Policy & Finance (P&F) Committee - P & F Budget 2025-26 Saltash Town Council For the 6 months to September 2025

Black text - budget assumptions Red text - Further Actions (TBA) Purple text - new codes/rename Blue text - recommend virements

Account	Prior Year 2024/25	EMF Balances B/F 2024/25	Budget <i>A</i> 2025/26	Actual YTD 2025/26	Budget Available 2025/26	Precept Notes	Budget 2027/28	Budget 2028/29	Budget 2029/30	Budget 2030/31
P&F Operating Income										
4901 PF Bank Interest Received	111,088	0	38,255	28,515	9,740	Estimated interest is based on the projected future cash flow and assumes a 1% reduction in 58,700 the current investment interest rate for prudence	58,700	58,700	58,700	58,700
						(23/24 £72k, 24/25 £111k)				
						No income planned				
4908 PF Misc Income	135	0	0	0	0	0 2024/25 HMRC VAT interest received £36. Available training space reinvoiced to neighbouring council £95	0	0	0	0
4902 PF Insurance Claim (Code to be deleted)	0	0	0	37,563	(37,563)	No income planned - Delete this code	0	0	0	0
Total P&F Operating Income	111,223	0	38,255	66,079	(27,824)	58,700	58,700	58,700	58,700	58,700
P &F Operating Expenditure										
6200 PF Bank Charges	1,187	0	1,922	504	1,418	1,995 Current Year Budget + CPI	2,071	2,150	2,232	2,317
						Same as Current Budget - no increase required				
6201 PF Audit	3,300	0	4,000	0	4,000	4,000 BDO £2,100. Steve Hudson £1,200 fixed for 2026/27 = £3,300	4,152	4,310	4,474	4,644
						2026/27 Remembrance £2k, Mayor Making £500, Freeman £1.5k, Additional civic service £1k				
6202 PF Civic Occasions (including Road Closures)	4,182	0	9,500	602	6,398	5,000 2025/26 included budget for VE Day £6k Recommend virement to 6272 PF EMF Robes & Civic Regalia for any unspent funds at Year End	5,190	5,387	5,592	5,804
6203 PF Mayors' Allowance	5,418	0	5,581	2,232	3,349	PROVISIONAL FIGURE Current 5,912 Year Budget + CPI + Employers National Insurance	6,137	6,370	6,612	6,863
6204 PF Councillors' Allowance	1,679	0	3,946	0	3,946	4,096 PROVISIONAL FIGURE Current Year Budget (£246.60) + CPI	4,252	4,414	4,582	4,756
6205 PF Insurance	17,642	0	30,510	11,496	25,014	Committed cost 2026/27 Zurich £17,190 fixed for 3 years + CPI Other insurances assumptions based on: Actual 2024/25 Fleet £2,457 + 50% Pontoon £2,770 + 50% Cyber £1,435 + 50%	28,894	29,992	31,132	32,315
6206 PF Youth Council	4,726	0	4,000	0	4,000	4,000 Members to advise if increase required	4,152	4,310	4,474	4,644
						Based on Actual + 10%				
6208 PF Subscriptions	15,980	0	16,869	18,513	(1,644)	37,650 <u>Civica - 5 year fixed contract</u> Year 1 (2026/27) £26,417 Year 2 - Year 5 £16,209 pa	30,759	31,928	33,141	34,400
6210 PF Community Chest	4,015	0	10,300	2,355	7,945	10,300 Members to advise if increase required	10,691	11,097	11,519	11,957
