Melbourn Parish Council
Responsible Financial Officer's Report September 2026
Prepared by Shelley Coulman RFO

1 Introduction

This report covers the six months from 1 April to 30 September 2026, based on the Month 6 Income and Expenditure by Budget report. Half of the financial year has elapsed (50%). The reported surplus is £29,252 before earmarked reserve movements and the increase in the General Reserve is £4,451 after those movements. Project funding and several individual budget pressures require review.

2 Income overview

Income is £276,368 against an annual budget of £424,022, or 65.2%. Miscellaneous income of £60,481 against a nil budget materially increases this percentage. Excluding miscellaneous income, income is £215,887, equivalent to 50.9% of the total annual income budget.

Allotment rents have been invoices in October and will show on next month's report.

Nothing to indicate any issues with the income that need immediate attention.

3 Expenditure overview

Expenditure is £247,115 against an annual budget of £399,552, or 61.8%, leaving £152,437 of the annual budget. The report shows no committed expenditure; this should not be taken as confirmation that no outstanding orders or future obligations exist. A straight-line half-year comparison is an indicator only, as expenditure is seasonal and includes project and reserve-related transactions.

Salaries and pensions are £68,635 against £155,479 (44.1%). Pension scheme costs are £252 against £550 (45.8%). These remain below the 50% straight-line profile. Note that the recruitment of the community coordinators and re shuffling of hours will require us to monitor the budget closely over the remaining half of the year. The is a reserve available to support the staff changes and this has been reviewed prior to agreement of the staff changes.

Budget pressures and project expenditure

The following headings have already exceeded their full-year revenue budgets.

Heading	Actual £	Budget £	Over budget £	
Grants	54,146	9,450	44,696	£41,246 relates to Reserves. Overspend relates to MMWS
Office furniture and equipment	2,262	1,000	1,262	Underspend prior year supports this.

Tree and hedge work planned	2,455	1,500	955	955 relates to reserves
Audit fees	3,101	2,350	751	These are accrued and estimated based on £200 per month. Anticipate this being less overall but accounting for potential timing difference.
Sundry expenses	1,211	550	661	

Sundry expenses will be reviewed for coding and any necessary budget virement.

Youth expenditure of £4,898, S106 expenditure of £5,760 and Melbourn Dynamo's Power Pitch expenditure of £3,840 are recorded against nil budgets this is identified earmarked reserve funding for these areas.

4 Net position and reserves

The finance system reports net income over expenditure of £29,252, compared with a full-year budgeted surplus of £24,470. Transfers from earmarked reserves are £35,106 and transfers to earmarked reserves £59,908, giving a reported increase in the General Reserve of £4,451. These are year-to-date movements, not closing reserve balances. Figures are reproduced as reported by the finance system.

5 Treasury and investments

Interest income of £6,607 is 60.1% of the annual budget. There is regular reviews on investments taken to F&GG.

At 27 October 2026, General Reserves are £207,579 and Earmarked Reserves derived as net assets less General Reserves are £485,083, together agreeing to net assets of £692,662.

The largest earmarked balances include Section 106 of £173,495 and Asset Management of £105,592.

Current liabilities include £183,888 of receipts in advance; this is the precept funds received and will be released monthly in line with the remainder of the year.

Cash balances should therefore not be treated as unrestricted funds available to spend.

General Reserves of £207,579 equate to approximately 6.2 months of the £399,552 annual expenditure budget. This is £7,803 above a six-month benchmark of £199,776.

This is a budget-based measure; it does not replace a review of forecast expenditure, commitments and cash requirements.

6 Summary and recommendations

I recommend that the Council notes the September year-to-date position. Notes the highlighted budget pressures and consider any remaining commitments.

Considers the earmarked reserve transfers; Notes the October invoicing for allotment rent collection and the electricity adjustment.

