Policy & Finance (P&F) Committee - P & F Budget 2026-27
Saltash Town Council
For the 6 months ending 30 September 2026

Account	Prior Year 2025/26	Budget Including Virements 2026/27	Actual YTD 2026/27	Budget Available 2026/27
P&F Operating Income				
4901 PF Bank Interest Received	93,153	58,700	27,812	30,888
4908 PF Misc Income	3	0	4	(4)
4902 PF Insurance Claim	37,563	0	0	0
Total P&F Operating Income	**130,719**	**58,700**	**27,816**	**30,884**
P &F Operating Expenditure				
6200 PF Bank Charges	963	1,995	384	1,611
6201 PF Audit	3,300	4,000	0	4,000
6202 PF Civic Occasions (including Road Closures)	7,368	5,000	629	4,371
6203 PF Mayors' Allowance	5,581	5,912	2,415	3,497
6204 PF Councillors' Allowance	2,466	4,096	0	4,096
6205 PF Insurance	20,751	27,836	31,140	(3,304)
6206 PF Youth Network	4,000	6,000	0	6,000
6208 PF Subscriptions	17,580	37,650	23,815	13,835
6210 PF Community Chest	3,630	10,300	3,240	7,060
6211 PF Website Maintenance	201	1,069	265	804
6213 PF Councillor Training & Expenses	2,378	1,142	564	578
6214 PF Health & Safety	7,171	9,474	2,744	6,730
6217 PF Data Protection	73	1,700	124	1,576
6220 PF Festival Fund	13,919	15,450	10,429	5,021
6221 PF Town Messenger	3,300	4,544	1,980	2,564
6222 PF Commissioning Youth Work	60,842	100,000	33,332	66,668
6224 PF Legal & Professional Fees	11,274	10,000	7,674	2,326
P&F IT/Office Costs	30,527	40,245	18,329	21,916
6650 ST PF Parking Space	284	332	301	31
6653 ST PF Staff ID Badges	39	50	9	41
6655 ST PF Staff Travelling Expenses	589	750	45	705
6230 PF Social Media Advertising	646	1,000	213	787
Total P &F Operating Expenditure	**196,882**	**288,545**	**137,631**	**150,914**
Total P&F Operating Surplus/ (Deficit)	**(66,162)**	**(229,845)**	**(109,815)**	**(120,030)**
P&F EMF Expenditure				
6271 PF EMF Election	19,036	55,373	0	55,373
6272 PF EMF Robes & Civic Regalia	4,159	9,192	3,442	5,750
6273 PF EMF Legal Fees	0	6,200	5,481	719
6275 PF EMF Neighbourhood Plan	97	23,052	10,147	12,905
6278 PF EMF CIL Planning Income	0	21,731	0	21,731

Account	Prior Year 2025/26	Budget Including Virements 2026/27	Actual YTD 2026/27	Budget Available 2026/27
6280 PF EMF Town Vision	0	9,665	0	9,665
6282 PF EMF Funding Bids (Consultancy Fees)	0	10,201	0	10,201
6284 PF EMF Consultations	0	3,000	0	3,000
6285 PF EMF Twinning	0	1,500	722	778
6287 PF EMF Website (Capital Expenditure)	0	12,000	0	12,000
6289 PF EMF TRIP funding	13,825	278	278	0
6370 PF EMF Computer & Office Equipment Renewal	13,965	4,632	453	4,179
Total P&F EMF Expenditure	**88,007**	**156,824**	**20,524**	**136,300**
Total P&F Expenditure (Operational & EMF)	**284,889**	**445,369**	**158,155**	**287,214**
Total P&F Budget Surplus/ (Deficit)	**(154,170)**	**(386,669)**	**(130,339)**	**(256,330)**

1. P&F IT/Office Costs

Nominal Code	Prior Year 2025/26	Budget Including Virements 2026/27	Actual YTD 2026/27	Budget Available 2026/27
6300 Telephone	3,657	8,691	3,932	4,759
6301 Stationery/Postage/Printing	2,728	3,506	748	2,758
6303 Copier Maintenance	4,428	5,200	3,031	2,169
6305 Finance Software	2,948	3,620	2,452	1,168
6306 IT Maintenance	16,766	19,228	8,166	11,062
TOTALS	**30,527**	**40,245**	**18,329**	**21,916**

6205 PF Insurance showing overspent by -£3,304. This is due to £8,763 for annual general insurance costs relating to 2027/28 and will be adjusted at year end

Key

Spending is on target as predicted at this point in the financial year

Spending is higher than anticipated and needs to be monitored closely

Budget is overspent - requires investigation and recommend virement