6211 PF Website Maintenance	746	0	1,030	145	885	1,069 Current Year Budget + CPI	1,110	1,152	1,196	1,241
6213 PF Councillor Training & Expenses	274	0	1,100	1,378	1,222	1,142 Current Year Budget + CPI	1,185	1,230	1,277	1,326
6214 PF Health & Safety	6,462	0	9,127	4,308	4,819	9,474 Current Year Budget + CPI	9,834	10,208	10,596	10,999
6217 PF Data Protection	80	0	206	73	133	1,700 increase to include Data Protection annual audit	1,765	1,832	1,902	1,974
6220 PF Festival Fund	15,088	0	15,450	10,575	4,875	15,450 Members to advise if increase required	16,037	16,646	17,279	17,936
6221 PF Town Messenger	3,630	0	4,378	1,320	3,058	4,544 Current Year Budget + CPI	4,717	4,896	5,082	5,275
6222 PF Commissioning Youth Work	59,069	0	60,842	20,280	40,562	60,842 Members to advise if increase required	63,154	65,554	68,045	70,631
6224 PF Legal & Professional Costs (Rename)	5,969	0	5,000	5,762	1,738	10,000 For unknown projects & professional advice	10,380	10,774	11,183	11,608
P&F IT/Office Costs	37,361	0	33,776	16,083	17,693	40,245 See table below for detail	41,774	43,361	45,009	46,719
6650 ST PF Parking Space	286	0	320	284	36	332 Current Year Budget + CPI	345	358	372	386
6653 ST PF Staff Clothing ID Badges (Rename) 6655 ST PF Staff Travelling Expenses	36 209	0	252 252	12 144	240	50 For new staff 750 Increase to 2025/26 due to	52 779	54 809	56 	58 872
						planned travel for conferences				
6230 PF Social Media Advertising Total P &F Operating Expenditure	0 187,342	0	1,000 219,361	45 96,112	955 130,749	1,000 Same as current year budget	1,038 248,468	1,077 257,909	1,118 267,713	1,160 277,885
Total P&F Operating Surplus/ (Deficit)	(76,119)		(181,106)	(30,033)	(158,573)	(188,687)	(189,768)	(199,209)	(209,013)	(219,185)
P&F EMF Expenditure	(70,710)	V	(.5.,100)	(30,000)	(100,010)	(,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	(100,100)	(.00,200)	(200,010)	(2.10,100)

Account	Prior Year 2024/25	EMF Balances B/F 2024/25	Budget / 2025/26	Actual YTD 2025/26	Budget Available 2025/26	Precept Notes 2026/27	Budget 2027/28	Budget 2028/29		Budget 2030/31
6271 PF EMF Election	450	25,909	30,000	15,206	39,203	Costs for 2025/26 20,000 Uncontested wards £883 Contested ward £14,324				
6272 PF EMF Robes & Civic Regalia	1,624	5,219	4,500	3,468	6,251	2026/27 planned spend - Replace TC & Town Crier £3k each + cleaning regalia £1,750. Total £7,750. 3,000 Recommended virement from 6202 PF Civic Occasions (including Road Closures) at Year End				
6273 PF EMF Legal Fees	0	5,601	0	0	5,601	O Commited spend £5,400 for virement for property valuations				
6275 PF EMF Neighbourhood Plan	195	5,650	2,500	77	8,073	15,000 Increase for new Neighbourhood plan based on prior years spend				
