REPORT

FROM: Jools Marley, Responsible Financial Officer

TO: All Councillors

DATE: 24 July 2020

SUBJECT: Allotment plot rental charge, October 2020 onwards

The allotment land at Hackness Road is rented from the Duchy of Lancaster. The land is currently divided into 62 full size plots and 35 half size (or less) plots.

A 3 yearly rent review by the Duchy is due and it is prudent to assume there will be an increase from the current rent of £924pa.

Water usage on the allotments is increasing considerably - the invoices for the first four months of this financial year are already over £100 more than the total bill for the whole of the last financial year (and checks have been carried out to ensure there is no leakage on our system).

In accordance with the recommendation of the Finance & General Purposes Committee, on 9th March 2005, Council accepted that future rent increases be fixed for a 3 year period and timed to coincide with the rent reviews by the Duchy of Lancaster.

In 2016/17, the break even rent for a plot (with Clerk's time added at a minimal level of 30 minutes a week) was £35/plot but Council resolved to hold the rent at £33/full plot.

The allotments are currently in surplus by £1,052; however costs in 2019/20 exceeded income and it is expected the same will happen this financial year. It is considered this is a sensible and acceptable level of surplus.

If so minded. Council could increase the rent per plot at the 1st October 2020 renewal. Any increase should be for the three year period 1/10/2020 to 31/9/2023. I consider it prudent to increase the rent to the break-even figure of £35/full plot.

Recommendation to Parish Council

Council resolves to increase the rent to £35/full plot for the period 1st October 2020 to 31st September 2023.

J Marley .

Jools Marley CiLCA
Responsible Financial Officer

Newby & Scalby Parish Survey

Report from SBC Community Regeneration Manager

Introduction & background

Newby and Scalby Parish Council has been exploring the possibility of developing a Community Wellbeing Hub to deliver bespoke health and wellbeing services for local residents from an accessible community venue. Geographically the Parish is located 3 miles to the north of the main service centre of Scarborough and public transport provision is limited meaning that those without access to their own transport are often unable to access Statutory and Voluntary Sector services. Coupled with this, the age demographic of Newby and Scalby Parish is older than the main urban centre meaning that demand for a range of health and wellbeing services is higher. The proposals for a new Community Wellbeing Hub seek to address this situation by locating a range of health and wellbeing services within the heart of the community and from a community run venue.

Council discussions have identified a potential building and location for a future community wellbeing hub and a number of funding options have been explored. The preferred funding option that has emerged is to make a loan application to the Public Works Loan Board (PWLB) for the purchase of the identified building that will house the Hub. Whilst a potential building and funding option has been identified by the Council it is still unclear if there exists community backing for the development of the project. Moreover at this early stage it is still unclear what services are most needed to be delivered from the potential hub and what local residents would like to see developed as part of the project.

The Parish Council has approached the Borough Council to ask for assistance in a parish-wide community engagement exercise that aims to ascertain if there is an appetite locally for such plans to be progressed and importantly with consideration given to the financial implications on residents through the increase of the parish precept to cover loan repayments. There is also the need to consult with residents over the types of services they would potentially like to see delivered or have identified as needed from such a project. Finally the parish-wide engagement exercise presents the Council with an opportunity to consult with residents over their priorities for a number of potential Council funded projects and to identify local priorities.

This short report outlines the findings from the community engagement exercise which took place over June and July 2020.

Methodology & distribution strategy

A small working group consisting of the Parish Council Chairmen, Parish Clerk and the Borough Council's Community Regeneration Manager was convened to determine the most appropriate method to consult with local residents on the Community Hub proposals and wider issues within the parish. Consideration was given to the requirements of any application to the PWLB for full and transparent community consultation. The working group also took into consideration the timescales mandated by the PLWB and the fact that due to the ongoing COVID-19 situation face to face engagement over the proposals would be problematic if not prohibitive.