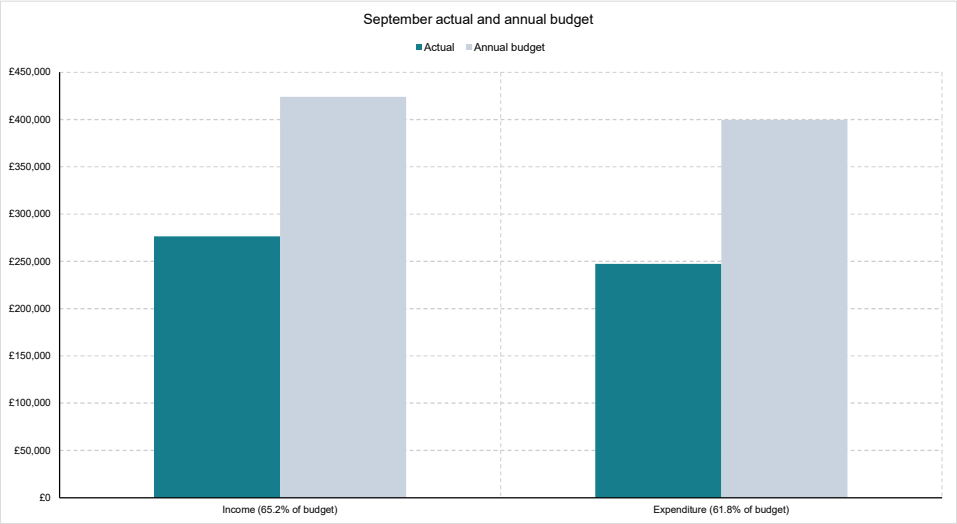
Notes that bank reconciliations are completed and signed off according to the financial regulations and that the reserves are above the recommended 6 months.

Melbourn Parish Council financial report

September 2026 results.

September results	Actual	Annual budget
Income (65.2% of budget)	£276,368	£424,022
Expenditure (61.8% of budget)	£247,115	£399,552
Surplus before reserve transfers	£29,252	
General Reserve increase	£4,451	
Income as % of annual budget	65.2%	
Spend as % of annual budget	61.8%	

Balance sheet highlights		
Cash and deposits	£880,104	
Net assets	£692,662	
General Reserves	£207,579	
Earmarked reserves	£485,083	
Receipts in advance	£183,888	Precept fund received
Reserve cover months	6.2	



Review points

50% of the year elapsed. Miscellaneous income of £60,481 raises the headline income percentage, a majority of this relates to the solar farm income and is transferred to reserves.

Allotment rent is £20. Invoicing occurs in October.

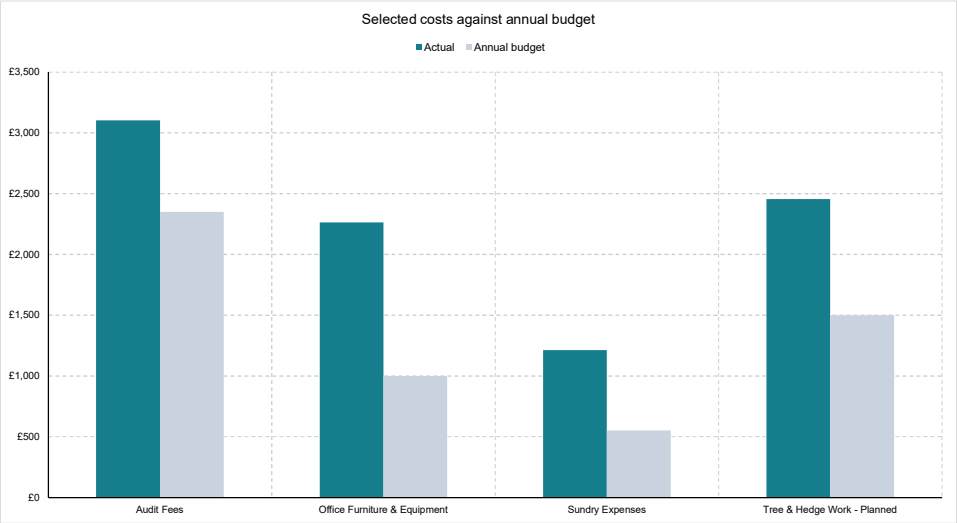
Cash includes receipts in advance. Cash is not all unrestricted money available to spend.

General Reserves cover 6.2 months of annual budget, £7,803 above the six-month benchmark.

September budget pressures	Actual	Annual budget
Audit Fees	£3,101	£2,350
Office Furniture & Equipment	£2,262	£1,000
Sundry Expenses	£1,211	£550
Tree & Hedge Work - Planned	£2,455	£1,500
Grant expenditure	£54,146	£9,450

Grants shown separately because their scale would obscure the other budget comparisons.

Relates to solar farm income and is transferred from Reserves. There is also MMWS of which 2025/26 amount not paid has been included in 2026/27.

