



Ref: Agenda/F&GP– 2nd December 2025

27th November 2025

Dear Sir/Madam

All Members of the Finance & General Purposes Committee are hereby summoned to the Finance & General Purposes Committee Meeting of Biggleswade Town Council that will take place on **Tuesday 2nd December 2025** at the **Offices of Biggleswade Town Council, The Old Court House, Saffron Road, Biggleswade** commencing at **7:00pm**, for the purpose of considering and recommending the business to be transacted as specified below.

Yours faithfully

A handwritten signature in black ink, appearing to read "Peter Tarrant".

Peter Tarrant
Town Clerk & Chief Executive

Distribution: All Town Councillors
 Notice Boards
 The Press

Committee Members:

Cllr. D Strachan (Chairman)
Cllr. I Agnew (Deputy Chairman)
Cllr. D Albone (Ex-officio Member)
Cllr. M Foster
Cllr. M Knight
Cllr. M North
Cllr. M Russell
Cllr. C Thomas
Cllr. J. Woodhead (Ex-officio Member)

AGENDA

1. APOLOGIES FOR ABSENCE

Schedule 12 of the Local Government Act 1972 requires a record be kept of the Members present and that this record form part of the minutes of the meeting. Members who cannot attend a meeting should tender apologies to the Town Clerk.

2. DECLARATIONS OF INTEREST

To receive Statutory Declarations of Interests from Members in relation to:

- a. Disclosable Pecuniary interests in any agenda item.

If a Member has declared a Disclosable Pecuniary interest, they must withdraw from the meeting during consideration of the item to which the interest relates. If the Member has been granted a dispensation by the Council, they must still declare the interest but may take part in the discussion and vote.

- b. Non-Pecuniary interests in any agenda item.

This is an interest which is not pecuniary (as defined) but is nonetheless so significant that a member of the public with knowledge of the relevant facts, would reasonably regard to be so significant that it would materially impact upon your judgement of the public interest. Upon identification Members can take part in any vote.

3. CHAIRMAN'S ANNOUNCEMENTS

4. PUBLIC OPEN SESSION

To adjourn for a period of up to 15 minutes to allow members of the public to put questions or to address the Council, through the Chairman, pertaining to matters listed on the agenda.

Please register in advance for this webinar:

https://us06web.zoom.us/webinar/register/WN_Z5DX7AZrRcypksl82KAXaw

Each Speaker will give their name to the Chairman, prior to speaking, which will be recorded in the minutes, unless that person requests otherwise. Each Speaker will be allowed **one three-minute slot**.

5. INVITED SPEAKER

- a. None.

6. MEMBERS' QUESTIONS

7. MINUTES AND RECOMMENDATIONS OF MEETINGS

- a. The Minutes of the Finance & General Purposes Committee Meeting held on **Tuesday 16th September 2025** at the Offices of Biggleswade Town Council, The Old Court House, Saffron Road, Biggleswade.

8. MATTERS ARISING

- a. The Minutes of Finance & General Purposes Committee Meeting held on **Tuesday 16th September 2025**.

9. **ITEMS FOR CONSIDERATION**

a. **Fees and Charges 2026/2027**

For Members to receive and consider a written report from the Head of Finance.

b. **2026/2027 Budget and Precept**

For Members to receive and consider a written report from the Town Clerk and the Head of Finance.

c. **Grants Policy**

For Members to receive and consider a written report from the Head of Finance.

d. **Credit Control Policy**

For Members to receive and consider a written report from the Head of Finance.

e. **Mayoral Expenses**

For Members to receive and consider a written report from the Head of Finance.

10. **ITEMS FOR INFORMATION**

a. None.

11. **PUBLIC OPEN SESSION**

To adjourn for a period of up to 15 minutes to allow members of the public to put questions or to address the Council, through the Chairman, in respect of any other business of the Town Council.

Please register in advance for this webinar:

https://us06web.zoom.us/webinar/register/WN_Z5DX7AZrRcypksl82KAXaw

Each Speaker will give their name to the Chairman prior to speaking, which will be recorded in the minutes, unless that person requests otherwise. Each Speaker will be allowed **(one) three-minute slot**.

12. **EXEMPT ITEMS**

The following resolution will be **moved** that it is advisable in the public interest that the public and press are excluded whilst the following exempt items are discussed.

(Exempt minutes of the Finance & General Purposes Committee Meeting 16th September 2025).

Pursuant to section 1(2) of the public bodies (Admission to Meetings) Act 1960 Council **resolve** to exclude the public and press by reason of the confidential nature of the business about to be transacted.



**MINUTES OF THE FINANCE & GENERAL PURPOSES COMMITTEE MEETING ON
TUESDAY 16TH SEPTEMBER 2025 AT THE OFFICES OF BIGGLESWADE TOWN
COUNCIL, THE OLD COURT HOUSE, 4 SAFFRON ROAD, BIGGLESWADE
COMMENCING AT 7.00PM**

PRESENT:

Cllr. D Strachan (Chairman)
Cllr. I Agnew (Deputy Chairman)
Cllr. M Foster
Cllr. M North
Cllr. M Russell
Cllr. C Thomas
Cllr. J Woodhead (Ex-officio member)

Mr E Bour – Head of Finance & Deputy RFO
Mr K Hosseini – Head of Governance & Strategic Partnerships
Miss A Green – Committee Clerk

Members of the Public – 4

Meeting Formalities:

Following a reminder to meeting attendees, both panel and public, that this is a formal meeting, the Chairman advised that members of the public will be given an opportunity to speak during public open session but not at other times. The meeting is being filmed and by being present attendees are deemed to have agreed be filmed and to the use of those images and sound recordings. The Chairman advised that attendees should not disclose any personal information of individuals as this would infringe the Data Protection Rights of the individual. The Chairman asked everyone to mute their microphones when not speaking.

1. APOLOGIES FOR ABSENCE

- a. Mr P. Tarrant -Town Clerk, Cllr. D Albone, Cllr. M Knight.

2. DECLARATIONS OF INTEREST

- a. **Disclosable Pecuniary interests in any agenda item:**

None.

- b. **Non-Pecuniary interests in any agenda item:**

None.

3. CHAIRMAN'S ANNOUNCEMENTS

The Chairman had no announcements.

4. PUBLIC OPEN SESSION

- a. **Fiona Factor & Suzanne Chidley, Biggleswade Warm Spaces**

Ms Factor, Coordinator at Biggleswade Warm Space and Suzanne Chidley, a service user, spoke in support of the Biggleswade Warm Spaces grant application and thanked the Council for it's support.

5. INVITED SPEAKER

- a. No guest speaker was invited.

6. MEMBERS' QUESTIONS

- a. Cllrs. Russell and Thomas each declared a non-pecuniary interest in Item 9a.

7. MINUTES AND RECOMMENDATIONS OF MEETINGS

No amendments were made to the minutes.

The Minutes were **APPROVED** as an accurate record of the Finance & General Purposes Committee held on Tuesday 1st July 2025 and the Chairman was authorised to sign the minutes.

8. MATTERS ARISING

There were no matters arising from the minutes of the Finance & General Purposes Committee held on Tuesday 1st July 2025.

9. ITEMS FOR CONSIDERATION

a. **Grants Applications 2025/26 – Tranche One**

The Head of Finance & Deputy RFO presented a written report to Members. He requested Members consider the grant applications without prejudice and allocate funds where they deem appropriate.

The Head of Finance highlighted that The Town Council has a budget of £20,000 to cover the two tranches of grant applications for the 2025/26 financial year. The sum of the applications submitted for this tranche exceeds the budgeted for the whole financial year.

The Chairman of the Committee noted that there were fourteen applications made during Tranche 1 of the funding cycle. As the Town Council only has a £20,000 budget and the applications exceed that £20,000, Members must be conscious that there will be a further tranche at the end of the financial year (Feb 26). In the instance that an applicant doesn't succeed this time, they're always open to apply later in the year.

Members were presented with and considered fourteen-grant application. Following careful deliberation, thirteen were approved and awarded as set out below.

APPLICANT:	AMOUNT REQUESTED:	AMOUNT AWARDED:
Biggleswade Allotment Association	£2,000.00	£2,000.00
Biggleswade Arts Collective CIC (BIGG Theatre)	£2,000.00	£1,000.00
Biggleswade Athletics Club	£2,000.00	£1,000.00
Biggleswade Community Group	£1,000.00	£1,000.00
Biggleswade Community Safety Group	£2,905.26	£1,000.00
Biggleswade Good Neighbours	£580.00	£580.00

Biggleswade Royal Air Force Air Cadets	£1,576.00	£1,576.00
Biggleswade Sea Cadets	£2,000.00	£1,500.00
Biggleswade Warm Spaces	£400.00	£400.00
Carers in Bedfordshire:	£2,000.00	£1,000.00
For Men to Talk CIC	£462.25	£462.25
Hear2Listen CIC	£2,000.00	£1,000.00
Sue Ryder St John's Hospice	£1,500.00	£1,000.00

Members **APPROVED** thirteen grants set out above. The total amount awarded was £13,518.25.

b. **Financial Regulations Review**

Members considered Officer's report and proposed amendments.

Subject to Members' amendments, Members **RECOMMENDED** that the Suggested New Financial Regulations be adopted by the Town Council at its meeting on 14th October 2025.

c. **General Reserves Policy Update**

Following the consideration of the Officer's report, Members **RECOMMENDED** that the draft General Reserve Policy be adopted by the Town Council at its meeting on 16th October 2025.

d. **Orchard Centre Policy and Hirer Agreement Update Report**

Following consideration of the Officer's report, Members **RESOLVED** to approve the policy and accept the agreement as presented to the Committee.

e. **Section 106 (s106) Update Report**

The Head of Governance presented a report to Members, outlining recent developments regarding Section 106 agreements and answered Members questions.

Members noted that a revised Section 106 agreement for Land East of Biggleswade had been posted on the Central Bedfordshire Council (CBC) website on 26th August, without any prior notification to the Town Council.

The Head of Governance confirmed that Officers had reviewed the revised Section 106 agreement and prepared a summary of its key points. This summary is scheduled to be presented at the next Town Council meeting, which will take place on 14th October.

Officers have written to CBC Planning Officers to make it clear that, particularly in the case of major developments, it is important for the Town Council to be formally notified of any agreement, rather than learning of them indirectly. CBC Planning Officers have since responded, assuring the Town Council that, in future, notification will be provided when such Section 106 agreements are made.

Members noted that the table summarising Section 106 matters provided a good reflection of the Working Group's discussions but needed to distinguish between the responsibilities of the Town Council and those of other parties. The table will be revised prior to presentation to Council to give clear separation to reflect current, future, and existing Section 106 funding, distinguishing existing agreements, over which the Town Council has little or no influence, and those where there may still be an opportunity to affect the details of implementation.

Members recommended that the Town Council should share its Section 106 priorities table once approved with CBC, to highlight the Council's needs and priorities.

Members noted that the own Council should be proactive in future Section 106 negotiations, making clear to CBC the funding priorities for the town.

Members **RESOLVED** that Officers present a further report to Council, breaking down proposals into historical, current, immediate short-term, and long-term categories for future development. This report should include a detailed breakdown of which proposals will be delivered by the Town Council and which by CBC, with a view to further engagement with Central Bedfordshire Council.

10. ITEMS FOR INFORMATION

a. Bank Reconciliation

Members **NOTED** the information.

11. PUBLIC OPEN SESSION

a. No members of the public were present, either online or in person.

It was **RESOLVED** to go into the exempt session in view of the nature of the business to be discussed.

12. EXEMPT

a. Exempt minutes of the Finance & General Purposes Committee Meeting held on Tuesday 1st July 2025)

No amendments were made to the minutes.

The Minutes were **APPROVED** as an accurate record of the Finance & General Purposes Committee held on Tuesday 1st July 2025.

b. Drove Road Report

Members considered the report presented by Officers.

Following the discussion, Members **AGREED** Officers report and **RESOLVED** to recommend that the Town Council approve the lease recommendations presented to Members in the report at the Town Council Meeting on the 14th October.

c. **Market Licence**

Members considered Officer's report and identified several amendments they wished to be incorporated.

Members **RESOLVED** that subject to Members amendments, Officers present an updated report with licence recommendation to the Town Council at the meeting on the 14th of October.

d. **Orchard Centre Update**

Members thanked Officers and **NOTED** the update.

The Chairman closed the meeting at **8:19pm**

DRAFT

BIGGLESWADE TOWN COUNCIL
Finance and General Purposes 2nd December 2025
Item 9a: Annual Fees 2026/27

Implications of Recommendations

Corporate Strategy: GOOD GOVERNANCE: Ensure that the Town Council continues to operate within legislation, regulation, ethical guidelines and best practice.