The working group made the decision to design and distribute a short community questionnaire that would be distributed to every household within the parish as well as being made available in paper copy at local community outlets and digitally via a Survey Monkey link. The questionnaire was delivered door to door by Councillors and volunteers as part of a wider parish newsletter that also outlined further detail on the proposals. The questionnaire was open for residents to respond and return to designated drop off points or online for a period of approximately 6 weeks. Online responses were entered directly into Survey Monkey by respondents through the circulated web link. Any paper copy questionnaires that were returned by hand were input into the Survey Monkey software so they could be collected and analysed electronically. In total 398 questionnaires were completed and returned which accounts to a return rate of approximately 8.8%.

The questionnaire was designed to be as quick and easy to complete as possible because the working group felt a longer questionnaire would yield a lesser return rate. It was therefore decided to design the questionnaire to concentrate on seven key questions that would gauge community opinion on three key areas;

1. Opinions on the Community Hub proposals and what services are could be developed as part of it to address local community need.
2. How local residents would prioritise some of the future Parish Council spending options.
3. Any other community issues that residents wanted to bring to the attention of Councillors.

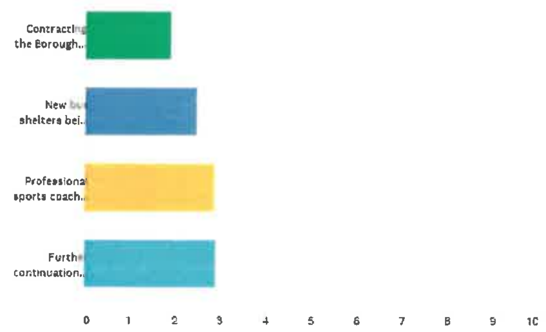
It is recognised that the community questionnaire is a quick snap shot of community opinion and that whilst certain issues and themes have emerged there will need to be further qualitative research conducted once the situation with COVD-19 allows.

Findings

The first question respondents were asked was to allocate their priorities for four potential projects that the Parish Council has identified for future investment. The Survey Monkey software asked each respondent to rank the potential projects from 1-4 with 1 being their most preferred and 4 being their least preferred. The software then utilised a weighting system to determine the order of priority from all 398 respondents. The four potential projects that residents were asked to rank in order of priority were:

1. Contracting the Borough Council to provide dedicated parking enforcement time for the Parish.
2. New bus shelters being erected at various locations in the Parish
3. Professional sports coaching for local children and young people during school holidays
4. Further continuation of the Parish Caretaker Scheme

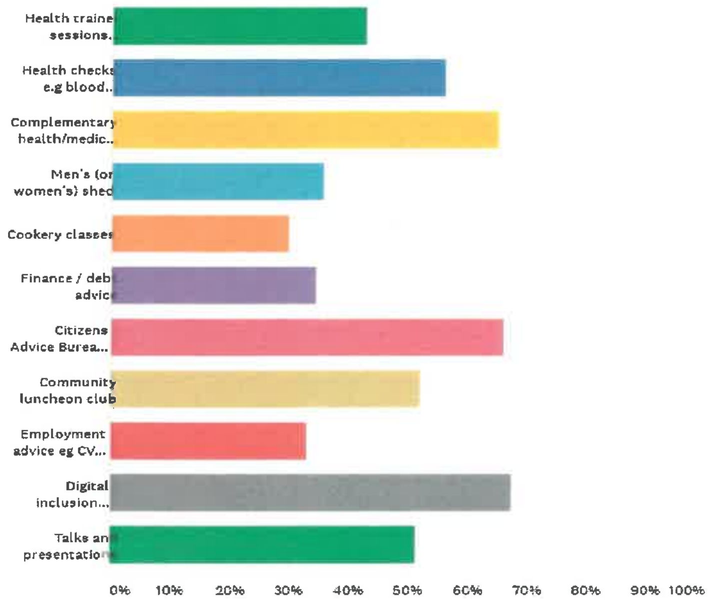
Q1 From the list below please rank each proposal from 1-4 in terms of your preference (1 being your most preferred proposal and 4 being your least preferred proposal)



