

RYBURGH BUDGET 2026-2027

Introduction

This document sets out the figures for Ryburgh Parish Council's 2026/27 budget. It reflects the latest known costs, inflation trends, anticipated commitments, and updated financial categories to help simplify monitoring and reporting. Councillors previously indicated a preference to adhere to the agreed reserves recovery plan, even if this meant progress might take a little longer than originally envisaged. This budget therefore continues to align with that objective while updating the figures and timelines. Members were previously asked (November 2025) to comment, review and raise questions, highlight missed items, suggest changes, and provide feedback. The budget was discussed in detail at the November Parish Council meeting with no substantial changes at that time or later. The clerk was requested to finalise the budget.

New Category Explanation

The previous budget structure was inherited from an old spreadsheet system that placed each year's figures in a single column, often without clear separation between categories or consistent grouping of related costs. As a result, some headings were confusing, duplicated, or poorly matched to actual spending. For the 2026/27 budget, categories have been streamlined and clarified to better reflect the council's real-world spending and simplify both budget planning and financial reporting. Related items have now been grouped logically under broader headings (e.g. all staffing-related costs, all lighting costs), helping improve transparency, avoid duplication, and make ongoing monitoring easier for councillors and the public. This new format will be refined and retained moving forwards.

#	Category	What It Includes	Former Categories Merged
	<i>GENERAL</i>		
G1	Staffing	Clerk salary, PAYE, mileage, home working, printing allowance, payroll services	Staffing costs, Home Office, Printing, Mileage, Payroll Submission
G2	Training & Memberships & Subscriptions	Councillor/Clerk training, NALC/SLCC membership, ICO subscription	Training, NALC, SLCC, ICO
G3	Meetings & Administration	Hall hire, stationery, IT/software, bank fees, website costs	Hall Hire, Bank Fees, Website, IT Fund.
G4	Waste Management	Bins and disposal costs	Waste/Dog Bins
G5	Street Lighting	Electricity and maintenance for street lighting and inspections	Street Light Electricity & Maintenance
G6	Maintenance	Grass cutting (cemetery, other),	Cemetery Grass Cutting, Other Grass Cutting,
G7	Community Projects, Grants & Events	S137 donations, Grants, wreath, small community grants	S137 Donations, Wreath, Grants
G8	Insurance & Audit	Annual insurance and internal/external audits, and related risk assessments	Insurance, Audit
G9	Capital & Asset Replacement	IT fund, contingency, asset repair reserve, future capital projects	Asset Repairs & Renewal, IT Fund, Contingency
G10	Other	Unexpected or uncategorised expenses (can be tightly controlled). Will be minimal.	Use as a catch-all to be avoided where possible

<i>G11</i>	Unclassified (Needs to be reviewed)	For rare cases where don't fall cleanly and need to be reviewed	
	<i>EMR</i>		
<i>E1</i>	Election Costs	Annual allocation for elections	As before
<i>E2</i>	General Contingency	Unexpected or emergency spending or costs	As before
<i>E3</i>	Asset Repair	Repair or replacement of items on asset register	As before
<i>E4</i>	IT Fund	Looking to future needs re: computing and phone	As before
	<i>RESTRICTED</i>		
<i>R1</i>	Youth Club Reserve	Strictly limited – source: Lottery and Crisp Malt	New specific purpose fund
<i>R2</i>	Trod Path Reserve	Strictly limited – source: NCC and Crisp Malt	New specific purpose fund

Budget Overview by Category

#	Category	2024/25 Actual (£)	2025/26 Budget (£)	2025/26 Actual YTD (£)*	2026/27 Budget (£)	2026/27 Notes
G1	Staffing	7,893.71	7,788.20	5,118.83	8100.00	Anticipate inflationary increase of 4%. ^{N1}
G2	Training & Memberships	305.82	1,085.00	47.00	1250.00	SLCC, CILCA, Councillors and Assertion 10 (AGAR). ^{N2}
G3	Meetings & Administration	142.00	476.00	187.95	545.04	Anticipate inflationary increase of 4%. ^{N3}
G4	Waste Management	647.40	725.00	741.00	818.52	Increased well above inflation last year ^{N4}
G5	Street Lighting	1,526.20	2,250.00	993.99	2,250.00	Increased by over 8%. Power, inspection and repair ^{N5}
G6	Maintenance	2,160.00	2,680.00	594.00	1750.00	Grass Cutting & Lights ^{N6}
G7	Community Projects, Grants & Events	85.00	310.00	70.00	1,600.00	Grants awarded by RPC ^{N7}
G8	Insurance & Audit	429.20	500.98	535.24	620.00	Audit and Insurance likely to increase ^{N8}
G9	Asset Replacement	759.84	130.00	0.00	0.00	None currently noted but benches and noticeboards etc ^{N9}