Finance: Impact on revenue streams.

Equality: Not applicable.

Environment: Not applicable.

Community Safety: Not applicable.

Background:

The Council's fees and charges are subject to annual review by Members. Appendix A shows the proposed levels for 2026/27 with a comparison against the fees and charges for the current financial year and recent preceding financial year(s).

Process to date:

- 1) Officer meetings took place in September/October 2025. Relevant Officers discussed potential new fees, and which specific charge brackets will be relevant in 2026/27.
- 2) Officers have performed several benchmarking exercises in support of the suggested new fees and charges.
- 3) The suggested fees and charges were uploaded into the Annual Fees document and discussed with Members at the following meetings:
 - Informal Budget Discussion on 14th October 2025
 - PLOS Committee Open Session Budget Meeting on 21st October 2025
 - TCM Committee Open Session Budget Meeting on 28th October 2025
 - Broader Member Open Session Budget Meeting on 25th November 2025

All the resolutions and comments from Members have been incorporated in suggested Annual fee document.

- 4) At Members' request, an additional column titled 'Rationale behind suggested new rate' was added to the Annual Fees document. This provides context for proposed rates, many of which were adjusted in line with September's Consumer Price Inflation (CPI) of 3.8%, the standard measure used for calculating the next financial year's Business Rates.

Impact on Revenue

The fees suggested in this report have been incorporated into the new budget for 2026-27. Any reduction in the fees recommended would require an increase in the required precept to enable a balanced budget.

Recommendation:

That Members consider the suggested fees for 2026-27 and recommend Council to adopt them.

Ernest Bour
Head of Finance and Deputy RFO

Appendices:

Appendix A: Suggested Annual Fees 2026/27.

BIGGLESWADE TOWN COUNCIL (Appendix A)

SCALE OF CHARGES FOR MARKET STALL RENTS ETC

SUGGESTED FEES EFFECTIVE FROM 1 APRIL 2026

Discussions have taken place with the Town Clerk, Head of Finance, Head of Governance and Strategic Partnership, Community Development Manager, Public Realm Manager and Administration and HR Manager.

It is believed that market stall holders will accept an inflation rise, but nothing more.

Officers have performed a small benchmarking exercise; the results are on the next page.

MARKET STALLS	2023/2024	2024/2025	2025/2026	2026/2027	Rationale behind suggested new rate
Payment due at time of booking					
Rent of single pitch 10' x 10'	£17	£18	£18	£19	2025/6 x September 25 CPI = £18 x 3.8%=£18.68, rounded.
Rent of double pitch 10' x 20'	£28	£30	£31	£32	2025/6 x September 25 CPI = £31 x 3.8%=£32.18, rounded.
Rent of pitch larger than a double	£33	£35	£36	£37	2025/6 x September 25 CPI = £36 x 3.8%=£37.37, rounded.
Tuesday market flat fee for all stalls regardless of size	£1	£18	£18	£19	2025/6 x September 25 CPI = £18 x 3.8%=£18.68, rounded.
Clearance of market trade waste. Minimum charge	£55	£60	£61	£63	2025/6 x September 25 CPI = £61 x 3.8%=£63.32, rounded.
Christmas Fair-Food and Drink vendors		£40	£40	£41	2025/6 x September 25 CPI = £41 x 3.8%=£42.56, rounded.
Christmas Fair -Other stall holders		£20	£20	£21	2025/6 x September 25 CPI= £20 x 3.8%=£20.76, rounded.
Advent Saturday Market-Christmas		£18	£18	£19	2025/6 x September 25 CPI = £18 x 3.8%=£18.68, rounded.

CHARITY STALLS	2022/2023	2023/2024	2024/2025	2026/2027	Rationale behind suggested new rate
Payment due at time of booking					
Charitable/voluntary organisations (Fees refundable if the Charity turns up)	£16	£17	£18	£19	2025/6 x September 25 CPI = £18 x 3.4%=£18.61, rounded.

One charity stall is available at each Market.

Two bookings are allowed per year for each charitable organisation.

Market fees benchmarking exercise – 2025/26 prices for similar size Town Councils.

Market Stalls – Biggleswade Town Council	
Single Pitch 10' x 10'	£18
Double Pitch 10' x 20'	£31
Larger than double	£36
Lighting of stall	Free
Tuesday Market flat fee for all stalls regardless of size	£18
Clearance of unauthorised waste	£61
Christmas Fair: Food and Drinks vendors	£40
Christmas Fair: Other stall holders	£20
Charity Stall	£18

Market Stalls – St Neots Town Council-Craft Market	
Standard Pitch(3m x 3m space)/Hired Stall	£15 per market
Catering Pitch	£20 per market
Registered Charity/Community Group (3m x 3m space) A gazebo, table and chairs can be provided if required for the first visit	£10 per market

Market Stalls – Flitwick Town Council	
Pitch regardless of size	From £11
Electricity	£2.50
Charity	Free

Market Stalls – Baldock	
Pitch regardless of size	£10

Market Stalls – Hitchin		
Tuesday	£7 per stall	
Friday/Saturday	From £12 per stall for Casuals	£8 for New Traders
Saturday-Craft and Farmers Market	£20 including parking and Electricity	
Car Park Permits	£3 per day	

Market Stalls – Leighton Buzzard	
Pitch regardless of size (permanent traders) 3m x 3m	£19
Pitch regardless of size (casual traders) 3m x 3m	£23
3m x 3m gazebo or 3m x 2.5m canopy umbrella-Start ups	£15
Handmade & Craft Market	£20
Charity Stalls & Community Market	First pitch is FREE followed by Charity stall on a Tuesday or Saturday at £10 per Market, a maximum of 4 weeks.
Gazebo, tables, chairs	Free

SCALE OF CHARGES FOR ALLOTMENT HOLDERS

SUGGESTED FEES EFFECTIVE FROM 1st SEPTEMBER 2026

Discussions have taken place with the Town Clerk, Head of Finance, Head of Governance and Strategic Partnership, Community Development Manager, Public Realm Manager and Administration and HR Manager.

Officers have performed a benchmarking exercise. The results are at the bottom of this page.

ALLOTMENT RENT	2024/25 Approved fees 1 Sept 24	2025/26 Suggested fees 1 Sept 25	2026/27 Approved fees 1 Sept 26	Rationale behind suggested new rate
Half Plot (approx., 10m by 5m)	£40	£45	£45	2025/6 x September 25 CPI = £45 x 3.8%=£46.71, rounded with no increase.
Full Plot (approx., 20m by 5m)	£55	£60	£60	2025/6 x September 25 CPI = £60 x 3.8%=£62.28, rounded, with no increase.

Deposit for new tenants is £100 for both full and half plots. Deposit refundable subject to the Terms & Conditions of the Tenancy Agreement.

Fees are pro-rata'd for new holders with less than one year to renewal.

Allotment fees benchmarking exercise – 2025/26 prices for similar size Town Councils.

Town Council	Rent (Full/Half)	Notes
Flitwick	£27.70 for a 5 pole plot.*	Water and portable toilet on site.
Stotfold	£70/£35	Additional fees may apply for structures or tree planting.
St Ives	£46/£23	Increased last from £43/£21.50
Bury St Edmunds	£52 for a 5 pole plot.*	
Hertford Town Council	£35 for a 5 pole plot*	One off admin fee of £30 for new plot holders.
Dunstable Town Council	£38 for 5 pole plot*/Mini plot £25	Increased last year from ££36/£24
Leighton-Linslade Town Council	£48/£24	Additional £5 for new plot holders. 26/27 fees are £51/£25

*A 5 pole plot refers to the size of the plot. One plot is roughly 5.5 yards width by length. Therefore, a 5 pole plot is about 27.5 yards by 27.5 yards. This equates roughly to a Biggleswade full plot.

DROVE ROAD AND STRATTON WAY BURIAL GROUNDS

FEES EFFECTIVE FROM 1 APRIL 2026

A resident is classed as someone who is on the electoral roll or has been on the electoral roll for 5 years of the last 10 years for Biggleswade, and their minor children.

Discussions have taken place with the Town Clerk, Head of Finance, Head of Governance and Strategic Partnership, Community Development Manager, Public Realm Manager and Administration and HR Manager.

As requested in 2023 during Finance and General Purposes meeting which considered Annual Fees, Officers have performed an updated in-depth benchmarking exercise.

INTERMENT (excluding digging the grave)	2024/25 Residents	2024/25 Non Residents	2025/26 Residents	2025/26 Non Residents	2026/27 Residents	2026/27 Non Residents
BABY Still born or less than 1 month. Single depth.	Only pay for plot	Only pay for plot	Only pay for plot	Only pay for plot	Free	Free
CHILD One month to 18 years. Single depth.	£170	£925	£180	£720	£186	£744
ADULT Over 18 years. Single depth.	£565	£2,000	£650	£2,600	£670	£2,680
ADULT Over 18 years. Double depth.	£745	£2,700	£820	£3,280	£850	£3,400
CREMATED REMAINS For all except still born babies.	£210	£840	£225	£900	£230	£920
CREMATED REMAINS For still born babies into established plot.	Free	Free	Free	Free	Free	Free
WALLED GRAVES AND VAULTS Constructed at the expense of the family in consultation with the Funeral Director & BTC.	£2,000	£8,000	£2,100	£8,400	£2,170	£8,680
SCATTERING OF ASHES Into any existing plot.	£100	£400	£102	£408	£105	£420

PURCHASE OF PLOT	INFORMATION	2024/25 Residents	2024/25 Non Residents	2025/26 Residents	2025/26 Non Residents	2026/27 Residents	2026/27 Non Residents
ADULT Grave 7'6" x 3'6".	100 years	£765	£3,100	£790	£3,160	£815	£3,260
CHILD Grave 4' x 2'.	100 years	£200	£800	£280	£1,120	£290	£1,160
CREMATED REMAINS 2' x 2'.	100 years	£325	£1,300	£330	£1,320	£340	£1,360
Transfer Purchase of Plot to relative or Trustee (owner living).	100 years from date of the original grant.	£85	£135	£90	£360	£93	£372
Transfer exclusive Right of Burial to relative/Trustee (owner deceased).	100 years from date of the original grant.	£85	£135	£90	£360	£93	£372

MEMORIAL FEES EFFECTIVE FROM 1 APRIL 2026

GRANT FOR THE RIGHT TO ERECT OR PLACE MEMORIAL	INFORMATION	2024/25 Residents	2024/25 Non Residents	2025/26 Residents	2025/26 Non Residents	2026/27 Residents	2026/27 Non Residents
ADULT GRAVE Monument or headstone and/or kerb stones and/or flat stones and/or kerbs.	Not to exceed 4' in height and 7' in length or 3' in width (7' in width for double plot).	£250	£1,000	£350	£1,400	£360	£1,440
ADULT GRAVE – Flat plaque.	Not to exceed 2'6" x 2'6".	£125	£500	£130	£520	£135	£540
ADULT GRAVE Headstone.	Not to exceed 4' in height and 3' in width.	£250	£1,000	£270	£1080	£280	£1,120
CHILD GRAVE Monument or headstone and/or kerb stones and/or flat stones and/or kerbs.	Not to exceed 2' in height and 4' in length and 2' in width.	£190	£760	£200	£800	£205	£820
CREMATED REMAINS Old Sections. CREMATED REMAINS New Sections.	Not to exceed 24" x 18" flat plaque only not to exceed 18" x 18".	£170	£680	£180	£720	£185	£740
VASE ONLY	Not to exceed 18" in height.	£110	£440	£115	£460	£118	£472
ADDED INSCRIPTION	-	£85	£340	£90	£360	£93	£372
Adult Grave Kerb Stones Only	-	£250	£1,000	£420	£1680	£434	£1,736

BURIAL RECORD SEARCH FEES	2024/25	2025/26	2026/27
Each individual search covering period less than 5 years	£85	£90	£93+VAT=£111.60
Each individual search covering period over 5 years (charge per hour).	£75	£80	£93+VAT=£111.60
Every certified copy of an entry in burial Register	£75	£80	£93+VAT=£111.60

BENCH OR PLAQUE – new charges	2024/25	2025/26	2026/27
Brass plaque – up to 3 lines and 35 characters per line on existing bench.	£600	£615	£635+VAT=£762
Bench and plaque – New bench and brass plaque – up to 3 lines and 35 characters on each line.	£1,600	£1,640	£1,695+VAT = £2,034

SCALE OF CHARGES FOR ORCHARD COMMUNITY CENTRE

FEES EFFECTIVE FROM 1 APRIL 2026

PAGE HALL – BUSINESS HIRE	2024/25	2025/26	2026/27	Rationale behind suggested new rate
Hire of Main Hall per hour	£35	£36	£36	2025/6 x September CPI = £35 x 3.8% = £36.33, rounded.
Stage Hire		£50	£50	2025/6 x September CPI = £50 x 3.8% = £51.90, rounded.
Corkage Fee		£25	£25	2025/6 x September CPI = £25 x 3.8% = £25.95, rounded.