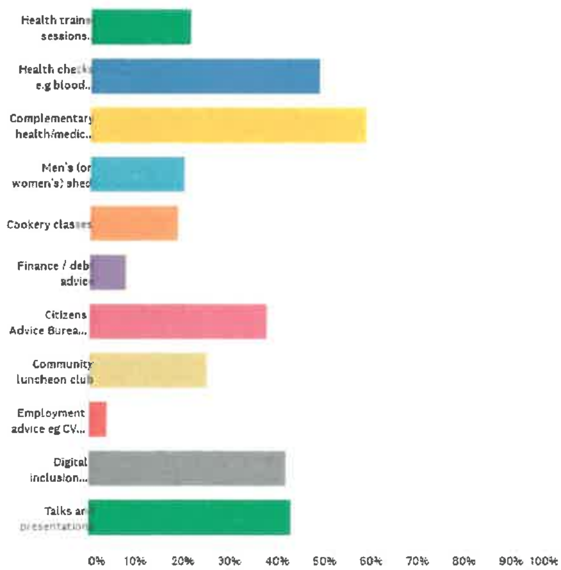
As is evidenced by the bar chart above when collectively asked to identify their priorities from the four presented options there was no outright winner. However it is clear from the results, as evidenced by the graph, that there is less support for the proposal to contract the Borough Council to provide extra parking enforcement in the Parish. It is proposed here that there is an equal mandate for the Council to pursue the development of professional sports coaching and the continuation of the Parish Caretaker scheme which it would seem is very well supported locally. There is also a mandate to pursue new bus shelters should that be something that the Council is especially keen to deliver however it is suggested that further engagement with residents to ascertain support and location is conducted before this is carried out.

The second and third questions within the questionnaire focussed on the potential delivery of local health and wellbeing services. Residents were asked firstly what services they believed were needed in the Parish and secondly and perhaps more importantly, what services they would themselves use. The responses to these two questions will assist the Council in the design of services to be delivered from any potential Community Wellbeing Hub and help to ensure that what is delivered from the venue is in line with what local people need and want. These questions were presented in a multiple choice format allowing respondents to select any services they either felt were needed or would themselves use. There was no limit set on how many they could choose.

Q2 In your opinion is there a particular need for the following service / activity in Newby and Scalby Parish? If yes please tick



Q3 Which services or activities listed below would you personally use if it was available locally? Please tick all that apply?

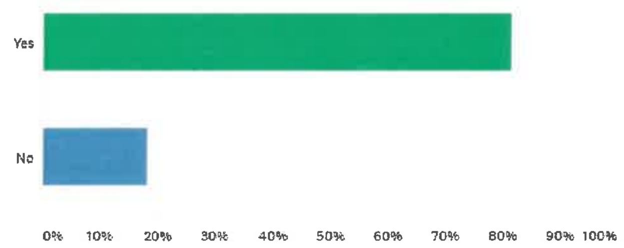


As evidenced by the tables on page 3 there are a number of services that are perceived by over 50% of the 398 residents who responded to be most needed in the area. These are:- health checks e.g. blood pressure, complimentary health services, CAB sessions, a community luncheon club, digital inclusion training and talks and presentation. There is now scope to investigate these further with follow on conversations with the community should the Council wish to pursue the project to the next stage.

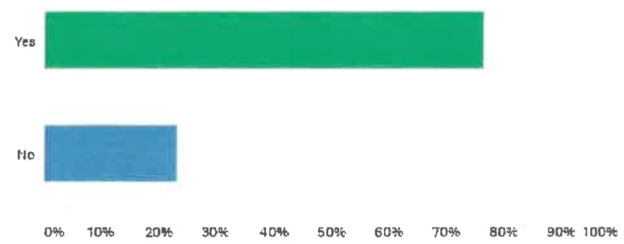
Interestingly when residents were asked which of the health and wellbeing services they themselves would actually use the overall percentages were significantly less. The only service that over 50% of respondents indicated that they themselves would use was complimentary health and medicine. This trend is perhaps most clearly demonstrated by respondents views on the provision of finance and debt advice through the Hub – 35% of respondents believed that this service was needed locally yet only 8% of the same respondents indicated that they would actually use such a service. This disparity between what people think is needed and what they would actually use is also reflected in their views on the provision of health trainer sessions, CAB sessions and employment advice. Again there will need to be some further exploratory work with the local community to ascertain demand and need should the Council wish to pursue the project further.

