Appendix G

General Fund - Earmarked reserves	2025-26				2026-27		2027-28		2028-29	
	Opening Balance	Use of Reserves	Contributions to Reserves	Closing Balance	(Use) / Contributions to Reserves	Closing Balance	(Use) / Contributions to Reserves	Closing Balance	(Use) / Contributions to Reserves	Closing Balance
	£'000	£'000	£'000	£'000	£'000	£'000	£'000	£'000	£'000	£'000
General Fund										
General Balances - Unearmarked	20,968	-	-	20,968		20,968		20,968		20,968
Earmarked reserves										
Insurance Reserve	626	(626)	-	-		-		-		-
Legal Reserve	1,550	-	-	1,550		1,550		1,550		1,550
PFI Reserve	1,610	-	-	1,610		1,610		1,610		1,610
Business Rates	1,256	-	-	1,256		1,256		1,256		1,256
Flood Defense	330	(250)	-	80		80		80		80
Capital Financing Reserve	5,496	(4,000)	-	1,496	2,000	3,496	2,000	5,496		5,496
Other Earmarked Reserves	274	-	-	274		274		274		274
Earmarked Reserves sub total	11,142	(4,876)	-	6,266	2,000	8,266	2,000	10,266	-	10,266
General Fund Carry Forwards										
- Leaders Contingency	53	-	-	53	(53)	0		0		0
- GF Balance	211	(211)	-	0		-		-		-
- Devolution Consultation	76	(76)	-	-		-		-		-
				-		-		-		-
Service Carry Forwards	1,349	(1,349)	-	-		-		-		-
						-		-		-
Total General Fund	**33,799**	**(6,512)**	**-**	**27,287**	**1,947**	**29,234**	**2,000**	**31,234**	**-**	**31,234**
Collection Fund	176	(176)	-	-		-		-		-
Housing Revenue Account										
Housing Revenue Account	3,750	-	-	3,750	2,250	6,000	300	6,300	300	6,600
Major Repairs Reserve	-	-	-	-		-		-		-
HRA Decent Homes Reserve	22,999	-	241	23,240	(732)	22,508	34	22,542	(112)	22,430
Total HRA Reserves	**26,749**	**-**	**241**	**26,990**	**1,518**	**28,508**	**334**	**28,842**	**188**	**29,030**
Total (pre DSG)	**60,548**	**(6,512)**	**241**	**54,277**	**3,465**	**57,742**	**2,334**	**60,076**	**188**	**60,264**
Schools Reserves										
Schools Financial Reserves	(7,114)	(11,952)	-	(19,065)	(15,523)	(34,588)	(18,442)	(53,030)	(21,138)	(74,168)
Total DSG	**(7,114)**	**(11,952)**	**-**	**(19,065)**	**(15,523)**	**(34,588)**	**(18,442)**	**(53,030)**	**(21,138)**	**(74,168)**

Note the Schools Financial Reserves are subject to Statutory Override until 31st March 2028 and are therefore not reported within the Council Accounts. The Government have committed to review the DSG deficit post 31st March 2028, however, the current reserves demonstrate the forecast DSG position for 2028/29 in line with the MTFP.