G10	Other	0.00	30.00	0.00	0.00	Should be minimal. Remove if remains unused.
G11	Unclassified (Needs review)	0.00	0.00	0.00	0.00	For anomaly tracking only
		13,949.17	15,237.98	4,766.17	16,933.56	
E1	Election Costs		1,500.00	0.00	2,000.00	Low ^{N10}
E2	General Contingency		1,500.00	0.00	1,693.00	10% of operating costs ^{N11}
E3	Asset Repair		1,200.00	0.00	1,320.00	10% increase YoY ^{N12}
E4	IT Fund		200.00	0.00	500.00	Previously insufficient ^{N13}
					5513.00	
R1	Youth Club	0.00	0.00	0.00	2550.00	New item ^{N14}
R2	Trod Path	0.00	0.00	0.00	1500.00	New item ^{N15}
					4050.00	

- YTD figures were completed in early November 2025.

N1

This section contains all staffing related costs. Increases due to NI now being paid increased costs last year. Pay rises are subject to national agreement and anticipated at inflation.

N2

The council is contractually obliged to pay for SLCC membership and CiLCA training for the clerk (in the job description). Training is required to ensure the council is up to date. Councillors should undergo training regularly. All have been allowed for in the budget. The new additional AGAR item – Assertion 10: “*We have put in place arrangements for the effective IT and data management in accordance with proper practices during the year under review.*” Will likely need additional guidance and training before the AGAR completion.

N3

This section includes: Hall Hire, Bank Fees, Website, IT Fund. Anticipated 4% increase plus £50.

N4

Dog bin emptying from 2024/25 to 2025/26 increased from £670.80 to £741, just over 10%. If this considerably above inflation increase is repeated then the figure for next year could be as much as £818.52. During the year it is something the council could look elsewhere for but in reality options are likely to be limited.

N5

The fact that Npower did not bill for well over 6 months, and have changed the system (plus charged 2024/5 fees in September 2025) seems to have hidden an increase in cost (comparing April to Oct 2024 with 2025) in the cost of street lighting electricity of just over 8%. The total spent in 2024/5 is £1995.01, which is substantial but below the budgeted level of £2,250.00. If a similar YoY increase is expected then the budgeted £2,250 leaves a bit of a margin (£2,158.99), as prices are actually unknown.

N6

This includes anticipated grass cutting for the current areas, and for the new path, plus repairs to lights. Lighting repairs were £342 in 2024/2025. We also pay for lighting inspections which is £264/year. £250 has been added to anticipated repairs to cover other items such as war memorial cleaning and anything that crops up. Lighting will start to become expensive as all the LED lights were installed 10 years ago and are now out of warranty or about to go out of warranty. This matter will need detailed consideration as the costs could be very high.

N7

Grants are now limited to £500 per applicant. RPC has also funded some other events, and likely will need to provide some funding for the youth club.

N8

Insurance increased significantly from £374.20 in 2024/25 to £470.24 in 2025/26, an increase of £96.04 or 25.67%. If a similar increase occurs in 2026/27, insurance could reach £591.19. A smaller increase of around 10–15% would still result in a budget figure of around £517–£540. Either way, insurance costs are likely to rise and need to be closely monitored and budgeted for.

It is good practice to change auditors every few years. We currently have a reliable and low-cost internal auditor who charges just £65–£70, but if we stay with him, it should be for one more year only. Most parish councils pay between £150 and £200 for internal audit, so any change could result in a significant increase in cost. In addition, if RPC's income (precept + any grants received) rises above £25,000, the audit regime changes, requiring additional external audit processes and increasing the administrative workload on the Clerk. These changes could increase direct costs by several hundred pounds and should be anticipated within future budgets and reserves.

N9

What items on the asset register are in need of replacement? Very limited funds but if anything specific is identified then it needs to be priced, otherwise budget at zero. Lighting, benches and noticeboards are all expensive items.

N10

An ear marked reserve (EMR) to cover the costs of a full election should be held. This is widely held to be the actual cost which is advised as between £1500 and £2000.

N11

So that the contingency reserves do not fall below what might be required they should be set to 10% of the budgeted operating costs. This is a simple way to ensure this reserve stays up to date.

N12

Assets repair – this has not been increased in several years, so a 10% increase applied to catch up. Street lighting is a specific concern. See also N9.

