

Appendix 5.2 – Risk Assessed General Fund Balance 2026/27 – 2030/31

Calculation of Risk Assessed General Fund Balance																
Budget Assumption		2026/27		2027/28		2028/29		2029/30		2029/30		2030/31		2030/31		
		Budget/ Value	Risk Assessed													
Area of Risk	£000	Risk Level	£000	£000	Risk Level	£000	£000	Risk Level	£000	£000	Risk Level	£000	£000	Risk Level	£000	
Treatment of inflation and interest rates																
Inflation	Salaries	169,605	0.50%	848	167,487	0.50%	837	165,418	0.50%	827	163,374	0.50%	817	161,356	0.50%	807
	Premises	21,800	2.09%	455	21,527	2.09%	450	21,261	2.09%	444	20,999	2.09%	439	20,739	2.09%	433
	Transport	23,535	0.44%	104	23,242	0.44%	103	22,954	0.44%	101	22,671	0.44%	100	22,391	0.44%	99
	Supplies & Services	79,657	0.20%	159	78,662	0.20%	157	77,690	0.20%	155	76,731	0.20%	153	75,783	0.20%	152
	Third Party Payments	273,862	0.20%	548	270,442	0.20%	541	267,101	0.20%	534	263,802	0.20%	528	260,543	0.20%	521
	Transfer Payments	114,342	0.20%	229	112,914	0.20%	226	111,519	0.20%	223	110,142	0.20%	220	108,781	0.20%	218
	Pension triennial valuation unaffordable	99,637	0.00%	0	102,626	0.00%	0	105,705	0.00%	0	108,876	3.00%	3,266	112,142	3.00%	3,364
Total Inflation				2,343			2,314			2,285			5,523			5,594
Interest rates	Existing Borrowing	385,605	0.25%	964	396,205	0.25%	991	398,605	0.25%	997	365,105	0.25%	913	350,618	0.25%	877
	PWLB	161,000	1.00%	1,610	150,400	1.00%	1,504	148,000	1.00%	1,480	181,500	1.00%	1,815	195,987	1.00%	1,960
	Investment	26,000	1.00%	260	26,000	1.00%	260	26,000	1.00%	260	26,000	1.00%	260	26,000	1.00%	260
Total Interest Rates				2,834			2,755			2,737			2,988			3,096
Level and timing of capital receipts																
Capital Receipts	Land Sales	-2,501	2.75%	-69	19,134	2.75%	526	26,480	2.75%	728	26,480	2.75%	728	26,480	2.75%	728
	Required for new Powers to use for Revenue	5,000	2.75%	138	5,000	2.75%	138	5,000	2.75%	138	5,000	2.75%	138	5,000	2.75%	138
Total Capital Receipts				69			664			866			866			866
Treatment of demand led pressures																
Demand Led Pressures	Adult Social Care - demography	152,203	3.75%	5,708	158,319	3.75%	5,937	163,592	3.75%	6,135	169,646	3.75%	6,362	176,597	3.75%	6,622
	Childrens Social Care - demography	79,467	3.75%	2,980	83,581	3.75%	3,134	87,695	3.75%	3,289	91,809	3.75%	3,443	95,923	3.75%	3,597
	Adult Social Care - uplifts	152,203	1.00%	1,522	158,319	1.00%	1,583	163,592	1.00%	1,636	169,646	1.00%	1,696	176,597	1.00%	1,766
	Childrens Social Care - uplifts	79,467	1.00%	795	83,581	1.00%	836	87,695	1.00%	877	91,809	1.00%	918	95,923	1.00%	959
	CQC/Ofsted Inspections	231,670	0.50%	1,158	241,901	0.50%	1,210	251,287	0.50%	1,256	261,455	0.50%	1,307	272,520	0.50%	1,363
Total Demand Led Pressures				12,163			12,700			13,193			13,726			14,307
Treatment of planned efficiency savings/productivity gains																
Efficiency Savings	25/26 non achievement of savings															
	26/27 non achievement of savings	6,936	45.55%	3,159												
	27/28 non achievement of savings				10,000	45.55%	4,555									
	28/29 non achievement of savings							10,000	45.55%	4,555						
	29/30 non achievement of savings										10,000	45.55%	4,555			
	30/31 non achievement of savings													10,000	58.56%	5,856
Total Efficiency Savings				3,159			4,555			4,555			4,555			5,856

