property's Net Annual Value (NAV) consequently there is a reduction in the income to Council from rates.

Detail

As Council has no operational influence in the application any such policy De-Rating grant is a statutory mechanism through which central government compensates the local Councils for any loss incurred as a result of the central policy. The grant is linked to the NAV's of those non-domestic properties where de-rating applies and is therefore affected by any increase in the District Rate factor as set by Council annually.

Quarterly Analysis

Land and Property services have provided us with the second quarterly projection for de-rating grant for 2025/26. This indicates a positive forecast of approximately £59k (Qtr1 - £3k negative). The increase appears to be the result of an improved rateable base which in turn indicates some growth in the de-rated sector throughout the Borough and is a very welcome development. The tables in the Appendix A to this report show some analysis of the de-rating grant for all Councils.

The Chief Finance Officer commented that Council is in a fortunate position.

Committee NOTED the report.

7. MEMBERS' ALLOWANCES

Report, previously circulated was presented by the Management Accountant.

Purpose of Report

This report provides an update to members regarding changes to the Scheme of Allowances in light of updated Department Guidance, LG17/2025 issued in October 2025.

Background

Causeway Coast and Glens Borough Council must establish a scheme of allowances payable to Members annually. The scheme provides for the payment of allowances to Councillors on the basis that:

- 1 – The maximum level of basic allowance as determined by the Department for Communities (DfC) is paid
- 2 – The maximum level of carers allowances as determined by the DfC are paid
- 3 – The maximum level of mileage rates as determined by the DfC are paid
- 4 – Councillors' payments are made on the third last banking day of each month

Detail

The scheme of allowances for 2025/26 v3, a copy of which has been included with this report, considers a number of factors:

- 1 – basic allowance – increases to £18,916 – increase has been budgeted for in the 2025/26 estimates
- 2 – mileage rates
- 3 – rates for dependant carer's allowance
- 4 – Special Responsibility Allowance (SRA)

The four items are in keeping with the normal periodic update of the scheme of allowances.

Amendments

Circular LG 17/2025 (attached as an appendix) from DfC dated October 2025 sets out the revised consolidated Councillor's Allowances guidance, as our scheme is predicated on the inclusion of the maximum rates allowable under departmental guidance any updates to rates of basic allowance will be automatically applied Council having agreed this following the March 2025 Finance Committee. The update will be effective from and backdated to 1 April 2025.

Committee NOTED the report.

* **Alderman Callan joined the meeting remotely at 7:08pm**

8. BANKING SERVICES

Report, previously circulated, was presented by the Chief Finance Officer.

Purpose of Report

To seek approval to extend the regular banking facilities with Bank of Ireland with the opening of an account for Euros.

Background

Council has used Bank of Ireland for the last 10 years to provide banking services.

Banking services were extended in September with Bank of Ireland for daily banking requirements.

Funding from European based funders is now being provided in Euros where previously payments were received in Sterling. Payment of this funding into Council's current account would incur significant charges and exchange rates losses.

Bank of Ireland can offer this facility as an extension of Council's existing services on the current mandate but officers require Council authorisation to commence the process. In addition they can offer a dealing account which facilitates the movement of funds to and from other currencies, this bypasses the need to involve Council's relationship manager in each transaction. All current signatories and approvals on current banking facilities will automatically extend to this additional account.

Recommendation

It is recommended that Council approve the Chief Finance Officer to initiate the opening of a Euro bank account and associated dealing account with Bank of Ireland on the current mandate.

Proposed by Alderman Scott
Seconded by Councillor Wilson and

AGREED – To recommend that Council approve the Chief Finance Officer to initiate the opening of a Euro bank account and associated dealing account with Bank of Ireland on the current mandate.

* **Councillor Nicholl joined the meeting remotely at 7:13pm**

9. MANAGEMENT ACCOUNTS PERIOD 6

Report, previously circulated, was presented by the Chief Finance Officer.

Purpose of Report

The purpose of this report is to present the current management accounts to Council for information and analysis.

Background

Causeway Coast and Glens Borough Council (CC&GBC) provides a range of services to the Borough of Causeway Coast and Glens which stretches from Lough Foyle in the west to the Glens of Antrim in the east covering an area of 1,968 square kilometres and with a population of approximately 145,000. The council is currently made up of 3 directorates (Leisure and Development, Environmental Services, Corporate Policy and Resources) and includes a Planning, Finance and Legal department, that are reported separately in this report. The Annual Budgeted Spend for 2025/26 controlled by the Directorates is £86.408m (excludes depreciation, actuarial adjustments, provisions, accumulated absences, and it is these figures that change the figures in the Audited Accounts). Gross Income is budgeted at £86.408m meaning a balanced budget was approved for the year.