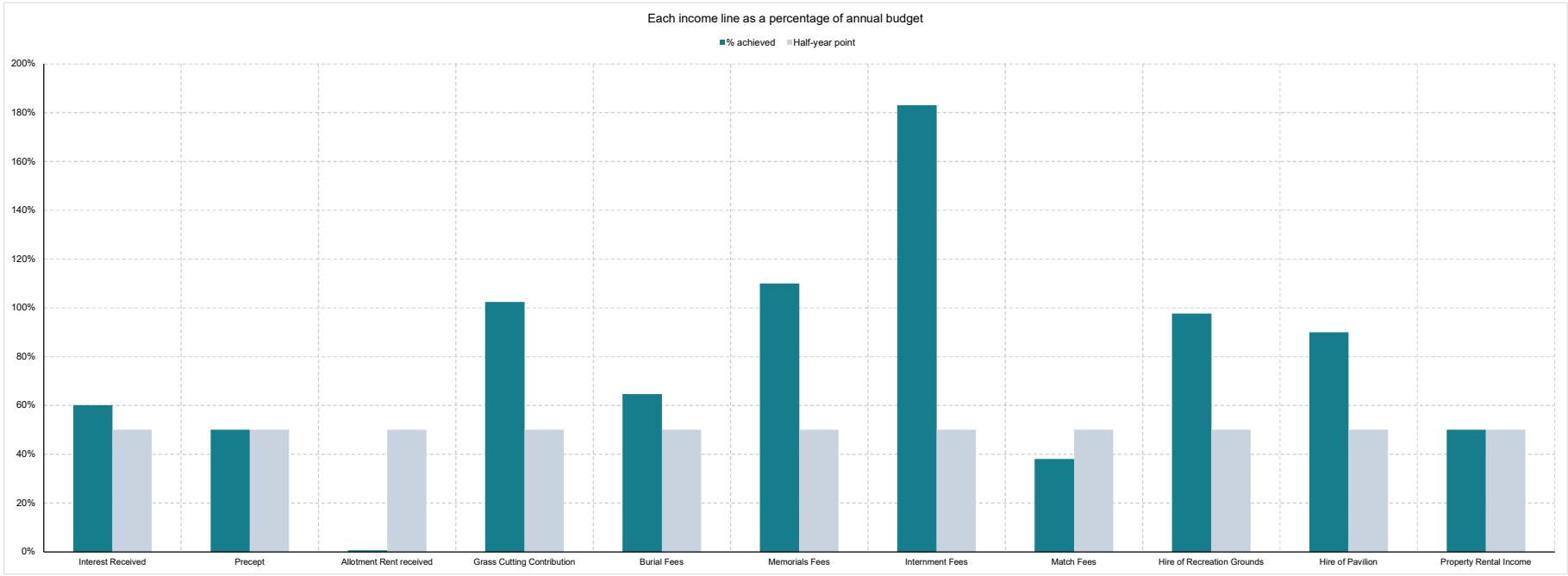


Individual income against annual budget at September 2026

Income heading	Actual £	Annual budget £	% achieved	Half-year point	
Interest Received	£6,607	£11,000	60.1%	50.0%	
Precept	£183,888	£367,776	50.0%	50.0%	
Allotment Rent received	£20	£3,500	0.6%	50.0%	Invoiced In October
Grass Cutting Contribution	£4,032	£3,939	102.4%	50.0%	
Burial Fees	£2,260	£3,500	64.6%	50.0%	
Memorials Fees	£1,100	£1,000	110.0%	50.0%	
Internment Fees	£1,830	£1,000	183.0%	50.0%	
Match Fees	£1,275	£3,350	38.1%	50.0%	Invoices In new year
Hire of Recreation Grounds	£732	£750	97.6%	50.0%	
Hire of Pavilion	£90	£100	90.0%	50.0%	
Property Rental Income	£14,054	£28,107	50.0%	50.0%	
Misc Income	£573	-		50.0%	

Miscellaneous income has a nil annual budget. Its percentage is not applicable and it is excluded from the chart. £59,908 of Misc income has been moved to the reserves

50% is a timing benchmark. Seasonal variation and one-off receipts may follow a different profile.