N13

IT reserve of £200 is considered insufficient. The council should under good practice be supplying the clerk with a phone and additionally the laptop would cost well above the £200 previous reserve if it needs replacing. Identified as insufficient last year. This has been increased but is still likely insufficient in reality.

N14

Youth Club. These funds are restricted as they were provided by the national lottery, and by Crisp Malt. If it does not continue at any point the balance will have to be returned. Restricted Funds can only be spent on the purpose for which they were allocated and given. These funds are held in the parish council account.

N15

Trod Path. If this goes ahead then these funds are restricted as they were provided by the Norfolk County Council, and by Crisp Malt. If it does not go ahead, they will have to be returned. Restricted Funds can only be spent on the purpose for which they were allocated and given. These funds are held in the parish council account.

Overall

On the basis of these figures general operating costs will increase to just under £17,000 for the year. We can reduce EMR to around £5,500, and RPC holds restricted funds which it cannot use for general expenses of £4,050 (and should be removed from bank balances when working out).

Current bank balance is £19,011.22 as of 18th January 2026, with an anticipated bank balance by EoY of £12,084.11 (early October Budget v Actual Report). Of this £4050 is restricted and under the proposed budget £5,500 would constitute EMR. This leaves a balance of £2,534.11. The council is required to hold reserves near to its full year running/operating costs – almost £17,000 current budgeted, meaning the reserves level will be £14,399.45 short. **The council would be over £14,000 short of good practice in local government.**

The reserves policy in combination with the previous budget set out a 3-year plan to get the reserves to the correct level. The council is behind schedule on this target, partly due to the exceptional one-off nature of grants awarded in 2025/26, which will not be able to be repeated in 26/27. These totalled £4,000.

Total Income

The total income for the council including grants received is £23,240, which take the council perilously close to the 25k limit. Once a council's total gross income or gross expenditure exceeds £25,000, it can no longer certify as exempt under the AGAR (Annual Governance and Accountability Return) process. This means a full external audit, with additional audit requirements, which will increase both auditor costs and administrative burden (clerks time), and public inspection requirements are also slightly stricter.

Other Options

At the November 2025 meeting the budget was considered and many items discussed. Councillors considered it difficult to see how operational costs can be substantially cut. Options considered and discussed were:

1. Take longer to build reserves (quite a lot longer) or
2. make a more significant increase in the precept (unpopular) or
3. find additional and alternative immediate sources of income (unlikely) or
4. Something else including cutting services

It was decided at item 7 of the Ryburgh Parish Council meeting of 12th November 2025 that:-

*“Pre-budget draft figures had been circulated in advance. After discussion and careful consideration, it was **resolved** that the clerk should finalise the budget (based on the draft figures) which should be presented for approval at the January meeting when the precept will also be set.”*

Precept

The precept is currently £19,050 and the reserves policy estimated an increase of 10% would be necessary this coming year. That predicted increase would add £1,905 to the precept for a total of £20,955. Broadly speaking a precept of £21k, and operating costs of £17k would increase total reserves by £4k, from £2.5k to £6.5k – substantially (over 10k) below the required level of £17k. **The 10% precept increase leaves the council £10k below desired reserve levels.** If the rate of increase in reserves was able to be maintained, then it would take a further 2.5 years after the end of 2027 to resolve the shortfall – almost 2030.

At the Ryburgh Parish Council meeting in November 2025 the council decided in principle to accept the budget subject to the clerk finalising minor details for the January meeting.

Council Tax

Council Tax Band	Proportion of Band D Precept	2025/26 Precept (£)	2026/27 Precept (£)
Band A	6/9 (67%)	£52.35	£56.43
Band B	7/9 (78%)	£61.08	£65.83
Band C	8/9 (89%)	£69.80	£75.24
Band D	1 (100%)	£78.52	£84.64
Band E	11/9 (122%)	£95.96	£103.45
Band F	13/9 (144%)	£113.43	£122.26
Band G	15/9 (167%)	£130.87	£141.06
Band H	2 (200%)	£157.04	£169.28

A Band D property in Ryburgh will pay **£84.64/year**, or **£1.63/week**, to fund all services provided by the parish council in 2026/27.

These figures show the impact of the proposed 10% precept increase on each council tax band. While the council's total income would rise by 10%, due to the increased taxbase (247.60 properties), the individual charge for a Band D property would increase by only **£6.12**, from **£78.52 to £84.64**, representing a **7.8%** rise for residents.

This modest increase helps maintain the reserves recovery plan and protects council services against rising inflation and future uncertainty.