Questions four and five were the crux of the questionnaire and in many ways its raison d'être. Residents were asked directly if 1] they were in favour of the Council's aspirations to deliver a Community Wellbeing Hub in the Parish and 2] they would support such an endeavour if it meant they would have to financially contribute to the project through the raising of the Parish Precept to cover the cost of repaying the loan to the PWLB. The accompanying newsletter that was distributed along with the questionnaire gave a comprehensive outline of the Council's proposals to ensure that respondents were able to give an informed answer to these questions.

Q4 Are you in favour of Newby & Scalby Parish Council proceeding with the Community Hub project?



Q5 Are you favour of Newby & Scalby Parish Council proceeding with the Community Hub if it includes a council tax precept increase of 18% which is the equivalent of an additional £10,300 for the purpose of the annual loan repayments? If you live in a Band D property this will put up your Council Tax bill for next year by approximately £2.75.



As is evident from the two bar charts on page 4, the view of the local community is overwhelmingly in support of the Council's proposals to develop a Community Wellbeing Hub. 82% were in principle in favour of the proposals with this number only dropping to 77% when residents were informed of the fact that the cost of the endeavour will be borne through an 18% raise in the Parish Precept. This presents an overwhelming mandate for the Council to proceed with their plans and make necessary approaches to the PWLB.

Conclusions

To conclude, it is the recommendation of the Borough Council's Community Regeneration Manager that there is sufficient support within the local community to proceed with the Community Wellbeing Hub project in the form that it has been proposed. The fact that 77% of the respondents indicated they would support the project even when informed of the fact that it would personally impact them financially through the raising of the Parish Precept indicates a clear mandate to proceed with the loan application to the PWLB.

In many ways the difficult work on this project is still to be done. A clear and financially robust business plan for the project will need to be developed and there will need to be further consultation and engagement to be carried out with the local community. The questionnaire gives an early indication of the types of services that requested or needed locally (health services, CAB sessions, digital inclusion project etc) but these will need to be explored further. Community hubs can be difficult to sustain long term since the services that are most needed are usually accessed by those who cannot afford to pay for them. A thoroughly considered revenue plan will need to be developed with consideration given to what services can be sustained through charges and what services will need to be subsidised either through grant funding, existing statutory budgets or through cross subsidy. It is easy for such a project to fall into the trap of housing services and activity that bring in revenue but at the same time are therefore prohibitive to the less affluent and disadvantaged within the community.

Next steps

1. Proceed with the application to the PWLB citing the questionnaire as evidence of need and a clear local mandate.
2. Establish a project steering group to begin the design and development of the Community Wellbeing Hub project.
3. Begin discussions with key partners; CCG, SBC, NYCC, VCS. If you try to go it alone with a community hub you will fail. It is vital that the key local service deliverers are engaged in your project and are aware of the value to them of being able to deliver their services from your hub.
4. Look to conduct further consultation and engagement with your local residents around the design and delivery of health and wellbeing services from your future Hub. This needs to progress to more in depth conversations and discussions with a distinct qualitative methodology – I would suggest a series of focus groups with key demographics.

REPORT

FROM: Jools Marley, Responsible Financial Officer

TO: All Councillors

DATE: 1st August 2020

SUBJECT: COMMUNITY ENGAGEMENT AND HUB

Purpose of report

To update members on results of survey and premises suitable for a community hub and Parish Council office.

To ask members to formally resolve to borrow funds from the Public Works Loan Board.

