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Process matters – but so does the balance sheet

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Epsom & Ewell Times has recently published a run of stories raising concerns about process, openness and transparency at Epsom & Ewell Borough Council (EEBC). Those issues matter. A council can deliver services and still fall short on how it explains itself, records decisions, shares information, and responds to scrutiny.

But if we are going to judge the borough fairly, we should also place EEBC in a wider Surrey context – particularly on the question that has become existential for parts of local government: financial resilience. In this respect we are all lucky not to be living in one of a number of other Surrey boroughs which carry massive debt.

A Surrey league table no council wants to top

Using each district and borough council's reported borrowing position and dividing by population, the county picture is stark. A small number of councils sit in an entirely different universe of debt-per-resident – Woking and Spelthorne above all, with Runnymede also far ahead of the pack.

At the other end, councils such as Reigate & Banstead report minimal borrowing compared to the Surrey outliers.

EEBC, on the same simple “borrowing per head” measure, is firmly in the low-debt group – nowhere near the high-risk profile that has dominated headlines elsewhere.

What this means for EEBC's story

It would be a mistake to pretend that “good finances” cancels out “poor process”. It doesn't. Residents are entitled to proper explanations, accessible records, timely disclosure, and a culture that treats scrutiny as a civic asset rather than a nuisance.

But it would also be a mistake to ignore that, in Surrey terms, EEBC's financial position looks comparatively restrained – particularly when set against the scale of borrowing reported by the county's worst-affected councils.

That relative prudence matters because Surrey is heading toward local government reorganisation. When structures change, it is the underlying financial inheritance – and the habits that created it – that shape what services survive, what investments stall, and what risks get handed on.

The Residents' Association question

EEBC is unusual in one respect: it is dominated by Residents' Associations rather than the national parties. Some voters might reasonably assume that an administration not driven by national political goals would be **best-in-class** on the basics of local stewardship – especially finance.

Yet “not being party political” is not, by itself, a guarantee of excellence. A locally rooted administration can still fall into bad habits: weak challenge, insularity, a defensive attitude to information, or an over-reliance on officer-led process that leaves elected members appearing remote from key decisions.

If EEBC wants to claim the mantle of the “competent local alternative”, then the test is simple: keep the financial discipline – and raise the bar on transparency to match it.

Cllr Shanice Goldman's defection to the Conservative Party and her reasons contain some irony in this context. The super-debt league leaders of Surrey Districts' table of financial infamy are or were Conservative led during their plunges into debt despair.

A constructive conclusion

EEBC's comparatively modest borrowing position gives it something precious: room to manoeuvre. The council should use that room not to relax, but to improve how it governs: publish clearer narratives, make decision trails easier to follow, treat FOI and public questions as part of democratic health, and build trust through routine openness rather than reactive disclosure.

In other words: Surrey shows us what happens when the balance sheet breaks. EEBC should ensure that, locally, the democratic culture doesn't.



Related reports:

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[Epsom Councillor claims he is being silenced for his transparency concerns](#)

[Cllr Dallen accused of £1/2 m Epsom & Ewell Council cover-up](#)

[Goldman sacks the Epsom and Ewell Residents Association](#)

Surrey districts “debt per head” league table

(£ per resident; higher = more debt per head)

1. **Woking** – ~£21,145 per head (total borrowing ~£2.180bn at 31 Mar 2025).
2. **Spelthorne** – ~£10,299 per head (long-term borrowing ~£1.042bn at 31 Mar 2025).
3. **Runnymede** – ~£6,553 per head (long-term borrowing ~£587.1m at 31 Mar 2025).
4. **Surrey Heath** – ~£2,029 per head (borrowing ~£183.4m at year end).



5. **Guildford** - **~£1,842 per head** (borrowing shown as £74.040m short-term + £201.508m long-term at 31 Mar 2025).
6. **Mole Valley** - **~£1,192 per head** (*see caveat*) (snippet-reported “external borrowing” ~£103m, referenced to its audited 2022/23 position).
7. **Tandridge** - **~£1,088 per head** (*see caveat*) (figure inferred from the draft accounts extract available in search results; I was not able to open the full PDF again to verify the precise borrowing line-item).
8. **Epsom & Ewell** - **~£796 per head** (borrowing ~£64.427m at 31 Mar 2025).
9. **Elmbridge** - **~£353 per head** (*see caveat*) (accounts page was blocked to me; borrowing figure comes from the published accounts snippet indicating borrowing outstanding at 31 Mar 2025).
10. **Reigate & Banstead** - **~£33 per head** (balance sheet shows **£5.0m short-term borrowing** and **no long-term borrowing** at 31 Mar 2025).

Caveat

Councils report “deficit” in several non-equivalent ways (e.g., accounting deficit on provision of services, general fund outturn variance, in-year overspend funded by reserves). EET had difficulty sourcing the figures for Waverley.