PAGE HALL – COMMUNITY ACTIVITY CHARGES/PRIVATE HIRE	2024/25	2025/26	2026/27	Rationale behind suggested new rate
Hire of Main Hall per hour	£28	£29	£30	2025/6 x September CPI = £29 x 3.80% = £30.10, rounded.
Professional Catering Service	Fees on request	Fees on request	Fees on request	Will vary dependant on requirement.
Discount for Local Charities or Local Not for Profit Organisations registered with HMRC for Gift Aid. (Local means within the Biggleswade).	20% Reduction	20% Reduction	20% Reduction	
Discount for Block Bookings	10% Reduction for 7 or more bookings	10% Reduction for 7 or more bookings	10% Reduction for 7 or more bookings	

Only 1 discount may be applied.

BARNETT ROOM – BUSINESS HIRE	2024/25	2025/26	2026/27	Rationale behind suggested new rate
Hire Charge – per hour	£31	£32	£32	2025/6 x September CPI = £3 x 3.8% = £33.22, rounded.
Professional Catering Service	Fees on request	Fees on request	Fees on request	Will vary dependant on requirement.
BARNETT ROOM – COMMUNITY ACTIVITY CHARGES/PRIVATE HIRE	2024/25	2025/26	2026/27	Rationale behind suggested new rate
Hire Charge – per hour	£22	£22	£22	2025/6 x September CPI = £22 x 3.80% = £22.84, rounded.
Catering	Fees on request	Fees on request	Fees on request	Will vary dependant on requirement.
Discount for Local Charities or Local Not for Profit Organisations registered with HMRC for Gift Aid. (Local means within the Parish of Biggleswade)	20% Reduction	20% Reduction	20% Reduction	
Discount for Block Bookings	10% Reduction for 7 or more bookings	10% Reduction for 7 or more bookings	10% Reduction for 7 or more bookings	

Only 1 discount may be applied. The Barnett room fees are available for comparative purposes only.

PAGE HALL

Facility - Hourly hire charges	2025/26	2026/27	
Badminton-Adults	£10.50	£11	2025/6 x September CPI = £10.50 x 3.8% = £10.90, rounded.
Table Tennis-Adults	£5.00	£6	2025/6 x September CPI = £5 x 3.8% = £5.19, rounded.

SCALE OF CHARGES FOR HIRING OF SPORTS FACILITIES

FEES EFFECTIVE FROM 1 APRIL 2026

Discussions have taken place with the Town Clerk, Head of Finance, Community Development Manager, Public Realm Manager and Head of Governance.

The range of charges in previous years has not really been adequate for the full offer that the Council provides. The suggested fees for the New financial year seeks to correct this. Inflation has also been considered. Pitches are now booked on Acuity, our online booking system. From Jan 2024, The Council has been invoicing a month in advance, rather than at month-end.

FOOTBALL PITCHES Eagle Farm Road, The Lakes and Stratton Way Recreation Grounds	2024/25	2025/26	2026/27	Rationale behind suggested new rate
Juniors – full size pitch and changing rooms	£20	£25	£25	2025/6 x September CPI = £25 x 3.8% = £25.95, rounded.
Juniors – less than full size pitch and changing rooms	£15	£20	£20	2025/6 x September CPI = £20 x 3.8% = £20.76, rounded.
Adults – full size pitch and changing rooms	£55	£61	£63	2025/6 x September CPI = £61 x 3.8% = £63.32, rounded.
Adults – less than full size pitch and changing rooms	£45	£51	£53	2025/6 x September CPI = £51 x 3.8% = £52.94, rounded.

DROVE ROAD TENNIS COURTS	2024/25	2025/26	2026/27	Rationale behind suggested new rate
Monday to Sunday and Bank Holidays-per court per hour-over 18 up to OAP age	No charge	No charge	No charge	If the Council offers a better tennis option in the future, this may be the time to charge? Courts are beginning to fall apart.
Monday to Sunday and Bank Holidays-per court per hour-OAPs, children and unemployed	No charge	No charge	No charge	If the Council offers a better tennis option in the future, this may be the time to charge? Courts are beginning to fall apart.

DROVE ROAD BOWLING GREEN	2024/25	2025/26	2026/27	Rationale behind suggested new rate
Rink-per person per hour (one rink to remain available to public at all times)	Set by Bowls Club.	Set by Bowls Club.	Set by Bowls Club.	Increase of rent to Bowls Club offset by allowing them to keep any income from non-Members.
Rink season ticket - Adults	Set by Bowls Club.	Set by Bowls Club.	Set by Bowls Club.	Increase of rent to Bowls Club offset by allowing them to keep any income from non-Members.
Rink season ticket – OAPs, children and unemployed	Set by Bowls Club.	Set by Bowls Club.	Set by Bowls Club.	Increase of rent to Bowls Club offset by allowing them to keep any income from non-Members.

SCALE OF CHARGES FOR PARKING PERMITS

FEES EFFECTIVE FROM 1 APRIL 2026

Discussions have taken place with the Town Clerk, Head of Finance, Community Development Manager and Head of Governance

These have been increased by inflation only, with roundings for practicability.

RESIDENT PARKING	2024/25	2025/26	2026/27	Rationale behind suggested new rate
Monthly Permit	£23	£24	£25	2025/6 x August CPI = £24 x 3.8% = £24.91, rounded.
Quarterly Permit	£53	£54	£56	2025/6 x August CPI = £54 x 3.8% = £56.05, rounded.
Half-yearly	£100	£102	£106	2025/6 x August CPI = £102 x 3.8% = £105.88, rounded.
Annual Permit	£165	£169	£175	2025/6 x August CPI = £169 x 3.8% = £175.42, rounded.

BUSINESS PARKING	2024/25	2025/26	2026/27	Rationale behind suggested new rate
Monthly Permit	£70	£72	£75	2025/6 x August CPI = £72 x 3.8% = £74.74, rounded.
Quarterly Permit	£107	£109	£113	2025/6 x August CPI = £109x 3.8% = £113.14, rounded.
Half-yearly	£163	£163	£169	2025/6 x August CPI = £163 x 3.8% = £169.19, rounded.
Annual Permit	£293	£299	£310	2025/46x August CPI = £299 x 3.8% = £310.36, rounded.

Draft Parking Places Order – Schedule Part I

	1	2		3		4	5	6
	Name of Parking Place	CLASS OF VEHICLE PERMITTED TO USE THE PARKING PLACE AND POSITION IN WHICH VEHICLE MAY PARK		Days Hours of Operation of Parking Place and scale of charges. 6.00pm – 8.00am any hours no charge		Maximum period for which a vehicle may be left	Scale of parking permit in force Fees effective from 1 April 2026	Scale of charge for vehicles in Class 5 and vehicles in class 6
		CLASS	POSITION					
1.	Mill Lane	1,2,3,4	Wholly within a marked parking bay	Mon-Fri Up to 8.00 am-6.00 pm 2 hrs Up to 3hrs Free Up to 4hrs £ 1.60 £ 2.10		4hrs No return within 3hrs	No parking permits	Not Permitted
2.	St Andrews Street	1,2,3,4	Wholly within a marked parking bay	Mon-Fri Up to 8.00 am-6.00 pm 2 hrs Up to 3hrs Free Up to 4hrs £ 1.60 £ 2.10		4hrs No return within 3hrs	Resident Permits: Annual £175.00 Bi Annual £106.00 Quarterly £56.00 Monthly £25.00 Market Trader Permits	Not Permitted (Other than Market Traders)
3.	Dan Albone	1,2,3,4	Wholly within a marked parking bay	Mon-Fri 8.00 am-6.00 pm Up to 2 hrs Free Up to 3hrs £ 1.60 Up to 4hrs £ 2.10 Up to 6hrs Max 10 £ 2.60 hrs £ 5.20		10hrs No return within 4hrs	Worker Permits: Annual £310.00 Bi Annual £169.00 Quarterly £113.00 Monthly £75.00	Not Permitted
4.	Chestnut Avenue	1,2,3,4	Wholly within a marked parking bay	Mon-Fri 8.00 am-6.00 pm Up to 1 hr Free Up to 2 hrs £ 1.10 Up to 3hrs £ 1.60 Up to 4hrs £ 2.10		4hrs No return within 3hrs	No parking permits	Not Permitted
5.	Rose Lane	1,2,3,4	Wholly within a marked parking bay	Mon-Fri 8.00 am-6.00 pm Up to 2 hrs Up to 3hrs Free £ 1.60 Up to 4hrs Max £ 2.10 6hrs £ 2.60		6hrs No return within 4hrs	Worker Permits: Annual £310.00 Bi Annual £169.00 Quarterly £113.00 Monthly £75.00 Resident Permits: Annual £175.00 Bi Annual £106.00 Quarterly £56.00 Monthly £25.00 Market Trader Permits	Not Permitted
6.	White Hart	1,2,3,4	Wholly within a marked parking bay	Mon-Fri 8.00 am-6.00 pm Up to 1hr Free		1hr No return within 2hrs	No parking permits	Not Permitted

The TRO will be amended after Council approval. Changes in car park fees are subject to public consultation.

SCALE OF CHARGES FOR EVENT SPONSORSHIP

FEES EFFECTIVE FROM 1 APRIL 2026

Event	Sponsorship Package	2025/26	2026/27	Rationale behind suggested new rate
Bigg Eats Food Festival	General Event Package	£250	£260	2025/6 x August CPI = £250 x 3.8% = £259.50, rounded.
Remembrance Sunday	General Event Package	£250	£260	2025/6 x August CPI = £250 x 3.8% = £259.50, rounded.
Reindeer in the Square	General Event Package	£250	£260	2025/6 x August CPI = £250 x 3.8% = £259.50, rounded.
Easter Party & Egg Hunt	General Event Package	£250	£260	2025/6 x August CPI = £250 x 3.8% = £259.50, rounded.
Christmas Fair & Light Switch on	Christmas Package	£600	£620	2025/6 x August CPI = £600 x 3.8% = £622.80, rounded.

NB: VAT will be added to all sponsorship fees.

General Event Package:

Branding at event

Branding on all printed publicity including event posters

Publicity before, during and after the event

Free gazebo pitch at the event

Christmas Package:

Branding at event

Branding on all printed publicity including event posters

Publicity before, during and after the event.

Inclusion in all event publicity printed & online

Free gazebo pitch at the events

Space for promotional material at the entrance and exit of event

BIGGLESWADE TOWN COUNCIL
Finance & General Purposes Committee 2nd December 2025
Item 9b: 2026/2027 Budget and Precept

Implications of Recommendations

Corporate Strategy: FINANCIALS: Ensure that resolved the Town Council continues to operate within legislation, regulation, ethical guidelines and best practice.

Finance: The outcome of this meeting will be presented to F & GP meetings on 6th January 2026 and Council on 20th January 2026 for precept & budget determination.

Equality: Equality impact assessment not completed.

Environment: Not applicable.

Community Safety: Not applicable.

Background

The Council agreed the budget planning cycle for 2026-27 (Appendix A) at the Council Meeting on 3rd April 2025 after it was discussed at the Finance & General Purposes Meeting on 18th March 2025.

Standing Committees and All Members Engagements

Council

Members on 9th September 2025 that:

“Officers will revert to the current Budget Planning Cycle for 2026–27, and that an informal meeting be held for all Members to provide input prior to the commencement of public budget discussions.”

Informal Budget Meeting

Members discussed the budget assumptions for 2026-27 during an informal meeting on 14th October 2025 and Members comments were taken into consideration when drafting the budget for next financial year.

PLOS Committee Meeting

On 21st October 2025, the PLOS Budget was discussed at the PLOS Committee and Members resolved: *“to maintain junior pitch fees and increase adult pitch fees by £2”*. PLOS Committee was in support of the suggested growth and cost pressures included in the budget by Officers.