Background

A lack of permanent premises prevents the Parish Council from providing additional services or increasing involvement with the community. Council is running an 18 month pilot of a Parish Caretaker Scheme in conjunction with North Yorkshire County Council – the scheme is proving very popular with residents but the scope of the scheme is limited by the lack of premises. Council has acknowledged that in order to meet the long term needs of the parish and its residents, a permanent home - centrally located within the parish - was needed which could provide/support:-

- a Parish Council office
- a Community Hub

Without such a facility, it will not be possible to future-proof the parish's requirements. Additionally the introduction of a Unitary administration for North Yorkshire will involve us in the provision of more services

There are two strands to obtaining permanent premises:-

1. Identifying suitable premises
2. Obtaining a loan to allow the purchase of the premises

At the Parish Council meeting on 11th September 2019 (Minute 138/19) Council agreed in principle to funding the purchase of suitable premises by borrowing up to £650,000 from the Public Works Loan Board (PWLB) and repaying over a 20/25 year term. The procedure for obtaining a loan was explained to Council at its meeting on 9th October 2019. It was acknowledged that it would be necessary to raise the precept in order to cover loan repayments.

Progress to date

Premises - suitable premises have been identified and such details as can be released are given in the Appendix to this report.

Obtaining a loan

Plans to borrow must be well publicised and any increase in the precept must have public support.

The public consultation has now taken place and the questionnaire showed overwhelming support for the community hub and office project. (A full report on the results of the questionnaire was presented to members as agenda item 9.3).

An application to the PWLB to borrow funds in order to create a community hub and PC office can now be made and a resolution in the required format is contained in this report's recommendations.

Financial Implications

Ownership of any building will give the Parish Council a permanent home and provide an asset. It will also allow Council to provide more services to the parish and create a Community Hub to serve its electorate. Loan repayments will be covered by the increased precept but the gross cost to council will be offset by any rental income (conservatively expected to be in the region of £12,000 a year) derived from the property. Should the PWLB application be unsuccessful then any funds accumulated to cover repayments can be transferred to reserves and future years precepts lowered in order to avoid accumulating excessive reserves.

Recommendations

1. Seek the approval of the Secretary of State for Housing, Communities and Local Government to apply for a loan of £600,000 up to 25 years for the purpose of purchase of land/buildings. The annual loan repayments will come to around £34,000. It is also intended to increase the 2021/22 precept by 18% which is the equivalent of an additional £2-75 a year for a Band D property for the purpose of the loan repayments. This increase has been subject to a consultation.

2. Instruct Clerk/RFO and Chairman to proceed with the MHCLG application.

3. Approve the identified premises as being suitable for Council's future plans.

4. Instruct the Clerk/RFO and Chairman to proceed with the purchase of the identified premises subject to the receipt of borrowing approval from MHCLG.

J. Marley.

Jools Marley (CiLCA)
Responsible Financial Officer

APPENDIX
TO REPORT FOR
AGENDA ITEM 9.4

MEETING OF
12/8/2020

DOCUMENT LIST

1. Application to MHCLG for Borrowing Approval
2. Projected Budget 2020/21 to 2025/26
3. Projected Cash Flow 2020/21 to 2025/26
4. Floor Plan of identified premises

Department for Communities and Local Government

//////NALC

APPLICATION FOR BORROWING APPROVAL FOR TOWN/PARISH COUNCILS

- If you have any queries about completing this form please contact your local county association.
- When completing this form please use CAPITALS.
- Once completed and signed please send this form to your local county association.