		Actual Year to Date	Current Annual Bud	Budget Variance	Committed Expenditure	Funds Available	% Spent
	Income						
1000	Interest Received	6,607	11,000	4,393			60.1%
1076	Precept	183,888	367,776	183,888			50.0%
1200	Allotment Rent received	20	3,500	3,480			0.6%
1210	Grass Cutting Contribution	4,032	3,939	(93)			102.4%
1300	Burial Fees	2,260	3,500	1,240			64.6%
1305	Memorials Fees	1,100	1,000	(100)			110.0%
1310	Internment Fees	1,830	1,000	(830)			183.0%
1400	Match Fees	1,275	3,350	2,075			38.1%
1500	Hire of Recreation Grounds	732	750	18			97.6%
1550	Hire of Pavilion	90	100	10			90.0%
1600	Property Rental Income	14,054	28,107	14,054			50.0%
1610	Misc Income	60,481	0	(60,481)			0.0%
	Total Income	**276,368**	**424,022**	**147,654**			65.2%
	Overhead Expenditure						
4000	Salaries & Pensions	68,635	155,479	86,844		86,844	44.1%
4010	Other Staff Costs	0	250	250		250	0.0%
4055	Pension Scheme Costs	252	550	298		298	45.8%
4060	Staff & Councillor Expenses	0	800	800		800	0.0%
4065	Training	1,513	2,500	987		987	60.5%
4070	Timebank Expenses	459	696	237		237	66.0%
4100	Audit Fees	3,101	2,350	(751)		(751)	131.9%
4105	Legal & Professional Fees	618	1,000	382		382	61.8%
4110	Insurance	4,809	14,520	9,711		9,711	33.1%
4115	Memberships & Subscription	1,023	1,922	899		899	53.2%
4120	Parish Clock	0	500	500		500	0.0%
4125	Broadband & Telephone	86	184	98		98	46.7%
4130	Computer & IT	950	3,042	2,092		2,092	31.2%
4140	Software Licences	2,611	4,833	2,222		2,222	54.0%
4150	Printing Postage & Stationery	713	1,295	582		582	55.1%
4155	Office Costs	11	459	448		448	2.4%
4170	Office Rent	9,123	15,615	6,493		6,493	58.4%
4175	Subcontractors	2,956	10,127	7,171		7,171	29.2%
4190	Office Furniture & Equipment	2,262	1,000	(1,262)		(1,262)	226.2%
4195	Sundry Expenses	1,211	550	(661)		(661)	220.2%
4200	Bank Charges	149	300	151		151	49.8%
4205	Grants	54,146	9,450	(44,696)		(44,696)	573.0%
4207	Youth Expenditure (Mayd)	4,898	0	(4,898)		(4,898)	0.0%
4208	S106 Expenditure	5,760	0	(5,760)		(5,760)	0.0%
4220	Election Costs	225	1,560	1,335		1,335	14.4%

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		Actual Year to Date	Current Annual Bud	Budget Variance	Committed Expenditure	Funds Available	% Spent
4225	Community Events	611	2,786	2,175		2,175	21.9%
4230	Van - Tax, MOT, Fuel, Repairs	171	1,000	829		829	17.1%
4235	Wardens Materials	637	1,050	413		413	60.7%
4240	Wardens Equipment	601	2,000	1,399		1,399	30.1%
4315	Maintenance & Reps - Planned	4,171	10,320	6,149		6,149	40.4%
4320	Maintenance & Reps- Unplanned	3,033	17,500	14,467		14,467	17.3%
4350	Christmas Tree/Plants	0	750	750		750	0.0%
4360	Tree & Hedge Work - Planned	2,455	1,500	(955)		(955)	163.7%
4365	Tree & Hedge Work - Unplanned	0	7,500	7,500		7,500	0.0%
4370	Project work	1,732	2,000	268		268	86.6%
4410	Nature Reserve management plan	18	500	482		482	3.7%
4420	Grounds Maintenance - Unplanne	2,580	3,000	420		420	86.0%
4430	Grounds Maintenance - Planned	0	2,457	2,457		2,457	0.0%
4500	Rates	7,668	17,439	9,771		9,771	44.0%
4505	Electricity	2,636	6,000	3,364		3,364	43.9%
4510	Water	770	2,075	1,305		1,305	37.1%
4605	Refuse & Dog Bin Collection	2,613	5,458	2,845		2,845	47.9%
4635	Village Maintenance Contract	20,053	35,785	15,732		15,732	56.0%
4640	Melbourn Dynamo's Power Pitch	3,840	0	(3,840)		(3,840)	0.0%
4700	PWLB Interest	15,424	30,577	15,153		15,153	50.4%
4705	PWLB Capital	9,497	15,663	6,166		6,166	60.6%
4750	Service Charge-Hundred Houses	0	960	960		960	0.0%
4850	Parish Planning	2,711	3,000	289		289	90.4%
4920	Street Lighting	383	1,250	867		867	30.6%
	Total Overhead	**247,115**	**399,552**	**152,437**	**0**	**152,437**	61.8%
	Total Income	**276,368**	**424,022**	**147,654**			**65.2%**
	Total Expenditure	**247,115**	**399,552**	**152,437**	**0**	**152,437**	**61.8%**
	Net Income over Expenditure	**29,252**	**24,470**	**(4,782)**			
	plus Transfer from EMR	35,106	0	(35,106)			
	less Transfer to EMR	59,908	0	(59,908)			
	Movement to/(from) Gen Reserve	**4,451**	**24,470**	**20,019**			