

NAPTON ON THE HILL PARISH COUNCIL

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Subject: Item 13 – Potential Purchase of the Christadelphian Meeting Room

Date: Monday 1st September 2025

Prepared By: Courtney Adam (clerk)

Purpose:

To provide councillors with background information and considerations regarding the potential purchase of the meeting room. This will support an informed decision on whether to proceed with further investigation or action.

Background:

- The meeting room is currently owned by the Christadelphians and is classified as a place of worship with Stratford District Council.
- Ownership could secure long-term access for both council and community use, while also ensuring the proper use and protection of Pillory Green, where the building is located.
- A decision is needed on whether purchasing the space is in the best interests of the council and the wider parish.

Financial Considerations

- **Purchase Cost:** Estimated at £60,000–£80,000. The property is due to be sold via public auction, so the above are solely estimates.
- **Funding Sources:** Borrowing would be the only viable option, as reserves are not sufficient and already allocated.
- **Ongoing Costs:** Insurance, utilities, maintenance, and management responsibilities, which will all have an effect on the precept alongside the loan costs.
- **Opportunity Cost:** Borrowing would require an increase in the precept to cover loan repayments and interest, limiting funds available for other projects.

Estimated Annual Repayments & Band D Precept Increase

Loan Amount (£)	Interest Rate (%)	Terms (Years)	Approx. Annual Repayment (£)	Band D Precept Increase (£/year) ¹
60,000	3.0	20	4,020	7.24
60,000	5.0	20	4,860	8.75
80,000	3.0	20	5,360	9.65
80,000	5.0	20	6,480	11.66

¹Based on Council tax base figure 25-26

- Bands A, B, and C will pay less than Band D, while Bands E, F, G, and H will pay more, with Band H paying twice the amount of Band D.
- The Band D figure for the 2025/26 precept was £89.99, and the estimated increase from the loan repayments would be added to this amount.

Administrative Implications

- Parish councils must obtain borrowing permission from the Secretary of State via WALC before taking loans, ensuring the borrowing is lawful, necessary, and affordable.
- Increased responsibility for building management and compliance (health & safety, insurance, repairs).
- Potential requirement for dedicated officer or volunteer time to manage bookings and maintenance.
- Legal due diligence required (e.g., surveys, contracts, ownership checks).
- Change of use consent from Stratford District Council would be required before the building could be used for any purpose other than its current designation as a place of worship.

Community Benefit

- Provides secure, long-term control of a building located on a village green.
- Potential to expand use for local groups, clubs, and events.
- Could generate income through external hires.
- Opportunity to establish a historic Napton Museum, making use of a building and location with historical ties to the village.
- Strengthens community ownership of a shared facility.

Risks & Challenges

- High financial commitment with reliance on borrowing.
- Precept increase required to cover loan repayments may not be supported by all parishioners.
- Risk of under-utilisation if community demand is low.
- Alternative venues already available within the parish for local groups, clubs, and events.
- Planning/consent issues: change of use application would be required before alternative functions could be permitted.
- Parking and accessibility considerations.

Options

1. **Proceed with exploring purchase** – seek valuation, borrowing terms, legal advice, and clarity on change of use requirements.
2. **Defer decision** – gather further evidence of community demand, planning implications, and funding impact. (May not be suitable due to time constraints.)
3. **Do not proceed.**