TCM Committee Meeting

During the TCM Budget Meeting on 28th October 2025, Members resolved the following:

- *That the Committee supports the proposed cost pressures and growth items, as amended.*
- *That Officers apply CPI increases consistently across all fees and charges.*
- *That electricity usage by market stalls be reviewed, and a proposal brought to the Finance & General Purposes Committee.*
- *That the twinning budget be deferred pending the presentation of a full paper to Council.*
- *That the Committee would like Officers to take a bolder approach in reviewing and setting charges.*

Personnel Committee

The Personnel Budget was discussed by Members on 4th November 2025 and Members resolved that *“not to include a budget of £10,000 for agency costs”*.

Council-Broader Member Budget Consultation

The proposed fees and draft budget for 2026-27 was discussed at Council Meeting on 25th November 2025 and Members resolved:

- *to include the £10,000 agency cost in the budget.*
- *to increase the rolling capital reserve by £25,000(indicative) for contingent future capital expenditure.*

The above resolutions have been enacted by Officers and incorporated into the estimated budget figures for 2026-27.

Officers are proposing a standstill (limited revenue expenditure growth) budget in general.

This is because there appears to be little political appetite for growth, recognising the significant increase in precept in the past years. This does not, however, detract from the application of ongoing good accounting practice.

Officers have conducted a zero-based budgetary assessment by:

- a) Recalculating every account code to determine the new year's commitment after detailed consultation with operational managers.
- b) Recalculating all revenue streams.
- c) Making allowances for pay and price inflation where relevant.
- d) Identifying cost reduction and efficiency savings where relevant.
- e) Recalculating the General Reserve.
- f) Recalculating the Capital Reserve.
- g) Making allowance for indicative PWLB borrowing to allow the delivery of emerging key projects and conscious of affordability.

Staff Cost Assumptions

The salary model is based on the existing establishment.

- The Council is paying at least the national minimum wage or national living wage for all staff. Staff who are not at the top of their pay scale as of 1 April 2026 are assumed to move up one salary point. This was dependent upon the outcome of their appraisals.
- Employer's contributions to the Local Government Pension Scheme (LGPS) are included at 23.8% of pensionable pay for 2026/27. The proposed contribution rate was confirmed in a valuation report received from the Bedfordshire Pension Fund Actuarial Consultant (Barnett Waddingham). The new contribution rate covers a three-year period to 31st March 2029. This is a reduction of 3%, compared to previous financial year. The employer's national insurance contribution is included at 15% for 2026/27.
- Under the Local Government Pension Scheme, overtime payments are included as pensionable pay, which has contributed to an increase in staffing costs. The draft salary for 2026/27 includes an allowance for overtime for all eligible officers.
- The pay award settlement for 2026/27 cannot be determined at the time of writing. The draft salary for 2026/27 therefore includes an estimated cost of living annual pay award of 3.50%. The pay award is determined independently by the National Joint Council.

Other Assumptions

Tax Base

Tax base (Number of eligible properties for precept calculation), CBC has confirmed the base for 2026-27 for BTC is 8,054 which is a 1.66% increase compared to last year's figure of 7,930. CBC Financial Planning have confirmed that the figure will be final and BTC cannot appeal against the final figure.

Price Inflation

A CPI allowance of 3.80% (September 2025 CPI) is included where relevant.

Cost Reduction

The Council has delivered cost reductions amounting to £36,979 (Appendix B) as part of the zero-based recalculation of all budget headings. Efficiency savings will continue to be identified on non-salary accounts headings. This will include negotiation of a variety of contracts in the new financial year, for instance, the Council's ICT Contract where savings are anticipated. The Council has consistently identified efficiencies and cost reduction over the last five years, amounting to a figure of circa £150,000.

Revenue Growth and Cost Pressures

Even though the budget for 2026-27 is a standstill budget in general, Officers have applied good accounting practice in understanding potential areas of revenue growth and, where relevant, have included estimated cost pressures within the draft budget. The revenue growth and cost pressures within Appendix C have been agreed by Members during budget meetings with Standing Committees and Council.

Capital Assumptions, Match Funding & S106

Officers will be sourcing any capital growth request for 2026-27 (Appendix E) from external grant funding. This strategy was agreed by Members during the budget setting process last year. Members agreed for Officers to source any match funding for the grant from the rolling capital reserve. The Council on 21st January 2025 resolved to increase the rolling capital reserves by £25,000 every year to build up funds to implement a future capital program.

Nevertheless, opportunities for external funding will continue to be actively pursued by Officers to mitigate any impact upon the budget. Officers will continue to engage with colleagues at CBC to access S106 funding. Officers are currently awaiting the surveyor's report on the three sports facilities. The findings may indicate a requirement for the Council to allocate additional capital expenditure. Once the report is received (latest by 3rd December 2025), a full assessment of the financial implications will be undertaken.

Public Works Loan Board

During the Town Council meeting on 21st January 2025, Members resolved to:

"Support Officers making an application to the Public Works Loan Board for an amount up to £79,528. The loan is particular to essential upgrades to the remaining play areas for a term of 15 years. Prior to making such an application, the Council will conduct a formal consultation exercise with the community and Bedfordshire Association of Town and Parish Councils (BATPC) will need to assess the submission".

To facilitate the PWLB application, Members reaffirmed an additional resolution during the Annual Statutory Meeting on 13th May 2025:

*“It was RESOLVED to seek the approval of the Secretary of State for Housing, Communities & Local Government to apply for borrowing approval for a loan of £79,528 over the borrowing term of 15 years for the essential upgrade of the remaining play areas.
The annual loan repayments will come to around £7,839.*

It is also intended to increase the Council tax precept for the purpose of the loan repayments by 0.48% which is the equivalent of an additional £0.99 a year. This will be subject to a precept increase consultation”.

The draft budget includes provision for essential upgrades to the remaining play areas, funded through a Public Works Loan Board (PWLB) loan of approximately £79,528. Annual borrowing costs of around £7,558 have been incorporated into the budget. The deadline for drawing down the loan is 5th June 2026. Officers will present an updated specification for the play area improvements to Council on 9th December 2025.

Band D and Precept Increase 2026-27

The draft precept for 2026-27 is set at £1,927,103, representing an indicative increase of 4.82% compared to the 2025-26 figure of £1,838,460.08 (refer to Appendix D). The draft Band D Charge for 2026-27 is £239.27, which reflects an increase of £7.43(3.20%) from the 2025-26 charge of £231.84. Currently, Parish and Town Councils remain exempt from council tax referendum principles for the 2025/26 financial year, meaning there is no centrally imposed cap on how much their precepts can increase. The government has indicated that it will confirm later whether this exemption will continue for the 2026/27 financial year.

General Reserves

The Council is required, under statute, to maintain adequate financial reserves to meet the needs of the organisation. Section 49A of the Local Government Finance Act 1992 requires that billing and precepting authorities in England have regard to the level of reserves needed to meet estimated future expenditure when calculating the budget requirement.ⁱ NALC’s “Governance & Accountability for Local Councils – Practitioners’ Guide” recommends that Councils hold ‘minimum General Reserve’ equivalent to at 3 months gross expenditure.

The General Reserve balance, commonly termed the ‘working balance’, is a balance on the Council’s revenue account which is not held for any specific purpose other than to cushion the council’s finances against any unexpected short-term problems in the Council’s cash flow.

For the purpose of the precept calculation, a minimum estimated closing reserve for the year-ended 31st March 2026 to meet the requirements of the NALC technical note above would be £552,172 which is a quarter of the budgeted total expenditure for 2026/27(Appendix D).

Recommendation

- a) That Members consider the information presented and guide Officers as to their preferred level of budget for the 2026/2027 financial year. The draft total income is £2,208,688 and draft total expenditure is £2,208,688 as presented in Appendix D.
- b) That Members consider the information presented and guide Officers as to their preferred level of precept for the 2026/2027 financial year. The draft precept for 2026-27 is set at £1,927,103(4.82% increase) and the draft Band D Charge for 2026-27 is £239.27(3.20% increase) as presented in Appendix D.

- c) That Members support the Officer recommendation around the minimum level of General Reserve for the 2026/2027 financial year, notably a sum not lower than £552,172. The Officer recommendation being consistent with good accounting practice and statute. The amount is equivalent to 3 months gross expenditure.
- d) That Town Council to invest £25,000 in the next financial year as contingent for emerging capital expenditure in future.
- e) All such initial determinations to be subject to precept resolution of F & GP on 6th January 2026 and ratification and resolution of full Council on 20th January 2026.

Peter Tarrant
Town Clerk, Chief Executive & RFO

Ernest Bour
Head of Finance & Deputy RFO

Appendices:

Appendix A: Original estimate planning cycle for 2026-27 (A3 Version Provided).

Appendix B: Cost Reductions for 2026-27.

Appendix C: Revenue Growth and Cost Pressures summary for 2026-27.

Appendix D: Draft Precept percentage for 2026-27 (A3 Version Provided).

Appendix E: Draft Capital Growth Request for 2026-27 (A3 Version Provided).

Appendix F: Detailed Draft Account Codes for 2026-27 (A3 Version Provided).

2026 – 2027 ORIGINAL ESTIMATE PLANNING CYCLE (Appendix A)

Ref	Date	Description	Attendees/Officer Lead	Output	Stages	Status
1.	3 rd September 2025	Communicate with Central Bedfordshire Council to acquire deadlines for submission of precept request.	Ernest Bour	Clean CBC timetable.	Determine budget timeline with CBC	Completed.
2.	5 th September 2025	Clean estimate of all payroll staffing costs, including projection of pay inflation.	Ernest Bour, Helen Calvert	Clean estimate of Staff costs for 26/27.	Produce draft budget	Completed.
3.	10 th September 2025	Review staff payroll costs.	Peter Tarrant, Ernest Bour and Helen Calvert	Staff costs reviewed in-depth.	Produce draft budget	Completed.
4.	12 th September 2025	Review latest projected outturn for 25/26 after half-year accounts finalised.	Peter Tarrant and Ernest Bour	Projected outturn 25/26.	Produce draft budget	Completed.
5.	17 th September 2025	Management Meetings to identify 26/27 growth requirements, revenue projections and price inflation.	Peter Tarrant, Ernest Bour, Karim Hosseini, Harry Henderson, Ian Campbell, Helen Calvert	Identification of 26/27 growth requirements, revenue projections and general reviews.	Produce draft budget	Completed.
6.	19 th September 2025	Management Meetings to identify 26/27 growth requirements, revenue projections and price inflation.	Peter Tarrant, Ernest Bour, Karim Hosseini, Harry Henderson, Ian Campbell, Helen Calvert	Identification of 26/27 growth requirements, revenue projections, identify cost reductions including efficiencies and general reviews.	Produce draft budget	Completed.
7.	30 th September 2025	Provide a thorough update to Mayor, Deputy Mayor F&GP Chair and Deputy Chair.	Peter Tarrant, Ernest Bour Mayor, Deputy Mayor F&GP Chair and Deputy Chair.	Internal progress update meeting	Incorporate Member commentary	Completed.
8.	14 th October 2025	Informal consultation with broader Members after Council.	All Members	Broad Members input.	Broad Members consultation	Completed.
9.	15 th October 2025	Thorough accuracy and sense-check review of suggested new Original Estimate for 26/27, after the estimated budget for 26/27 has been entered on Rialtas.	Peter Tarrant and Ernest Bour	26/27 original draft budget in Rialtas fully reviewed for accuracy.	Produce draft budget	Completed.
10.	21 st October 2025	Formal evening meeting with Public Lands & Open Spaces Committee members	All PLOS Committee Members, Peter Tarrant, Karim Hosseini, and Ernest Bour	To discuss and review PLOS Budget for 26/27.	Incorporate Member commentary	Completed.

