

# Cross Roads Parish Council

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## 15.e Overview of Expenditure v Budget

Dear Council

Please find below an overview of the expenditure v budget for the current financial year Up to 31/10/2025. Please note as this is a rolling monthly report, the financial figures will change.

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### 1. Bank Balances: (31/10/2025)

- Unity T1 Current Account: £5,707.00
  - Unity Trust Bank - Instant Access Savings Account: £37,479.77
- Subtotal = £43,186.77
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### 2. Budget Commitments: (Non – negotiables)

The budget set for 2025/2026 is £49,735.00.

Out of the £49,735.00 - £40,685.00 are the commitments for the year.

Six budget lines would not be classed as commitments such as Grants, Chair's allowance, public toilet maintenance, training, S137 donations and misc village expenses.

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### 3. Budget to Date: (Actual 30/09/2025)

- Income Budget: £48,657.00
- Income Actual: £51,122.91

• Payment Budget: £49,735.00

Payment Actual: £37,094.43

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#### 4. Projected Income (from 01/11/2025 – 31/03/2026)

- HMRC VAT Reclaim = £2700.00 (Christmas and other items)
  - Bank Interest = £180.00
- Subtotal = £2880.00  
£51,122.91 + £2880.00 = £54,002.91

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#### 5. Projected Expenditure (from 01/10/2025 – 31/03/2026)

- Budget Balance = (Payment budget £49,735.00 – Payment actual £37,094.43) = £12,640.57

The below costs are additional to the payments budget.

Included are: additional costs for Christmas and horticultural and general maintenance and misc village expenses, staff salary which includes the cost-of-living automatic pay increases, Christmas and defib pads. Other items include the street signs, refreshments for the presentation of the Coat of Arms and the regalia.

I have included a 10% contingency and have also reached out to the landlord as £6,000.00 of the budget balance is allocated to the Office/Storage rental, it would be good to get an actual costing for that and when it needs to be paid.

- Staff Salary £1200.00
- Mileage £500.00
- Christmas £1200.00
- Horticultural £1000.00
- Refreshments COA = £550.00
- Regalia £3000.00
- Street signs £6000.00 (suggested by Cllr Senior at the July meeting)
- Misc Village Expenses £1000.00

Subtotal: £14,450.00

- 10% Contingency = £1,445.00

**Total: £15,895.00**

Budget Payments £49,735.00 + Budget Overspends = £15,895.00 = £65,630.00

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## **6. To Finish: (Projected end of year 31/03/2026)**

As of 31 October, the bank balance is £43,186.77 which includes the payments to date of £37,094.43 and income to date of £51,122.91.

There is projected income of £2880.00. which would be:  
 $£43,186.77 + £2880.00 = £46,066.77$

There is £12,640.57 budget variance to pay, plus the projected overspend of £15,895.00  
 $= £28,535.57$

Finally, the projected end-of year would be:

$£46,066.77 - £28,535.57 = £17,531.20$

**Projected end-of-year 2025/2026 would be = £17,531.20**

**Actual end of year 2024/2025 was = £29,158.29**

Therefore, as the RFO, and at this moment in time, there are limited funds available. I would suggest that there are no further projects funded between now and the end of the financial year other than what is addressed on this briefing paper.

Kind regards,

*Jill Davis*

Jill Davis

**Proper Officer to Cross Roads Parish Council**