Name of Council	NEWBY & SCALBY PARISH COUNCIL
Name of Clerk **Working Address (inc. Postcode)** **Email address** **Telephone**	MRS J MARLEY COUNCIL OFFICE, SCALBY LIBRARY 450 SCALBY ROAD, NEWBY, SCARBOROUGH, YO12 6EE CLERK@NEWBYANDSCALBYPC.ORG.UK 01723 354018
Name of Chair **Home Address (inc. Postcode)** **Email address** **Telephone**	MR REG TOWSE 22 HAY BROW CRESCENT, SCALBY, SCARBOROUGH, YO13 0SG CLLR.REG.TOWSE@NEWBYANDSCALBYPC.ORG.UK 07951 463 222
District/Unitary Council area	SCARBOROUGH BOROUGH COUNCIL
Purpose of Borrowing Please give a brief description of the purpose for which funds are required. Example of Capital projects : Purchase of land/building or, construction/building works or, provision of other assets or; provision of grants to another body for a Capital expenditure	PURCHASE OF LAND/BUILDING TO CREATE COMMUNITY HUB AND PROVIDE COUNCIL OFFICES
Total Contract/Project Value **Funding from Council's own resources** **Funding from other sources** **Amount to be borrowed**	**£ 625,000** **£ 25,000** **£ 0** **£ 600,000**

Deadline for approval (if applicable) If borrowing is required by a specific date – eg an auction date, or to meet matchfunding requirements - give details here.	
Is funding from other sources confirmed?	~~Yes~~ ~~No~~ NOT APPLICABLE
Proposed Borrowing Source	PWLB
Intended Borrowing Term **(please specify the number of years)**	25
Details of Existing Loans **Date Taken Out** **Amount Outstanding** **Unexpired Term**	**NO EXISTING LOANS**
Are you increasing Precept to fund this borrowing? **What will be the amount and percentage of the planned increase per annum?** **What will cost band D per annum?**	**Yes** √ **£10,300** %18 **£2.75**
If applicable, have you assessed the extent of public support to increase precept for this loan? **If yes, what were the results of the assessment to increase precept for this loan?**	**Yes** √ 76.65% IN FAVOUR
Precept for previous year: **Precept for Current year:** **Precept for next year:**	**£** 30,300 for Band D: £8.19 **£** 54,100 for Band D: £14.67 **£** 64,400 for Band D: £17.46
Number of Electorate	7969 (AT 3/8/2020)

Value and purpose of all funds, capital/revenue reserves and balances currently held	**Community & Infrastructure Reserve (Sk) £11,453.32 General Reserve (NS&I) £5,974.39 Allotments Reserve (NW) £5,000.00 Carr Lane Playing Field Reserve (NW) £2,000.00 Decorative Lighting Reserve (NW) £4,000.00 Election Fees Reserve (NW) £5,000.00 Premises/Buildings Reserve (NW) £21,280.41 Un-earmarked Reserve (U) £33,531.77 Current account (U) £35,943.25 ALL IMMEDIATELY ACCESSIBLE EXCEPT FOR ** WHICH NOT AVAILABLE TILL 15/3/2021
Have you provided the following supporting evidence? **a) Full Council minutes with resolution to apply to DCLG for borrowing approval** **b) Report to the Council** **c) Council Budget for current year and next year if available** **d) Consultation and outcome of consultation**	Please tick the appropriate box a) Yes b) Yes c) Yes d) Yes

Approval of Full Council

The above application was agreed by resolution of the full council on......... (date), the Report to Council and Budget attached have been taken to and approved by the full Council, and the draft Minutes attached have been seen and authorised for submission by the Chairman.

The Council undertakes to notify the Department for Communities and Local Government (DCLG), as soon as reasonably practicable, in the event:-

- of not exercising the approval, or,
- it finds that the original amount requested is greater than the actual borrowing need.

SIGNED.. DATE..........................
(Chair of the Council)

NAME..

SIGNED.. DATE..........................
(Responsible Financial Officer)

NAME..