11.	28th October 2025	Formal evening meeting with Town Centre Committee members.	All TCM Members, Peter Tarrant, Karim Hosseini, and Ernest Bour	To discuss and review TCM Budget for 26/27.	Incorporate Member commentary	Completed.
12.	4th November 2025	Formal evening meeting with Personnel Committee members.	All Personnel Committee Members, Peter Tarrant, Karim Hosseini, and Ernest Bour	To discuss and review Personnel Budget for 26/27.	Incorporate Member commentary	Completed.
13.	10th November 2025	Provide a thorough update to F&GP Chair and Deputy Chair.	Peter Tarrant, Ernest Bour, & Membres	Fully informed Chair and Deputy Chair of F&GP.	F & GP Chair & Deputy Chair Overview	Completed.
14.	25th November 2025	Formal consultation with broader Members at Council.	All Members	Broad Member sign off.	Broad Member consultation	Completed.
15.	2nd December 2025	Formal evening meeting with Finance & General Purposes Committee members.	All F&GP Members, Peter Tarrant, Karim Hosseini and Ernest Bour	To discuss and review F&GP Budget for 26/27	F & GP resolution	
16.	6th January 2025	Sign off at F&GP Committee.	All F&GP Members, Peter Tarrant, Karim Hosseini and Ernest Bour	Agree on a formal resolution ready to be presented to Town Council on 20st January.	Incorporate Member commentary	
17.	20st January 2026	Sign off at Town Council.	Town Council	Final precept agreed by Members.	Council consideration & resolution	
18.	23rd January 2026	Complete CBC forms with precept request.	Ernest Bour	To be signed by Peter Tarrant as RFO.	Communicate precept to CBC	

Cost Reductions(Appendix B)

			Budget	Budget	
Code	Description		25/26	26/27	Variance
104	BURIAL GROUNDS				
4011	RATES		£4,900	£4,500	-£400
	Overhead Expenditure		£4,900	£4,500	-£400
105	CAR PARKS				
4011	RATES		£28,700	£28,471	-£229
	Overhead Expenditure		£28,700	£28,471	-£229
109	CAPITAL EXPENDITURE				
4053	LOAN INTEREST		£40,000	£30,000	-£10,000
4980	LOAN REPAYMENT		£29,000	£23,000	-£6,000
	Overhead Expenditure		£69,000	£53,000	-£16,000
115	ORCHARD COMMUNITY CENTRE				
4014	ELECTRICITY		£8,000	£5,000	-£3,000
4128	EQUIPMENT		£2,500	£2,000	-£500
	Overhead Expenditure		£10,500	£7,000	-£3,500
212	RECREATION GROUNDS				
4011	RATES		£4,800	£4,200	-£600
4043	FENCING & GATES		£250	£0	-£250
4044	TREES & PLANTS		£6,000	£4,000	-£2,000
4134	SECURITY		£4,000	£3,500	-£500
	Overhead Expenditure		£15,050	£11,700	-£3,350
901	CENTRAL SERVICES				
4007	HEALTH & SAFETY		£7,200	£3,500	-£3,700
4011	RATES		£17,300	£17,000	-£300
4021	TELEPHONE & FAX		£10,000	£8,000	-£2,000
	Overhead Expenditure		£34,500	£28,500	-£6,000
902	PUBLIC REALM				
4013	RENT		£64,000	£58,000	-£6,000
4025	INSURANCE		£8,500	£8,000	-£500
4046	VEHICLE LEASING		£33,000	£32,000	-£1,000
	Overhead Expenditure		£105,500	£98,000	-£7,500
	Total Cost Reduction				-£36,979

Revenue Growth Request/Cost Pressures 2026-27(Appendix C)					
Nominal Code	Cost Centre	Increase	Reason	Included in Budget	Comment
Christmas Activities	Town Centre General	£6,650	Increased cost of stages, additional activities for Christmas.	Partially (£4,650)	Cost Pressure
CCTV	Town Centre General	£2,000	Increased cost of CCTV.	Yes	Cost Pressure
Christmas Lights	Town Centre General	£6,000	New Christmas lights contract.	Yes	Cost Pressure
Vehicle Fuel	Public Realm	£2,000	To cover mowers and vehicles fuel costs.	Yes	Cost Pressure
Mower Leasing	Public Realm	£1,500	To cover mower maintenance excess cost.	Yes	Cost Pressure
Insurance	Central Services	£3,500	New policy starting April 26,additional cover for cyber insurance and terrorism.	Yes	Cost Pressure
Agency Staff	Central Services	£10,000	External agency costs to fill vacant positions and agency cost to cover absent/illness.	Yes	Cost Pressure
Computer	Allotments	£1,093	New Allotment Software (Scribe).	Yes	Growth Request
Health& Safety	Town Centre General	£1,900	To cover additional security at events in regard to Martyn's Law.	Yes	Growth Request
Market Square Events	Town Centre General	£1,500	To cover Biggleswade in Bloom and Children Christmas Party in the park	Yes	Growth Request
		£36,143			
Total Included in budget		£34,143			

PRECEPT ASSUPTIONS FOR 2026-27			INDICATIVE PRECEPT ASSUPTIONS FOR 2027-28 & 2028-29	
Precept % Increase		4.82%	3.80%	4.00%
	2025/26 Budget	2026/27 Budget	2027/28 Budget	2028/29 Budget
INCOME				
Precept	1,838,460.08	1,927,103.00	2,000,332.91	2,080,346.23
Operational Income	291,357.92	281,585.00	292,057.82	303,740.14
TOTAL INCOME	2,129,818.00	2,208,688.00	2,292,390.74	2,384,086.37
EXPENDITURE				
Salaries	1,204,161.00	1,244,842.00	1,288,411.47	1,339,947.93
General Expenditure	925,657.00	963,846.00	1,002,399.84	1,042,495.83
TOTAL EXPENDITURE	2,129,818.00	2,208,688.00	2,290,811.31	2,382,443.76
TOTAL (SURPLUS) / DEFICIT	0.00	0.00	-1,579.43	-1,642.60
Diff btw precept set & (Expenditure and operational income)	0.00	0.00	1,579.43	1,642.60
Opening General Reserves	470,242.00	552,172.00	570,588.00	593,412.00
Closing General Reserves	552,172.00	570,588.00	593,412.00	593,412.00
Diff in Movement	81,930.00	18,416.00	22,824.00	0.00
No of Houses(Tax base)	7,930.00	8,054.00	8,054.00	8,054.00
Precept due each year should be	1,838,460.08	1,927,103.00	2,000,332.91	2,080,346.23
Band D CT Charge Calculation	231.84	239.27	248.37	258.30
Difference in Band D Charge in a year		7.43	9.09	9.93
% Difference in Band D Charge in a year		3.20%	3.80%	4.00%

NB:The precept increase of 2.90% is as a result of an overall salary increase of £40,681(3.38%) and a reduction in operational income of £9,773(3.35%) compared to last year.

Assumptions for 2027/28 and 2028/29

Tax base remain the same as 2026/27.

Total Salary will increase by estimated 3.5% each year.

Other Expenditure and Operational Income will increase by estimated CPI of 4% each year.

Draft Capital Growth Request

Appendix E

Description	Reason	Source of Funding	Amount	Matched Funding up to 20%	Comment
2 storage containers for football pitches at Lakes/Stratton Way/Eagle Farm Road.	Requested by football clubs.	External Grant	£10,000	£2,000.0	
Resurface tennis courts and add floodlights(Incl £5k for Car park Maintenance)-Drove Road	Health and Safety	External Grant	£185,000	£37,000.0	
Biggleswade United Football Maintenance -Fairfield Road	Health and Safety	External Grant	£0	£0.0	Awaiting Confirmation of cost from surveyor.
Cricket Club House Roof Maintenance-Fairfield Road	Health and Safety	External Grant	£0	£0.0	Awaiting Confirmation of cost from surveyor.
Bowls Club Building Maintenance -Drove Road	Health and Safety	External Grant	£0	£0.0	Awaiting Confirmation of cost from surveyor.
					To be confirmed early 2026 and It has been confirmed in the past that the maximum grant the Council could receive is about £93k.
Kitelands(Tritax)-Play area phase 2	Complementary works	External Grant	£104,929	£20,985.8	
			£299,929	£59,986	

NB:Where there are gaps, the details will be included after Officers have received report from RICS Qualified Surveyor.
The above detail is informed by the Capital programme paper discussed by Council on 22nd October 2024.

DETAILED DRAFT ACCOUNTS CODES FOR 2026-27(Appendix F)							
Code	Description	25/26	25/26	25/26	25/26	26/27	Variance Reason for Growth or Cost Increase
		Budget	Actual YTD	Projected	Committed		
102 ALLOTMENTS							
1087	INC-ALLOTMENTS	£12,400	£10,077	£10,250	£0	£11,000	-£1,400
	Total Income	£12,400	£10,077	£10,250	£0	£11,000	-£1,400
4013	RENT	£500	£349	£500	£0	£500	£0
4026	COMPUTER	£0	£0	£0	£0	£1,093	£1,093 New Allotment Software (Scribe).
4036	PROPERTY MAINTENANCE	£2,000	£1,459	£2,000	£0	£2,000	£0
4047	MATERIALS/TOOLS	£500	£191	£500	£0	£500	£0
4067	PEST CONTROL	£1,200	£308	£1,200	£0	£1,200	£0
4104	REFUSE COLLECTION	£3,000	£1,473	£3,000	£268	£2,000	-£1,000
	Overhead Expenditure	£7,200	£3,780	£7,200	£268	£7,293	£93
	<i>Movement to/(from) Gen Reserve</i>	<i>£5,200</i>	<i>£6,297</i>	<i>£3,050</i>			
104 BURIAL GROUNDS							
1079	INC-DROVE RD CHAPEL LETTING	£8,518	£3,989	£6,114	£0	£8,755	£237 Rent to increase by CPI, estimated 4% for 9 months of 26/27.
1084	INC-BURIAL FEES	£61,500	£25,565	£44,000	£0	£55,000	-£6,500 Recent volumetrics for internments and memorials suggest a decrease compared last year figures.
1097	INC-MEMORIALS	£5,000	£1,600	£3,500	£0	£5,000	£0
	Total Income	£75,018	£31,154	£53,614	£0	£68,755	-£6,263
4011	RATES	£4,900	£4,426	£4,426	£0	£4,500	-£400
4012	WATER RATES	£360	£306	£360	£0	£360	£0
4014	ELECTRICITY	£1,000	£178	£1,000	£0	£1,800	£800 The usage of electricity is likely to increase because the contract will be renewed in June 2025.
4026	COMPUTER	£1,400	£1,234	£1,234	£0	£1,400	£0
4036	PROPERTY MAINTENANCE	£600	£1,686	£1,686	£0	£600	£0
4067	PEST CONTROL	£200	£0	£200	£0	£200	£0
4104	REFUSE COLLECTION	£1,000	£1,000	£1,000	£0	£0	-£1,000 Moved to 902.
4110	FIRE PRECAUTIONS	£200	£0	£200	£0	£200	£0
4134	SECURITY	£240	£246	£246	£0	£747	£507 One off setup costs due to switching supplier.
	Overhead Expenditure	£9,900	£9,076	£10,352	£0	£9,807	-£93
	<i>Movement to/(from) Gen Reserve</i>	<i>£65,118</i>	<i>£22,078</i>	<i>£43,262</i>			
105 CAR PARKS							
1077	INC-S106 GRANTS	£0	£6,305	£0	£0	£0	£0
1088	INC-CAR PARKING FEES	£36,000	£18,624	£32,000	£0	£33,000	-£3,000
1089	INC - PARKING PERMITS WORK	£10,000	£3,808	£5,000	£0	£5,000	-£5,000
1091	INC-MISCELLANEOUS	£0	£2,348	£2,338	£0	£0	£0
1189	INC-PARKING PERMITS RES	£4,500	£2,560	£4,500	£0	£3,000	-£1,500
	Total Income	£50,500	£33,645	£43,838	£0	£41,000	-£9,500
4011	RATES	£28,700	£26,771	£26,771	£0	£28,371	-£329
4013	RENT	£1	£0	£1	£0	£1	£0
4023	STATIONERY	£0	£0	£0	£0		£0
4037	GROUND'S MAINTENANCE	£12,000	£6,253	£12,000	£1,540	£12,000	£0
4038	MAINTENANCE CONTRACT	£7,000	£3,423	£5,400	£420	£7,000	£0
4042	EQUIPT MAINT/REPAIR	£2,000	£0	£2,000	£1,604	£2,000	£0
4065	GRANT EXPENDITURE	£0	£2,835	£0	£4,840	£0	£0
4092	CARD PROCESSING FEES	£2,000	£847	£2,000	£0	£2,000	£0
4126	CAR PARK LEASE	£36,000	£27,000	£36,000	£0	£36,000	£0
	Overhead Expenditure	£87,701	£67,129	£84,172	£8,404	£87,372	-£329
	<i>Movement to/(from) Gen Reserve</i>	<i>-£37,201</i>	<i>-£33,484</i>	<i>-£40,334</i>			
106 MARKET							
1085	INC-TUESDAY MARKET RENTS	£4,000	£2,850	£4,000	£0	£4,000	£0