Budget Assumption	Area of Risk	2026/27			2027/28			2028/29			2029/30			2030/31		
		Budget/ Value £000	Risk Level	Risk Assessed General Fund £000	Budget/ Value £000	Risk Level	Risk Assessed General Fund £000	Budget/ Value £000	Risk Level	Risk Assessed General Fund £000	Budget/ Value £000	Risk Level	Risk Assessed General Fund £000	Budget/ Value £000	Risk Level	Risk Assessed General Fund £000
Availability of reserves, government grants and other funds to deal with major contingencies and the adequacy of provisions																
Insurance and	Provision	3,968	10.00%	397	3,968	10.00%	397	3,968	10.00%	397	3,968	10.00%	397	3,968	10.00%	397
Emergency	Reserve	1,449	10.00%	145	1,449	10.00%	145	1,449	10.00%	145	1,449	10.00%	145	1,449	10.00%	145
Planning	ICT Disaster	1,000	Quantum	1,000	1,000	Quantum	1,000	1,000	Quantum	1,000	1,000	Quantum	1,000	1,000	Quantum	1,000
	Other Incident	500	Quantum	500	500	Quantum	500	500	Quantum	500	500	Quantum	500	500	Quantum	500
	Bellwin	577	Quantum	577	723	Quantum	723	767	Quantum	767	785	Quantum	785	820	Quantum	820
	Severe Weather	2,260	20.00%	452	2,317	20.00%	463	2,375	20.00%	475	2,434	20.00%	487	2,495	20.00%	499
Total Insurance and Emergency Planning				3,071		3,228		3,284		3,313		3,361				
	Other Government Settlement Changes	70,501	12.50%	8,813	77,469	5.00%	3,873	70,198	5.00%	3,510	72,304	5.00%	3,615	74,473	5.00%	3,724
	Housing Benefits	50,010	1.00%	500	50,010	1.00%	500	50,010	1.00%	500	50,010	1.00%	500	50,010	1.00%	500
	DSG pressures - Academisation	2,358	10.00%	236	2,358	10.00%	236	2,358	10.00%	236	2,358	10.00%	236	2,358	10.00%	236
	DSG - SEND Deficit	42,089	0.00%	0	67,089	0.00%	0	92,089	15.00%	13,813	25,000	25.00%	6,250	25,000	25.00%	6,250
	Academy School transfer leaving deficit	586	25.00%	147	586	25.00%	147	586	25.00%	147	586	25.00%	147	586	25.00%	147
Total Funding Changes				9,695		4,756		18,206		10,748		10,856				
General Financial Climate																
General Financial	Debt Collection	18,827	10.00%	1,883	18,827	2.50%	471	18,827	2.50%	471	18,827	2.50%	471	18,827	2.50%	471
Climate	Council Tax - General risk	239,938	2.50%	5,998	254,431	2.50%	6,361	269,798	2.50%	6,745	286,094	2.50%	7,152	303,374	2.50%	7,584
	Business Rates - General risk	63,151	2.50%	1,579	64,045	2.50%	1,601	65,252	2.50%	1,631	65,252	2.50%	1,631	65,252	2.50%	1,631
	Discretionary Income	47,185	2.50%	1,180	47,185	2.50%	1,180	47,185	2.50%	1,180	47,185	2.50%	1,180	47,185	2.50%	1,180
Total General Financial Climate				10,640		9,612		10,027		10,434		10,866				
Additional Budget Pressures		368,441	0.50%	1,842	393,241	0.50%	1,966	402,544	0.50%	2,013	420,946	0.50%	2,105	440,395	0.50%	2,202
TOTAL RISK ASSESSED GENERAL FUND				45,815		42,549		57,164		54,258		57,004				