Please send signed, completed forms and all supporting information to your county association of local councils.
Failure to submit all required information will delay your borrowing approval

Projected Budget 2020/21 to 2025/26

INCOME

BUDGET HEADS OF INCOME	ACTUAL 2019/2020	BUDGET 2020/2021	BUDGET 2021/2022	BUDGET 2022/2023	BUDGET 2023/2024	BUDGET 2024/2025	BUDGET 2025/2026
SSA LOAN REPAYMENTS	1,000.00	£1,000.00	£1,000.00	£1,000.00	£1,000.00	£1,000.00	£1,000.00
ALLOTMENT RENTS	2,669.05	£2,600.00	£2,600.00	£2,600.00	£2,800.00	£2,800.00	£2,800.00
INTEREST NW&U Res. a/cs	186.92	£30.00	£80.00	£80.00	£80.00	£80.00	£80.00
INTEREST NAT SAVINGS	47.42	£25.00	£25.00	£25.00	£25.00	£25.00	£25.00
INTEREST JJ BURCHELL	294.41	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00
INTEREST SKIPTON	131.10	£150.00	£100.00	£100.00	£100.00	£100.00	£100.00
MODEL AGREEMENT	5,223.96	£5,312.77	£5,395.00	£5,476.00	£5,558.00	£5,641.00	£5,725.00
PRECEPT	30,300.00	£54,100.00	£64,300.00	£64,300.00	£64,300.00	£64,300.00	£64,300.00
VAT REFUND	2,016.06	£1,800.00	£1,800.00	£2,000.00	£2,000.00	£2,000.00	£2,000.00
GRANTS	6,000.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
OTHER INCOME	224.15	£200.00	£200.00	£200.00	£200.00	£200.00	£200.00
MISC. REFUNDS	0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
COMMUNITY HUB	0.00	£2,500.00	£12,000.00	£12,000.00	£13,000.00	£13,000.00	£14,000.00
TOTAL INCOME	£48,093.07	£67,867.77	£87,650.00	£87,931.00	£89,213.00	£89,296.00	£90,380.00

EXPENDITURE

inc. VAT

BUDGET HEADS OF EXPENDITURE	ACTUAL 2019/2020	BUDGET 2020/2021	BUDGET 2021/2022	BUDGET 2022/2023	BUDGET 2023/2024	BUDGET 2024/2025	BUDGET 2025/2026
ALLOTMENTS	2,898.45	£2,000.00	£2,000.00	£2,100.00	£2,100.00	£2,200.00	£2,200.00
AUDIT	490.00	£470.00	£500.00	£500.00	£500.00	£500.00	£500.00
CIVIC RECEPTION	0.00	£200.00	£0.00	£250.00	£0.00	£300.00	£300.00
SUBS, LICENCES & PUBLICATIONS	1,135.00	£1,170.00	£1,200.00	£1,230.00	£1,250.00	£1,250.00	£1,250.00
GENERAL EXPENDITURE	512.86	£525.00	£525.00	£550.00	£550.00	£575.00	£575.00
INSURANCES	1,203.92	£1,250.00	£1,750.00	£1,750.00	£1,750.00	£1,750.00	£1,750.00
MODEL AGREEMENT	4,429.00	£5,312.77	£5,395.00	£5,476.00	£5,558.00	£5,641.00	£5,725.00
CLLR. COSTS	71.10	£100.00	£100.00	£100.00	£100.00	£100.00	£100.00
OFFICE COSTS	4,439.30	£3,000.00	£3,300.00	£3,300.00	£3,500.00	£3,500.00	£3,500.00
STAFFING COSTS	23,222.27	£22,000.00	£22,500.00	£23,000.00	£23,500.00	£24,000.00	£24,500.00
WEBSITE COSTS	150.00	£175.00	£200.00	£225.00	£250.00	£250.00	£250.00
PLAYGROUND	90.60	£250.00	£250.00	£250.00	£250.00	£250.00	£250.00
PREMISES/HALL HIRE ETC.	2,969.92	£3,000.00	£500.00	£500.00	£500.00	£500.00	£500.00
PAYMENTS UNDER OTHER POWERS	0.00	£250.00	£250.00	£250.00	£250.00	£250.00	£250.00
BURCHELL BEQUEST	0.00	£86.00	£86.00	£86.00	£86.00	£86.00	£86.00
CONTINGENCY	0.00	£500.00	£500.00	£500.00	£500.00	£500.00	£500.00
SCALBY TOILETS	500.00	£650.00	£650.00	£650.00	£650.00	£650.00	£650.00
S137	85.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
PWLB LOAN REPAYMENTS	0.00	£34,000.00	£34,000.00	£34,000.00	£34,000.00	£34,000.00	£34,000.00
PARISH CARETAKER	1,282.95	£5,000.00	£5,000.00	£5,000.00	£5,000.00	£5,000.00	£5,000.00
ADDITIONAL SPEND (from reserves)	1,878.00	£0.01	£0.01	£0.01	£0.01	£0.01	£0.01
DISCRETIONARY GRANTS	880.00	£500.00	£500.00	£500.00	£500.00	£500.00	£500.00
SPARE	0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
CIVIC PRIDE, SEATS	162.00	£1,000.00	£1,000.00	£1,000.00	£1,000.00	£1,000.00	£1,000.00
GRIT BINS	150.00	£150.00	£150.00	£150.00	£150.00	£150.00	£150.00
RURAL VERGES & TREE WORK	1,440.00	£1,500.00	£1,500.00	£1,700.00	£1,700.00	£1,800.00	£1,800.00
SSA/CRICKET/FOOTBALL	0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
LEGAL & PROFESSIONAL COSTS	1,140.00	£25,000.00	£2,500.00	£2,500.00	£2,500.00	£2,500.00	£2,500.00
COMMUNITY ENGAGEMENT/HUB	0.00	£2,000.00	£2,000.00	£2,000.00	£2,000.00	£2,000.00	£2,000.00
2020/2021 SPEND	£49,130.37	£110,088.78	£86,356.01	£87,567.01	£88,144.01	£89,252.01	£89,836.01
TOTAL EXPENDITURE	£49,130	£110,089	£86,356	£87,567	£88,144	£89,252	£89,836
Net to/from reserves	-£1,037	-£42,221	£1,294	£364	£1,069	£44	£544