1086 INC-SATURDAY MARKET RENTS	£19,500	£11,332	£17,500	£0	£18,000	-£1,500
Total Income	£23,500	£14,182	£21,500	£0	£22,000	-£1,500
4011 RATES	£1,600	£1,546	£1,546	£0	£1,600	£0
4014 ELECTRICITY	£2,250	£610	£2,250	£0	£2,250	£0
4032 PUBLICITY	£1,000	£0	£0	£0	£1,000	£0
Overhead Expenditure	£4,850	£2,156	£3,796	£0	£4,850	£0
<i>Movement to/(from) Gen Reserve</i>	<i>£18,650</i>	<i>£12,026</i>	<i>£17,704</i>			
107 TOWN CENTRE GENERAL						
1077 INC-S106 GRANTS	£0	£2,526	£0	£0	£0	£0
1091 INC-MISCELLANEOUS	£0	£42	£42	£0	£0	£0
1094 INC-TC FESTIVAL	£0	£0	£0	£0	£0	£0
1144 INC-BIGGS EATS	£2,500	£1,667	£1,667	£0	£2,500	£0
1145 INC-CHRISTMAS ACTIVITIES	£1,000	£870	£1,000	£0	£1,000	£0
1071 INC-SPONSORSHIP	£0	£0	£2,500	£0	£5,000	£5,000
INC-ADVERTISING	£0	£0	£0	£0	£750	£750
Total Income	£3,500	£5,105	£5,209	£0	£9,250	£5,750
4007 HEALTH & SAFETY	£600	£577	£600	£0	£2,500	£1,900 To cover additional security at events/ Martin's Law
4036 PROPERTY MAINTENANCE	£700	-£17	£700	£269	£700	£0
4037 GROUNDS MAINTENANCE	£1,500	£974	£1,500	£0	£1,500	£0
4065 UKSPF Expenditure	£0	£52,177	£0	£500	£0	£0
4116 WAR MEM & REM SERV	£1,500	£20	£1,500	£1,073	£1,500	£0
4128 EQUIPMENT	£800	£313	£800	£361	£800	£0
4138 MARKET SQUARE EVENTS	£4,600	£4,748	£5,000	£200	£6,500	£1,900 To cover increasing costs of equipment(£400),Biggleswade in Bloom(£500) and Children Christmas Party in park(£1,000)
4140 CHRISTMAS ACTIVITIES	£8,350	£1,607	£13,100	£11,038	£13,000	£4,650 To cover increasing costs of equipment/stage
4144 CCTV	£30,000	£26,444	£30,000	£350	£32,000	£2,000 To cover increase in operational cost for CCTV.
4145 CHRISTMAS LIGHTS	£17,000	£14,701	£26,955	£12,254	£22,958	£5,958 To cover annual christmas lights cost.
Overhead Expenditure	£65,050	£101,544	£80,155	£26,045	£81,458	£16,408
<i>Movement to/(from) Gen Reserve</i>	<i>-£61,550</i>	<i>-£96,439</i>	<i>-£74,946</i>			
109 CAPITAL EXPENDITURE						
1077 INC-S106 GRANTS	£0	£0	£0	£0	£0	£0
1078 INC-MISC GRANTS	£0	£0	£0	£0	£0	£0
1175 INC-SALES OF FIXED ASSETS	£0	£0	£0	£0	£0	£0
Total Income	£0	£0	£0	£0	£0	£0
4053 LOAN INTEREST	£40,000	£13,067	£26,000	£0	£30,000	-£10,000 This includes potential PWLB loan drawdown for the play areas.
4065 UKSPF EXPENDITURE	£0	£0	£0	£0	£0	£0
4600 CP EX PWLB CAPITAL ASSETS IMPR	£0	-£5,850	£0	£5,850	£0	£0
4603 CP EX PWLB DROVE RD CEM	£0	£0	£0	£0	£0	£0
4607 CP EX PWLB BRUNEL DRIVE	£0	£0	£0	£0	£0	£0
4620 TRITAX KITELANDS PHASE 1	£0	£0	£0	£0	£0	£0
4801 CP - NEW VEHICLES\EQUIPMENT	£0	£4,672	£0	£0	£0	£0
4802 CP - NEW COMPUTER INSTALLATION	£0	£0	£0	£0	£0	£0
4803 CP - BOILER MAGISTRATES COURT	£0	£0	£0	£0	£0	£0
4806 S106 EXPENDITURE	£0	£1,117	£0	£0	£0	£0
4822 CP - PLANT & EQUIPMENT	£0	£14,203	£0	£0	£0	£0
4843 CP - CENTURY HOUSE	£0	£0	£0	£0	£0	£0
4868 CP - STRATTON CEM	£0	£0	£0	£0	£0	£0
4898 REINVESTMENT IN GENERAL RESERV	£0	£0	£0	£0	£0	£0
4900 ROLLING CAPITAL FUND ALLOC'N	£25,000	£0	£25,000	£0	£50,000	£25,000 Council indicatively agreed to increase rolling capital reserve for contingent capital expenditure.
4980 LOAN REPAYMENT	£29,000	£10,487	£20,000	£0	£23,000	-£6,000 This includes potential PWLB loan drawdown for the play areas.
Overhead Expenditure	£94,000	£37,697	£71,000	£5,850	£103,000	£9,000
<i>Movement to/(from) Gen Reserve</i>	<i>-£54,000</i>	<i>-£24,630</i>	<i>-£45,000</i>			
110 PUBLIC CONVENIENCES						

4012 WATER RATES	£1,300	£354	£1,300	£0	£1,300	£0
4016 CLEANING COSTS	£12,480	£6,517	£12,480	£0	£12,480	£0
4017 JANITORIAL MATERIALS	£1,000	£1,143	£1,143	£0	£1,000	£0
4036 PROPERTY MAINTENANCE	£1,000	£641	£1,000	£304	£1,000	£0
4042 EQUIPT MAINT/REPAIR	£200	£0	£200	£0	£200	£0
4047 MATERIALS/TOOLS	£400	£0	£400	£0	£400	£0
Overhead Expenditure	£16,380	£8,655	£16,523	£304	£16,380	£0
<i>Movement to/(from) Gen Reserve</i>	<i>-£16,380</i>	<i>-£8,655</i>	<i>-£16,523</i>			
111 CORPORATE MANAGEMENT						
1076 PRECEPT RECEIVED	£1,838,460	£1,838,460	£1,838,460	£0	£1,927,103	£88,643
1096 INTEREST RECEIVED	£24,000	£26,254	£40,000	£0	£36,000	£12,000
Total Income	£1,862,460	£1,864,714	£1,878,460	£0	£1,963,103	£100,643
4057 AUDIT FEES	£4,000	-£2,660	£4,000	£0	£4,000	£0
Overhead Expenditure	£4,000	-£2,660	£4,000	£0	£4,000	£0
<i>Movement to/(from) Gen Reserve</i>	<i>£1,858,460</i>	<i>£1,867,374</i>	<i>£1,874,460</i>			
112 DEMOCRATIC REP'N & MGM'T						
4024 SUBSCRIPTIONS	£6,400	£3,820	£5,000	£0	£6,400	£0
4085 COUNCIL WEBSITE	£2,500	£2,008	£2,500	£0	£3,000	£500 To cover increase in running costs for the website.
4135 ELECTION PROVISION	£4,000	£0	£4,000	£0	£4,000	£0
Overhead Expenditure	£12,900	£5,828	£11,500	£0	£13,400	£500
<i>Movement to/(from) Gen Reserve</i>	<i>-£12,900</i>	<i>-£5,828</i>	<i>-£11,500</i>			
113 CIVIC ACTIVITIES & EXPENSES						
1300 INC-MAYORS CHARITY	£0	£1,273	£1,265	£0	£0	£0
Total Income	£0	£1,273	£1,265	£0	£0	£0
4112 TOWN MAYOR'S EXPENSES	£1,000	£77	£1,000	£110	£1,000	£0
4166 TWINNING	£1,000	£1,684	£2,000	£0	£1,000	£0
4179 CIVIC FUNCTIONS	£1,000	-£9	£1,000	£43	£1,000	£0
4180 CIVIC REGALIA REPAIRS ETC	£250	£0	£250	£0	£250	£0
4300 MAYOR'S CHARITY EXPENDITURE	£0	£99	£1,265	£137	£0	£0
Overhead Expenditure	£3,250	£1,851	£5,515	£290	£3,250	£0
<i>Movement to/(from) Gen Reserve</i>	<i>-£3,250</i>	<i>-£578</i>	<i>-£4,250</i>			
115 ORCHARD COMMUNITY CENTRE						
1077 INC-S106 GRANTS	£0	£4,791	£4,791	£0		
1082 INC-LETTINGS	£62,000	£31,766	£53,000	£0	£55,000	-£7,000
1098 INC-BADMINTON	£0	£1,281	£2,000	£0	£3,000	£3,000
1099 INC-TABLE TENNIS	£0	£210	£400	£0	£1,000	£1,000
INC-SOLAR PANELS	£0	£0	£0	£0	£2,000	£2,000
INC-FRAMEWORK	£0	£0	£0	£0		
Total Income	£62,000	£38,048	£60,191	£0	£61,000	-£1,000
4007 HEALTH & SAFETY	£500	£77	£500	£0	£500	£0
4011 RATES	£6,000	£5,364	£5,364	£0	£6,000	£0
4012 WATER RATES	£3,200	£382	£3,200	£0	£3,200	£0
4014 ELECTRICITY	£8,000	-£772	£3,000	£0	£5,000	-£3,000
4015 GAS	£6,000	£1,543	£6,000	£0	£6,000	£0
4016 CLEANING COSTS	£4,680	£2,340	£4,680	£0	£4,860	£180
4017 JANITORIAL MATERIALS	£1,000	£665	£1,000	£20	£1,000	£0
4031 ADVERTISING	£1,000	£171	£1,000	£0	£1,000	£0
4036 PROPERTY MAINTENANCE	£5,000	£1,196	£5,000	£227	£5,000	£0
4060 OFFICE EQUIPMENT	£700	-£209	£700	£167	£700	£0
4065 UKSPF Expenditure	£0	£3,344	£4,791	£1,062	£0	£0
4081 LICENSES	£200	£0	£200	£0	£200	£0

4104 REFUSE COLLECTION	£500	£476	£500	£0	£500	£0
4110 FIRE PRECAUTIONS	£1,000	-£645	£1,000	£0	£1,500	£500 To cover installation cost after switching to new supplier.
4128 EQUIPMENT	£2,500	£472	£2,000	£8	£2,000	-£500
4134 SECURITY	£300	£239	£300	£0	£300	£0
Overhead Expenditure	£40,580	£14,643	£39,235	£1,484	£37,760	-£2,820
<i>Movement to/(from) Gen Reserve</i>	<i>£21,420</i>	<i>£23,405</i>	<i>£20,956</i>			
212 RECREATION GROUNDS						
1081 INC-RENT	£5,000	£5,001	£5,001	£0	£7,000	£2,000
1083 INC-PITCH HIRE	£7,000	£4,740	£7,000	£0	£10,000	£3,000
1091 INC-MISCELLANEOUS	£9,500	£1,193	£1,500	£0	£2,500	-£7,000
NEW INC-MAST	£0	£2,500	£1,250	£0	£2,500	£2,500
Total Income	£21,500	£13,434	£14,751	£0	£22,000	£500
4011 RATES	£4,800	£4,172	£4,172	£0	£4,200	-£600
4012 WATER RATES	£8,000	£7,477	£14,000	£0	£8,000	£0
4014 ELECTRICITY	£8,000	£6,570	£13,000	£0	£8,000	£0
4016 CLEANING COSTS	£2,780	£2,850	£4,550	£0	£2,780	£0
4037 GROUNDS MAINTENANCE	£15,000	£11,771	£15,000	£1,534	£15,000	£0
4038 MAINTENANCE CONTRACT	£9,100	£4,450	£9,100	£480	£9,100	£0
4039 PLAY. EQUIP. MAINT.	£15,000	£6,850	£12,500	£10	£15,000	£0
4043 FENCING & GATES	£250	£19	£250	£11	£0	-£250
4044 TREES & PLANTS	£6,000	£4,180	£6,000	£0	£4,000	-£2,000
4047 MATERIALS/TOOLS	£200	£5	£200	£0	£200	£0
4067 PEST CONTROL	£600	£0	£600	£0	£600	£0
4104 REFUSE COLLECTION	£8,000	£2,888	£3,500	£0	£0	-£8,000 Moved to 902
4110 FIRE PRECAUTIONS	£2,000	£524	£2,000	£0	£2,000	£0
4134 SECURITY	£4,000	£684	£4,000	£0	£3,500	-£500
Overhead Expenditure	£83,730	£52,440	£88,872	£2,035	£72,380	-£11,350
<i>Movement to/(from) Gen Reserve</i>	<i>-£62,230</i>	<i>-£39,006</i>	<i>-£74,121</i>			
901 CENTRAL SERVICES						
1080 INC-COMMON GROUND DIVIDEND	£340	£420	£420	£0	£380	£40
1091 INC-MISCELLANEOUS	£0	£774	£753	£0	£0	£0
1145 INC-CHRISTMAS ACTIVITIES	£0	£114	£0	£0	£0	£0
Total Income	£340	£1,308	£1,173	£0	£380	£40
4000 OVERTIME ALL BCT	£10,000	£6,199	£10,000	£0	£15,830	£5,830 To pay for additional cover for events and standby cover for emergency call outs for the Orchard Centre customers.
4001 STAFF SALARIES	£869,570	£492,460	£864,000	£0	£909,826	£40,256 Anticipated cost of living pay award of 3.5% for all staff.
4002 EMPLOYERS N.I	£113,185	£64,398	£108,432	£0	£118,476	£5,291 Based on last year NI rates and to be confirmed in November 2025.
4003 EMPLOYERS SUPERANN.	£211,406	£118,323	£211,406	£0	£216,540	£5,134 Proposed Employer Pension rate 23.80%(Reduced by 3%)
4005 AGENCY STAFF	£0	£0	£0	£0	£10,000	£10,000 Agency costs for harder to fill positions if absent/illness.
4007 HEALTH & SAFETY	£7,200	£3,597	£7,200	£0	£3,500	-£3,700 Cancellation of Peninsula contract August 2026.
4008 STAFF TRAINING	£8,000	£6,438	£8,000	£1,455	£8,000	£0
4009 STAFF TRAVEL	£2,000	£1,077	£2,000	£0	£2,000	£0
4010 MISC. STAFF COSTS	£1,000	£975	£1,000	£40	£1,000	£0
4011 RATES	£17,300	£16,467	£16,467	£0	£17,000	-£300
4012 WATER RATES	£500	£441	£500	£0	£500	£0
4014 ELECTRICITY	£4,000	£1,793	£4,000	£0	£4,000	£0
4015 GAS	£6,000	£1,059	£6,000	£0	£6,000	£0
4016 CLEANING COSTS	£6,240	£3,224	£6,240	£0	£6,240	£0
4017 JANITORIAL MATERIALS	£800	£459	£800	£72	£800	£0
4020 BRCC GREEN WHEEL CONTRIBUTION	£2,000	£2,000	£2,000	£0	£2,000	£0
4021 TELEPHONE & FAX	£10,000	£5,784	£9,000	£0	£8,000	-£2,000
4022 POSTAGE	£800	£439	£800	£0	£800	£0
4023 STATIONERY	£4,200	£2,215	£4,200	£284	£4,200	£0
4025 INSURANCE	£23,500	£20,423	£20,423	£0	£27,000	£3,500 New policy starting April 26,additional cover for cyber insurance and terrorism.Part of cost will be recharged to tenants.
4026 COMPUTER	£74,000	£53,305	£74,000	£24	£74,000	£0