Financial Overview by Directorate

Further information was circulated within the report by Directorate.

Summary

This report represents steady performance following a solid start to the financial year, especially again with regards some of our income streams however it is imperative that Council remains vigilant over the coming months to ensure the performance is maintained.

Recommendation

It is recommended that Council approve the delegation of authority to the Chief Finance Officer for the transfer of funds on a monthly basis to cover the costs of supporting the Open Championship up to a maximum of the original amount set aside for this purpose.

In response to questions in relation to adverse figures due to staffing, the Chief Finance Officer advised that this should be due to seasonality and that Periods 8 and 9 will provide a better picture.

The Chief Finance Officer confirmed that the Estates Department works within all departments of the Council and this is an overhead, Estates have supported the Events Department and this is still to be reflected in the Accounts. The Chief Finance Officer advised that the Funding Unit had issued grants and these will be financed by external funding, this is reflected in the Accounts on the income side with the two variances offsetting.

Proposed by Alderman Scott
Seconded by Councillor Huggins and

AGREED – To recommend that Council approve the delegation of authority to the Chief Finance Officer for the transfer of funds on a monthly basis to cover the costs of supporting the Open Championship up to a maximum of the original amount set aside for this purpose.

10. CORRESPONDENCE

10.1 LG 20- 25 - Designation of Local Government Auditor

Correspondence, previously circulated, was presented as read by the Chief Finance Officer.

10.2 Correspondence – Employers’ Contribution Rates for 2026/27, 2027/28 and 2028/29

Correspondence, previously circulated, was presented as read by the Chief Finance Officer.

Committee Noted Correspondence Items 10.1 - 10.2

MOTION TO PROCEED ‘IN COMMITTEE’

Proposed by Councillor Mairs
Seconded by Alderman Scott and

AGREED – to recommend that Finance Committee move *‘In Committee’*.

The information contained in the following items is restricted in accordance with Part 1 of Schedule 6 of the Local Government Act (Northern Ireland) 2014.

* The meeting moved *‘In Committee’* at 7:22pm

11. RATES ESTIMATES 2026 – 2027 2ND DRAFT

Confidential report, by virtue of paragraph(s) 3 of Part 1 of Schedule 6 of the Local Government Act (Northern Ireland) 2014 was presented by the Chief Finance Officer.

Purpose of Report

The purpose of this report is to inform members of the pressures being faced by Council in terms of financial budgeting and the setting of the rate for

2026/27. The summary table, previously circulated, details the estimated impact of the larger known high level influences on the rates and therefore gives an indication of the challenges which Council will face and need to address in considering the setting of the rate for 2026/27.

Further information was detailed within the report.

Alderman Scott commented that it was good to see that the rates estimates are much better than a few years ago.

Committee NOTED the report.

12. DEBT MANAGEMENT

Confidential report, by virtue of paragraph(s) 3 of Part 1 of Schedule 6 of the Local Government Act (Northern Ireland) 2014 was presented by the Chief Finance Officer.

Purpose of Report

This report informs members of the current position surrounding debt owed to the Council by its customers.

Further information was provided within the report under the following headings:

- Background
- Detail – Aged Debt Analysis
- Options

Committee NOTED the report.

13. MINUTES OF FMT MEETING TUESDAY 30 SEPTEMBER 2025

For information, confidential Finance Management Team Meeting minutes Tuesday 30 September 2025, previously circulated, were presented as read by the Chair.

Committee NOTED the report.

14. ANY OTHER RELEVANT BUSINESS (NOTIFIED IN ACCORDANCE WITH STANDING ORDER 12 (O))

14.1 Pay Briefing

Copy of correspondence from the Northern Ireland Local Government Association was previously circulated and presented by the Chief Finance Officer.

The correspondence invited representatives from the Council to attend the pay briefing on Tuesday 16th December 2025 at 12 noon.

The Chief Finance Officer suggested that the Mayor, Chair of the Finance Committee, the Head of Human Resources and the Chief Finance Officer attend the pay briefing.

Proposed by Councillor Wilson
Seconded by Alderman Scott and

AGREED – to recommend to Council the Mayor, Chair of the Finance Committee, the Head of Human Resources and the Chief Finance Officer attend the pay briefing on Tuesday 16th December 2025.

MOTION TO PROCEED ‘IN PUBLIC’

Proposed by
Seconded by and

AGREED – to recommend that Finance Committee move ‘*In Public*’

This being all the business, the Chair thanked Elected Members for their attendance and the meeting closed at 7:28pm

Chair