Projected Cashflow 2020/21 to 2025/26

PROJECTED CASH FLOW

	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26
SALES (receipts/income)	£48,093.07	£67,867.77	£87,650.00	£87,931.00	£89,213.00	£89,296.00	£90,380.00
TOTAL SALES COST	£48,093.07	£67,867.77	£87,650.00	£87,931.00	£89,213.00	£89,296.00	£90,380.00
PURCHASES (payments/expenditure)							
PURCHASES COSTS	£13,796.00	£17,198.78	£17,281.01	£17,662.01	£17,744.01	£18,027.01	£18,111.01
TOTAL PURCHASES COST	£13,796.00	£17,198.78	£17,281.01	£17,662.01	£17,744.01	£18,027.01	£18,111.01
DIRECT EXPENSES							
COSTS	£0.00	£2,000.00	£2,000.00	£2,000.00	£2,000.00	£2,000.00	£2,000.00
TOTAL EXPENSES	£13,796.00	£19,198.78	£19,281.01	£19,662.01	£19,744.01	£20,027.01	£20,111.01
GROSS PROFIT/LOSS (is total sales cost less total expenses)	£34,297.07	£48,668.99	£68,368.99	£68,268.99	£69,468.99	£69,268.99	£70,268.99
OVERHEADS							
LIST	£35,334.37	£90,890.00	£67,075.00	£67,905.00	£68,400.00	£69,225.00	£69,725.00
TOTAL OVERHEADS	£35,334.37	£90,890.00	£67,075.00	£67,905.00	£68,400.00	£69,225.00	£69,725.00
NET PROFIT/LOSS is gross profits less overheads	-£1,037.30	-£42,221.01	£1,293.99	£363.99	£1,068.99	£43.99	£543.99

Ideally we should break even or make a loss (ie draw on our reserves)

	2019/20	2020/21	2021/22	2022/23	2023/24	2024/25	2025/26
Year End money Balance held	£88,514.32	£46,293.31	£47,587.30	£47,951.29	£49,020.28	£49,064.27	£49,608.26

FOR ILLUSTRATIVE PURPOSES ONLY

NOT TO SCALE