4027 PHOTOCOPIER	£4,000	£3,338	£5,000	£0	£4,000	£0
4030 JOB RECRUITMENT	£3,000	£911	£3,000	£0	£3,000	£0
4031 ADVERTISING	£3,000	£2,092	£3,000	£261	£3,000	£0
4036 PROPERTY MAINTENANCE	£4,000	£2,435	£4,000	£0	£4,000	£0
4051 BANK CHARGES	£4,500	£1,955	£3,500	£0	£4,500	£0
4056 LEGAL EXPENSES	£15,000	£2,670	£15,000	£3,485	£15,000	£0
4058 PROFESSIONAL FEES	£15,000	£5,335	£15,000	£8,684	£15,000	£0
4059 HR CONSULTANCY	£4,000	£3,539	£4,000	£440	£4,000	£0
4060 OFFICE EQUIPMENT	£1,200	£786	£1,200	£0	£1,200	£0
4073 PAYROLL BUREAU FEES	£4,000	£2,288	£4,000	£0	£4,000	£0
4074 ACCOUNTANCY FEES	£500	-£89	£500	£0	£500	£0
4081 LICENSES	£250	£0	£250	£0	£250	£0
4092 CARD PROCESSING FEES	£75	£42	£75	£0	£75	£0
4094 COUNCILLOR TRAINING & INDUCTIO	£200	£45	£200	£0	£200	£0
4103 PROTECTIVE CLOTHING	£150	£0	£150	£0	£150	£0
4104 REFUSE COLLECTION	£600	£263	£600	£0	£600	£0
4110 FIRE PRECAUTIONS	£2,000	-£346	£2,000	£0	£2,000	£0
4128 EQUIPMENT	£1,000	£313	£1,000	£0	£1,000	£0
4134 SECURITY	£2,000	£2,004	£2,004	£0	£2,000	£0
4140 CHRISTMAS ACTIVITIES	£1,000	£0	£1,000	£0	£1,000	£0
4261 GRANTS UNDER OTHER POWERS	£20,000	£13,518	£20,000	£0	£20,000	£0
4264 COMMUNITY AGENT GRANT	£17,493	£0	£17,493	£0	£17,493	£0
Overhead Expenditure	£1,474,669	£842,175	£1,459,440	£14,745	£1,538,680	£64,011
<i>Movement to/(from) Gen Reserve</i>	<i>-£1,474,329</i>	<i>-£840,867</i>	<i>-£1,458,267</i>			
902 PUBLIC REALM						
1081 INC-RENT	£7,600	£3,609	£5,100	£0	£6,000	-£1,600
1092 INC-GRNDS MAINT	£11,000	£11,000	£11,000	£0	£3,000	-£8,000
1093 INC-BUS INTERCHANGE CBC	£0	£1,300	£2,500	£0	£1,200	£0
Total Income	£18,600	£15,909	£18,600	£0	£10,200	-£9,600
4007 HEALTH & SAFETY	£3,000	£3,317	£3,317	£0	£3,000	£0
4011 RATES	£35,000	£35,520	£35,520	£0	£36,000	£1,000
4012 WATER RATES	£358	£497	£1,000	£0	£358	£0
4013 RENT	£64,000	£42,868	£58,000	£0	£58,000	-£6,000
4014 ELECTRICITY	£3,000	£11,004	£12,500	£0	£3,000	£0 The Council awaiting a credit note from the Electricity supplier.
4016 CLEANING COSTS	£2,800	£1,300	£2,800	£0	£2,800	£0
4017 JANITORIAL MATERIALS	£100	£0	£100	£0	£100	£0
4025 INSURANCE	£8,500	£8,195	£8,195	£0	£8,000	-£500
4036 PROPERTY MAINTENANCE	£1,000	£295	£1,000	£100	£1,000	£0
4041 EQUIPMENT HIRE	£1,000	£377	£1,000	£235	£1,000	£0
4042 EQUIPT MAINT/REPAIR	£8,000	£3,295	£8,000	£2,713	£8,000	£0
4044 TREES & PLANTS	£3,000	£0	£3,000	£0	£3,000	£0
4046 VEHICLE LEASING	£33,000	£21,714	£33,000	£0	£32,000	-£1,000
4047 MATERIALS/TOOLS	£8,000	£4,227	£8,000	£16	£8,000	£0
4048 VEHICLE MAINT/REPAIR	£3,000	£2,892	£3,000	£346	£3,000	£0
4049 VEHICLE FUEL	£8,000	£5,732	£10,000	£0	£10,000	£2,000 To cover fuel costs for vehiclles and mowers.
4050 VEHICLE TAX	£1,800	£695	£1,800	£0	£1,800	£0
4064 ANNUAL BASKETS & BEDDING	£8,000	£6,161	£8,000	£3,121	£8,000	£0
4093 SERVICE CHARGE	£4,300	£2,723	£4,300	£0	£4,300	£0
4098 MOWER LEASING	£18,000	£10,549	£18,000	£0	£18,000	£0
4100 FERT./SEEDS/WEEDKILL	£500	£0	£500	£0	£500	£0
4101 MOWER REPAIRS	£2,000	£3,848	£2,000	£1,500	£2,000	£0
4103 PROTECTIVE CLOTHING	£3,500	£1,744	£3,500	£67	£3,500	£0
4104 REFUSE COLLECTION	£0	£3,783	£5,000	£0	£8,000	£8,000 Transferred from Rec Grounds Refuse collection
4110 FIRE PRECAUTIONS	£250	-£745	£250	£0	£1,000	£750 Increasing costs for compliance and precautionary repairs.
4119 SKIP HIRE	£1,000	£990	£1,000	£0	£0	-£1,000 Covered under refuse collection.

4128 EQUIPMENT	£4,500	£4,209	£4,500	£0	£4,500	£0
4134 SECURITY	£0	£0	£0	£0	£200	£200 To cover installation cost for intruder alarm.
Overhead Expenditure	£225,608	£175,190	£237,282	£8,096	£229,058	£3,450
<i>Movement to/(from) Gen Reserve</i>	<i>-£207,008</i>	<i>-£159,281</i>	<i>-£218,682</i>			
Total Income	£2,129,818	£2,028,849	£2,108,851	£0	£2,208,688	
Total Expenditure	£2,129,818	£1,319,504	£2,119,042	£67,521	£2,208,688	
Net Income over Expenditure	£0	£709,345	-£10,191	-£67,521	-£0	

BIGGLESWADE TOWN COUNCIL
Finance & General Purposes Committee Meeting 2nd December 2025
Item 9c: Grants Policy Update

Implications of Recommendations

Corporate Strategy: GOOD GOVERNANCE: Ensure that the Town Council continues to operate within legislation, regulation, ethical guidelines and best practice.

Finance: Framework to award available budget to support operation and development of Community Clubs, Charities and other organisations in Biggleswade.

Equality: Not applicable.

Environment: Not applicable.

Community Safety: Not applicable.

Background:

Biggleswade Town Council awards grants for the significant contribution that Community Clubs, Charities and other organisations make to enrich and improve the quality of life for so many residents in the town.

The Grant Policy was adopted by Town Council on 10th October 2025 and Members also resolved to review the policy every two years.

Process for updating the policy:

The policy was shared with all Members on SharePoint on 24th October 2025 and a paper copy was given to Members who have expressed preference for critique and comments.

All comments and suggestions have been incorporated into the new draft policy (Appendix A).

Main changes to the Grants Policy Under Application Process:

1. After the first sentence, “applicants are encouraged to look at alternative sources of funding in addition to the Town Council’s community grant scheme” has been added to the policy.
2. The following could be added to the last sentence under the application process.

“All successful recipients of grants must provide evidence that the grant has been used for the stated purpose and the quantifiable impact on the community within one year. The Council reserves the rights to reclaim funds not spent in accordance with the approved grant application, left unspent after one year of receipt or in full/partially for breach of conditions in the policy. Applicants who have not submitted compelling evidence within the time above may automatically be disqualified from applying for future grants from the Council.”

Recommendation:

Members approve the draft Grant Policy and recommend the co-produced document for adoption at the next Town Council Meeting.

Ernest Bour
Head of Finance and Deputy RFO

Appendices:

Appendix A: Draft Grant Policy

Appendix B: Current Grant Policy (Available on Share Point or BTC Website)



Biggleswade Town Council

GRANTS POLICY

Grants to Local Charities, Community Groups and Organisations

Biggleswade Town Council (BTC) acknowledges the significant contribution that community clubs, charities and other organisations make to enrich and improve the quality of life of so many residents in Biggleswade. BTC has funds available to support the operation and development of these highly valued services.

Grant applications will be invited twice yearly via the Council Website and Social Media Channels. Community groups and organisations that applied for grants during the previous municipal year will also be notified by email that the grant application period is open.

Powers to award grants are given under General Powers of Competence or by virtue of section 137 of the Local Government Act 1972 or specifically authorised under other legislation (e.g. for community transport schemes).

Application Process

Applicants need to be aware that the Council receives a high volume of requests, and will not award grants in excess of the annual budget for this purpose. [Applicants are encouraged to look at alternative sources of funding in addition to the Town Council's community grant.](#)

Grants will only be made to cover activities that benefit all or some residents of Biggleswade. The Council will not normally award grants;

- for costs that could reasonably be expected to be funded from other sources, including from membership subscriptions.
- to contribute towards the costs of advertising charities or national charity appeals or activities. Local branches of national charities may apply for support for specific projects which benefit the residents of Biggleswade.
- to political parties
- to commercial organisations.

Particular consideration will be given to applications for extraordinary expenditure such as a capital project.

Previous successful applicants will be contacted and be invited to apply again at the beginning of each grant cycle.

To apply, an application form is to be completed and submitted by the deadline specifies in 'Important Dates' below. Applicants will be required to explain, and provide evidence if available, as follows:

- the number of Biggleswade residents who would benefit from the grant.
- a copy of the group or organisation's most recent set of accounts and
- to undertake to keep an accurate record of the way in which the grant is spent.