6278 PF EMF CIL Planning Income	0	14,255	0	0	18,823	Committed spend £10k subject 0 to receiving CIL 4th round funding				
6280 PF EMF Town Vision	430	9,665	0	0	9,665	What are the plans for spending this budget?				
6281 PF EMF Town Vitality Funding Grant	58,617	(4,142)	0	29,444	0	This budget is for recording 0 spend against received funding. No requirement for increase				
6282 PF EMF Funding Bids (Consultancy Fees)	9,880	10,201	0	0	10,201	0 No increase required				
6284 PF EMF Consultations	0	2,000	0	0	2,000	1,000 To support marketing and public consultations				
6285 PF EMF Twinning	0	500	0	0	500	Members to advise if increase required				
6287 PF EMF Website (Capital Expenditure)	0	0	6,000	0	6,000	6,000 Precept planning for 2025/26 included £6k for next 2 years	6,000			
6370 PF EMF Computer & Office Equipment Renewal	3,771	15,597	0	11,682	3,915	Planned spend - Replace MS/Rec & PGA laptop/hub/laptop case/screen 3,000 risers £1,964 Recommend £1,000 for contingency				
Total P&F EMF Expenditure	74,967	90,455	43,000	59,877	110,232	48,000	6,000	0	0	0
Total For EMF Experiorure	74,307	30,400	1.0,000				3,000			
Total P&F Expenditure (Operational & EMF)	262,308	90,455	262,361	155,989	240,981	295,387	254,468	257,909	267,713	277,885
		,		,		295,387 (236,687)	•	257,909 (199,209)	267,713	277,885 (219,185)
Total P&F Expenditure (Operational & EMF)	262,308	90,455	262,361 (224,106)	155,989	240,981 (268,804)	·	254,468			
Total P&F Expenditure (Operational & EMF) Total P&F Budget Surplus/ (Deficit)	262,308	90,455	262,361 (224,106)	155,989	240,981	·	254,468 (195,768) Budget	(199,209)	(209,013)	
Total P&F Expenditure (Operational & EMF) Total P&F Budget Surplus/ (Deficit) 1. P&F IT/Office Costs	262,308 (151,085) Prior Year	90,455 (90,455) EMF Balances	262,361 (224,106)	155,989 (89,911)	240,981 (268,804) Budget Available	(236,687)	254,468 (195,768) Budget 2027/28	(199,209) Budget	(209,013) Budget 2029/30	(219,185) Budget
Total P&F Expenditure (Operational & EMF) Total P&F Budget Surplus/ (Deficit) 1. P&F IT/Office Costs Nominal Code	262,308 (151,085) Prior Year 2024/25	90,455 (90,455) EMF Balances	262,361 (224,106) Budget /	155,989 (89,911) Actual YTD 2025/26	240,981 (268,804) Budget Available 2025/26	Precept 2026/27 Notes Phone line, usage, annual support & maintenance £4,486 Mobile contract (2 mobiles) £436 New telephone system - one off cost for implementation £2,265 & annual cost for 14 phones	254,468 (195,768) Budget 2027/28	(199,209) Budget 2028/29	(209,013) Budget 2029/30	(219,185) Budget 2030/31
Total P&F Expenditure (Operational & EMF) Total P&F Budget Surplus/ (Deficit) 1. P&F IT/Office Costs Nominal Code 6300 PF Telephone & Mobile (Rename)	262,308 (151,085) Prior Year 2024/25	90,455 (90,455) EMF Balances	262,361 (224,106) Budget / 2025/26	155,989 (89,911) Actual YTD 2025/26	240,981 (268,804) Budget Available 2025/26	Precept 2026/27 Notes Phone line, usage, annual support & maintenance £4,486 Mobile contract (2 mobiles) £436 Mobile contract (3 mobiles) £436 Mobiles £1,504 = £3,769 Prior year includes £1.5k for printing precept leaflet & £506 for bus stop advert & £750 for video/edit. Estimate £1k - £1.5k for	254,468 (195,768) Budget 2027/28	(199,209) Budget 2028/29	(209,013) Budget 2029/30 9,720	(219,185) Budget 2030/31
