To receive a report on the level of Town Council's General Reserves, Contingency and Earmarked Reserves and consider any actions and associated expenditure

To maintain the contingency fund at 5.06 months, an additional £40,444 is required. This would be funded through a virement from General Reserves, which stood at £690,015 prior to the transfer.

Capital & Reserves	**2025/26 Actuals**	**2026/27 Estimated**	
Contingency	**700,760**	**741,204**	**Increased by £40,444 (to be vired from GR)**
Contingency in Months	**5.06**	**5.06**	
Capital Works arising from Assets and Services Required (General Reserves)	**647,300**	**649,571**	**Decreased by £40,444 (to be vired to Contingency)**
Earmarked Reserve	**807,901**	**756,032**	
Saltash Waterfront Revitalisation Grant	**12,907**	**12,907**	
S106 (Waitrose)	**5,958**	**-**	
Estimated Reserves at 31st March:	**2,174,826**	**2,159,714**	

The Town Council may wish to retain the contingency fund at £700,760, equivalent to 4.78 months of the annual precept, thereby preserving General Reserve balance of £690,015