The Town Council will inform each applicant of the outcome of their application as soon as practical. Payment of grants will be made by bank transfer to an account in the organisation's name. Payment to personal bank accounts will not be permitted. All successful recipients of grants must provide compelling evidence that the grant has been used for the stated purpose and the quantifiable impact on the community within one year. The Council reserves the rights to reclaim funds not spent in accordance with the approved grant application, left unspent after one year of receipt or in full/partially for breach of conditions in the policy. Applicants who have not submitted compelling evidence within the time above may automatically be disqualified from applying for future grants from the Council.

Important dates

Applications are to be considered on a twice yearly basis by the Finance & General Purposes Committee in accordance with the following calendar:

First cycle

June – Applications invited in the local press, the council's website and other appropriate media (e.g. Facebook). Previous recipients of a grant will also be contacted directly.

June to August - Submission of grant applications to be made to the Town Council.

The deadline for receipt of applications is 31 August.

September – Consideration of Grant Applications by the Finance & General Purposes Committee. The Committee can approve grants to a maximum of £2,000 and recommend to Council for grants above £2,000.

October - Applicants informed of the outcomes and grants are then paid to the successful applicants.

Second cycle

October – Applications invited in the local press, the council's website and other appropriate media (e.g. Facebook). Previous recipients of a grant will also be contacted directly.

October to February - Submission of grant applications to be made to the Town Council.

The deadline for receipt of applications is 28 February.

March – Consideration of Grant Applications by the Finance & General Purposes Committee. The Committee can approve grants to a maximum of £2,000 and recommend to Council for grants above £2,000.

Mid - March - Applicants informed of the outcomes.

Late March - Grants are paid to the successful applicants.

Interim applications

Any out of cycle applications will be considered in the next cycle and be referred to as interim applications.

Further review of critical dates for future years should be programmed for consideration by the Finance & General Purposes Committee at the appropriate time.

BIGGLESWADE TOWN COUNCIL
Finance & General Purposes Committee Meeting 2nd December 2025
Item 9d: Credit Control Policy Update

Implications of Recommendations

Corporate Strategy: GOOD GOVERNANCE: Ensure that the Town Council continues to operate within legislation, regulation, ethical guidelines and best practice.

Finance: Not applicable.

Equality: Not applicable.

Environment: Not applicable.

Community Safety: Not applicable.

Background:

The purpose of the Credit Control Policy is to identify the process by which BTC will recover aged debt and, where required, write off bad debt which cannot be achieved.

The Credit Control Policy was adopted by Members in December 2022 and Members also resolved to review the policy every three years.

Current overdue customer debt is around £1,000, which is very low now. Officers will continue to chase overdue to ensure the balance is reduced to zero.

Process for updating the policy:

The policy was shared with all Members on SharePoint on 24th October 2025 and a paper copy was given to Members who have expressed preference for critique and comments.

All comments and suggestions have been incorporated into the new draft policy (Appendix A).

Below has been added to the Credit Control Policy:

- After the first sentence, “this Policy sets out Biggleswade Town Council’s procedures for managing late payments and bad debts, in line with current Financial Regulation” has been added to the policy.
- **Year- end write - offs**

The Responsible Financial Officer (RFO) shall ensure that all bad debts and doubtful debts are appropriately recognised and accounted for at the end of each financial year. An aged debt report must be reviewed annually to identify outstanding balances and evaluate their recoverability. Appropriate provisions for doubtful debts and write-offs for irrecoverable amounts should be made in accordance with the Council’s Financial Regulations and good practice.

Recommendation:

Members approve the draft Credit Control Policy and recommend the co-produced document for adoption at the next Town Council Meeting.

Ernest Bour
Head of Finance and Deputy RFO

Appendices:

Appendix A: Draft Credit Control Policy.

Appendix B: Current Credit Control Policy (Available on Share Point or BTC Website).



Credit Control Policy

CUSTOMER PAYMENTS

Customer payments are expected by the due date specified on the invoice issued by Biggleswade Town Council, under the agreed terms of the contract. [This Policy sets out Biggleswade Town Council's procedures for managing late payments and bad debts, in line with current Financial Regulations.](#)

It is also stated on our invoices that "We understand and will exercise our statutory rights to claim interest (up to 8% above base rate) and compensation for debt recovery costs under the late payment legislation if we are not paid in accordance with our credit terms. Payment terms are shown above."

Payment terms are generally 14 days, but with exceptions for some larger customers where terms can be 30 days and very exceptionally, 60 days.

OVERDUE DEBT

First stage chasing

When customers have failed to pay their debt within four weeks after the due date, an email will be sent by our Finance team as a reminder. A copy invoice will be attached. If the customer highlights any issues, we will telephone them to discuss.

Second stage chasing

If payment has still not been received within a further fortnight, a second email and copy invoice will be issued stating that we reserve the right to claim interest of 8% over base rate and administration charges if payment is not received within a further ten days. This date will be specified very clearly. A telephone conversation may also be made to discuss the debt and check that we are using the correct communication details.

Third stage chasing

If payment has still not been received within another fortnight, a third credit control email will be issued. This will confirm that we have exercised our rights under the Late Payment Legislation to add interest and charges. An invoice for the interest and charges will also be issued along with a copy of the original invoice.

Fourth stage chasing

If the debt has not been cleared after 60 days overdue, a final email is issued confirming the debt will be passed to a Debt Recovery Service or that further action will be taken, which will be determined by the Responsible Finance Officer.

Year-end write offs

[The Responsible Financial Officer \(RFO\) shall ensure that all bad debts and doubtful debts are](#)

Policies

Adopted December 2025

December 2022/Issue-1

Review Date: December 2028

Formatted: Font: Bold

appropriately recognised and accounted for at the end of each financial year. An aged debt report must be reviewed annually to identify outstanding balances and evaluate their recoverability. Appropriate provisions for doubtful debts and write-offs for irrecoverable amounts should be made in accordance with the Council's Financial Regulations and good practice.

BIGGLESWADE TOWN COUNCIL
Finance & General Purposes Committee Meeting 2nd December 2025
Item 9e: Civic Functions, Town Mayor's Expenses and Town Mayor's
Charitable Activities Policy Update

Implications of Recommendations

Corporate Strategy: GOOD GOVERNANCE: Ensure that the Town Council continues to operate within legislation, regulation, ethical guidelines and best practice.

Finance: Not applicable.

Equality: Not applicable.

Environment: Not applicable.

Community Safety: Not applicable.

Background:

The Civic Functions, Town Mayor's Expenses and Town Mayor's Charitable Activities Policy was adopted by Council on 10th October 2023. Members also resolved to review the policy every two years.

The policy gives certainty and guidance in respect of determining what expenses are allowed and those not permitted as The Mayor and Deputy Mayor and other Members carry out Mayoral duties and charitable activities. The policy also gives guidance on expenditure related to Civic Functions.

Process for Updating the Policy:

The policy was shared with all Members on SharePoint on 24th October 2025 and a paper copy was given to Members who have expressed preference for critique and comments.

All comments and suggestions have been incorporated into the new draft policy (Appendix A). There have been minor changes to the policy which have been tracked in blue on Appendix A.

Recommendation:

Members approve the draft Civic Functions, Town Mayor's Expenses and Town Mayor's Charitable Activities Policy and recommend the co-produced document for adoption at the next Town Council Meeting.

Ernest Bour
Head of Finance and Deputy RFO

Appendices:

Appendix A: Draft Civic Functions, Town Mayor's Expenses and Town Mayor's Charitable Activities Policy.

Appendix B: Current Civic Functions, Town Mayor's Expenses and Town Mayor's Charitable Activities Policy (Available on SharePoint and BTC Website).

CIVIC FUNCTIONS, TOWN MAYOR'S EXPENSES & TOWN MAYOR'S CHARITABLE ACTIVITIES POLICY

This policy statement covers three associated activities:

1. Civic Functions, where the Town Council meets the cost and has a designated budget.
2. Town Mayor's Expenses.
3. Town Mayor's Charity work.

The budget for each area will be decided by Council when it determines its yearly precept conscious of emerging commitments.

CIVIC FUNCTIONS

This is where the Council organises and manages specific civic events such as:

- Civic Service - March
- Remembrance Sunday - November
- Armistice Day - November
- Attendance at other Town Councils Civic Services

Expenditure is likely to be on for example around: catering, wreaths, a photographer [costs for Civic Events](#), [leaflets](#), printing, [cost related to twinning](#) and staff overtime.

Other related expenditure might include:

- Repairs to regalia (~~including any revisions to the Consorts~~ [including \(Deputy Mayor's?\) chain](#))
- Updating the mayoral board in the Chamber

These examples are not exhaustive.

The budget for each year will be considered by Council when it determines its yearly precept conscious of emerging commitments.

Purchase orders will be raised consistent with Financial Regulations in the normal manner via the Head of Finance and will be properly authorised by the RFO, consistent with all other items of expenditure.

TOWN MAYOR'S EXPENSES

This is not a delegated sum. All Mayoral spending will be limited to the agreed budget over the course of the financial year. This budget will be reported in the usual way and will be included in the monthly projected outturn that goes to Council and in the contextual transparency information posted on our website.

Professional accounting good practice will apply in the closedown of accounts and should there be any surplus at the end of the year this will not automatically be carried forward unless it meets the closedown of accounts criteria.

Expenditure that is allowed:

The Mayoral Allowance budget is to defray reasonable costs in order that the office holder is not out of pocket for fulfilling the role of Mayor [on agreed official duties and events](#). This budget may also be used by other Members of the Council, including the Deputy Mayor, where they are formally representing the Council in place, or in support of, the Mayor.

Where practicable purchase orders should be raised and approved in advance of committing to expenditure. Purchase orders will be raised consistent with Financial Regulations in the normal manner via the Head of Finance and will be authorised by the RFO, consistent with all other items of expenditure. The request and authorisation functions need to be separate consistent with the Councils Financial Regulations.

Where the use of purchase orders is not practicable (e.g., mileage, charity donations, raffle tickets), the expense process should be used after the expense has been incurred. Submitted expense forms are processed by the Head of Finance and authorised by the RFO. A copy of the expense form is attached as Appendix A.

Expense claims should be supported with receipts where practicable, but it is recognised that some cash expenditure (e.g., charity donations and raffle tickets) will not be receipted. Should the Mayor win a prize, having used Mayor's expenses, it is expected that the prize is returned for others to win.

Acceptable claims include:

- Mileage to and from events [\(public transport fares and/or a taxi fare if no other alternative\)](#).
- Tickets for events
- Raffle and draw tickets
- Donations to charities (up to £25)
- Reasonable clothing allowance for Civic events (Mayor only)

Travel claims should be submitted [by completing expense claim form through the Citrus HR system](#) and will be approved by the RFO. The NJC (National Joint Council) mileage rates are the same as the prevailing HMRC mileage rates, available on the main HMRC website.

Expenditure which is not allowed:

The Mayor Expenses Budget must not be used to pay for:

- Gifts of monies or goods (including flowers) other than to charities, apart from flowers for retiring Councillors or incoming Mayors to the value of £40 including VAT, per bouquet
- Parking fines or parking charge notices
- Social events internal to the Council unless agreed by the Mayor or Deputy Mayor
- Costs associated with the use of home as office, personal telephone bills, etc.
- Printing fliers/leaflets/posters etc. other than for civic events covered above
- Events of a political nature, e.g., supporting or organised by a political party

TOWN MAYOR'S CHARITY WORK

The Mayor raises money upon behalf of their designated charities, through their own chosen charity events.

These monies are paid into a separate account code. At the end of the relevant financial year they are then distributed to nominated charities by the Head of Finance acting under guidance from the Mayor. There will also be associated expenditure in relation to setting up these events and again this should be submitted through the established purchase order system.

The monies distributed to charities will be net of any related non-staff costs and should not be topped up from any separate underspent Council budgets.

REPORTING AND MONITORING PROCEDURES:

The Head of Finance will provide a half yearly projected outturn to Council for all three budgets.

Information will also be included as part of the monthly projection to Council and in the detailed expenditure report under our transparency headings.

In the unlikely event of a disagreement regarding a claim, this should be referred to the next Finance and General Purposes Committee meeting for a determination.

The policy statement and contextual examples have been produced to ensure robust and appropriate financial governance. They are there to protect both Councillors and Officers of the authority against assertions that proper practice has not been adhered to.

INTERNAL AND EXTERNAL AUDIT

All relevant income and expenditure will be kept under review by both Internal and External Audit. The Auditors will also be tasked with providing challenge and oversight. Any observations will then be shared with full Council consistent with Financial Regulations.