Total P&F Expenditure (Operational & EMF) Total P&F Budget Surplus/ (Deficit) 1. P&F IT/Office Costs Nominal Code 6300 PF Telephone & Mobile (Rename)	262,308 (151,085) Prior Year 2024/25 4,019	90,455 (90,455) EMF Balances	262,361 (224,106) Budget 2025/26	155,989 (89,911) Actual YTD 2025/26	240,981 (268,804) Budget Available 2025/26 1,679	Precept 2026/27 Notes Phone line, usage, annual support & maintenance £4,486 Mobile contract (2 mobiles) £436 Mobile contract ends February Phone for implementation £2,265 Mobile annual cost for 14 phones £1,504 = £3,769 Prior year includes £1.5k for printing precept leaflet & £506 for bus stop advert & £750 for video/edit. Estimate £1k - £1.5k for stationery Actual 2025/26 Qtrly photocopiers £650 x 4 = £2,600 Mithly average printing £197 x 12 = £2,364 TOTAL £4,964 Note: 5 year contract ends February Mobile Mobile Mobile State Peters Phone for Including Mobile Mo	254,468 (195,768) Budget 2027/28	(199,209) Budget 2028/29 9,364	(209,013) Budget 2029/30 9,720	(219,185) Budget 2030/31 10,089
Total P&F Expenditure (Operational & EMF) Total P&F Budget Surplus/ (Deficit) 1. P&F IT/Office Costs Nominal Code 6300 PF Telephone & Mobile (Rename) 6301 PF Stationery & Printing (rename) 6303 PF Copier Maintenance	262,308 (151,085) Prior Year 2024/25 4,019 4,239	90,455 (90,455) EMF Balances	262,361 (224,106) Budget 2025/26 3,046 3,090	155,989 (89,911) Actual YTD 2025/26	240,981 (268,804) Budget Available 2025/26 1,679 2,539	Precept 2026/27 Notes Phone line, usage, annual support & maintenance £4,486 Mobile contract (2 mobiles) £436 Mobile contract for implementation £2,265 Mobile annual cost for 14 phones £1,504 = £3,769 Prior year includes £1.5k for printing precept leaflet & £506 for bus stop advert & £750 for video/edit. Estimate £1k - £1.5k for stationery Actual 2025/26 Qtrly photocopiers £650 x 4 = £2,600 Mithly average printing £197 x 12 = £2,364 TOTAL £4,964 Note: 5 year contract ends Feb 2027 Based on Actual, increase by 10% Actual 2025/26 3,620 Payroll software £452 Zahara £2,395 Xero £37 x 12 = £444	254,468 (195,768) Budget 2027/28	(199,209) Budget 2028/29 9,364 3,777	(209,013) Budget 2029/30 9,720 3,921 5,816	(219,185) Budget 2030/31 10,089 4,070
Total P&F Expenditure (Operational & EMF) Total P&F Budget Surplus/ (Deficit) 1. P&F IT/Office Costs Nominal Code 6300 PF Telephone & Mobile (Rename) 6301 PF Stationery & Printing (rename) 6303 PF Copier Maintenance	262,308 (151,085) Prior Year 2024/25 4,019 4,239 4,823	90,455 (90,455) EMF Balances	262,361 (224,106) Budget 2025/26 3,046 4,754	155,989 (89,911) Actual YTD 2025/26 1,367 551	240,981 (268,804) Budget Available 2025/26 1,679 2,539	Precept 2026/27 Notes Phone line, usage, annual support & maintenance £4,486 Mobile contract (2 mobiles) £436 Mobile contract for implementation £2,265 Mobile annual cost for 14 phones £1,504 = £3,769 Prior year includes £1.5k for printing precept leaflet & £506 for video/edit. Estimate £1k - £1.5k for stationery Actual 2025/26 Qtrly photocopiers £650 x 4 = £2,600 Mthly average printing £197 x 12 = £2,364 TOTAL £4,964 Note: 5 year contract ends Feb 2027 Based on Actual, increase by 10% Actual 2025/26 3,620 Payroll software £452 Zahara £2,395 Xero £37 x 12 = £444 TOTAL £3,291	254,468 (195,768) Budget 2027/28 9,021 3,639 5,398	(199,209) Budget 2028/29 9,364 3,777 5,603	(209,013) Budget 2029/30 9,720 3,921 5,816	(219,185) Budget 2030/31 10,089 4,070 6,037

Precept 2025/26 Precept 2026/27 Increase / (Decrease) Difference as %

-224,106 -236,687 12,581 5.61%

Estimated CPI 3.8% based on July as reported by Office of National Statistics 20-08-25