

APPENDIX D

Earmarked Reserves : Category 3 - General contingency or resources to meet other expenditure needs held in accordance with sound principles of good financial management

Description and how reserve supports the authority's strategy to deliver good quality services	Balance at 31/3/2025	2025/26 Contributions / (Use)	2025/26 Transfer between reserves from / (to)	Forecast Balance at 31/3/2026	Planned Use of Reserves					Balance Allocated to Manage Ongoing Risk
	£'000	£'000	£'000	£'000	2026/27	2027/28	2028/29	2029/30	2030/31	£'000
Insurance Fund	569	0	0	569	0	0	0	0	0	569
This is earmarked to fund payments that fall within the Authority's insurance policy excesses. As the timing of insurance claims/settlements is unknown no usage is shown. The availability of this reserves avoids the cost of unbudgeted insurance claims having to be funded from the Authority's revenue budget in the year they arise and therefore protects funding available for front line services.										
Total	569	0	0	569	0	0	0	0	0	569

Balance 31 March	569	569	569	569	569
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Summary of Earmarked Reserves

Category 1	8,979	(2,374)	0	6,605	(2,528)	(805)	(1,261)	(413)	(250)	1,348
Category 2	3,624	393	0	4,017	(203)	(443)	(406)	(450)	(410)	2,105
Category 3	569	0	0	569	0	0	0	0	0	569
Total Earmarked Reserves	13,172	(1,981)	0	11,191	(2,731)	(1,248)	(1,667)	(863)	(660)	4,022

Balance 31 March	8,460	7,212	5,545	4,682	4,022
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