

# Cross Roads Parish Council

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## Overview of Expenditure v Budget

Dear Council

Please find below an overview of the expenditure v budget for the current financial year up to 31/12/2025. Please note as this is a rolling monthly report, the financial figures will change.

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### 1. Bank Balances: (31/12/2025)

- Unity T1 Current Account: £4,197.55
  - Unity Trust Bank - Instant Access Savings Account: £37,689.56
- Subtotal = £41,887.11
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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 31/12/2026)

- Income Budget: £48,657.00
- Income Actual: £53,267.09

• Payment Budget: £49,735.00

Payment Actual: £40,538.27

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

- HMRC VAT Reclaim = £1000.00  
Subtotal = £900.00  
£53,267.09 + £1000.00 = £54,267.09
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#### 5. Projected Expenditure (from 01/01/2026 – 31/03/2026)

- Budget Balance = (Payment budget £49,735.00 – Payment actual £40,538.27) = £9,196.73

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 5% 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 £1000.00
- Christmas £2400.00
- Horticultural £1600.00
- COA = £1000.00
- Street signs £6000.00 (suggested by Cllr Senior at the July meeting)
- Misc Village Expenses £1000.00

Subtotal: £13,000.00

- 5% Contingency = £650.00 (amended from 10% to 5%)

**Total: £13,650.00**

Budget Payments £49,735.00 + Budget Overspends = £13,650.00 = £63,385.00

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

As of 31 December, the bank balance is £41,887.11 which includes the payments to date of £40,538.27 and income to date of £53,267.09.

There is projected income of £1000.00 which would be:  
£41,887.11 (31/12/2026 bank balance) + £1000.00 = £42,887.11

There is £9196.73 budget variance to pay, plus the projected overspend of £13,650.00  
= £22,846.73

Finally, the projected end-of year would be:

£42,887.11 - £22,846.73 = £20,040.38

**Projected end-of-year 2025/2026 would be = £20,040.38**

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

Kind regards,

*Jill Davis*

Jill Davis  
**Proper Officer to Cross Roads Parish Council**