

Council Budget Performance Summary

Reporting Date: 7 January 2026

(Based on RFO Budget Report – 2025/26)

1. Overview

The Council remains in a **positive overall financial position**, with a **net surplus of £127,009.21** as of 7 January 2026.

However, two major service areas — **Cemetery** and **Victory Hall** — are operating at a deficit, and both are underperforming against budgeted income expectations. These areas require strategic attention to ensure long-term financial sustainability.

2. Service Area Performance

A. Cemetery

- **Budgeted Income:** £113,367.47
- **Actual Income:** £87,142.25
- **Budget Variance:** **-£46,415.22**
- **Expenditure:** £155,310.56
- **Net Position:** **-£68,168.31**

Key Issues

- Income significantly below target.
- Costs remain high due to grounds digging and operational requirements.

Recommendations for F&G Councillors and Council

1. **Review the current Cemetery management** by Cemetery staff
2. **Review the cemetery renewal structure** and improve the monitoring process.
3. **Improve current service offerings**, such as up-to-date Cemetery Regulations, procedures and guides for residents, funeral and memorial providers publishing on the Council website, dedications and memorial schemes.
4. **Assess grounds maintenance and digging contracts** and resource allocation for potential savings.
5. **Improve promotion of cemetery services** to external funeral providers.

B. Victory Hall

- **Budgeted Income:** £29,577.05 (VH £24,577.05; CH £5,000)
- **Actual Income:** £17,942.50 (VH); CH £0.00
- **Budget Variance:** **-£11,634.55**
- **Expenditure:** £31,068.66
- **Net Position:** **-£13,126.16**

Key Issues

- The facility is currently underutilised. The main facility, the kitchen, has been closed to the public since June 21, 2024, which has significantly impacted our ability to generate income. As of now, the total amount is £7,655 due to 2025/26 hire hall cancellations; the total for 2024/25 was £3,500.
- Community Hub does not generate any income to cover part of the operating costs, such as utility costs.
- Operating costs continue to exceed income.

Recommendations for F&G Councillors and Council

1. **Refurbish the main facility**, such as the kitchen in the VH
2. **Increase community and commercial bookings** through targeted marketing.
3. **Introduce new revenue-generating activities**, such as film nights, markets, sports and co-working days.
4. **Review energy management** and other operating costs to reduce expenditure.
5. **Consider grant funding opportunities** for building improvements.

3. Full Council Financial Position

- **Total Income:** £471,128.20
- **Total Expenditure:** £344,118.99
- **Overall Net Position:** **£127,009.21 Surplus**

Observations

- The Council's positive overall position is currently offsetting the operational losses in Cemetery and Victory Hall.
- Without intervention, these deficits may place increasing pressure on future budgets.

4. Strategic Recommendations for Council

To protect the Council's long-term financial resilience, the following actions are advised:

Income Improvement

- Conduct a **comprehensive income review** across all discretionary services.
- Benchmark fees and charges against neighbouring authorities.
- Promote revenue-producing facilities more proactively.

Cost Control

- Implement **quarterly variance reviews** for early action on underperformance.
- Develop expenditure reduction options for high-cost services.
- Prioritise **energy efficiency improvements** in all council buildings.

Future Stability

- Develop **scenario plans** for lower-than-expected income.
- Explore external funding streams, including government, cultural, and green grants.
- Set clear performance targets for each service area.

5. Conclusion

The Council is in a stable financial position, but targeted action is required to address the deficits in the Cemetery and Victory Hall.

Implementing the recommended measures will help safeguard the budget, increase income, reduce operational costs, and strengthen overall financial sustainability.

6. Proposal Virement

To balance and contingency operate the budget 2025/26

Cost Code	Description	Budget 25/26	Actual		Committed		Under/Over Budget	Proposed virement Amount £	From code	REASON
			April-Dec	January	Feb	Salary Cost				
88 C&OS Salaries, PAYE & NI		96,305.67	64,559.19	9,903.67	7,883.71	7,883.71	6,035.39			The Budget figure was calculated under Gross Salary Information, including the Eee Pension Contribution
89 C&OS Superannuation		16,672.70	13,047.25	3,590.62	1,795.31	1,795.31	-3,555.79	£3,600.00 X/88		The Budget figure includes the Eer Pension Contribution
						Total amount	£3,600.00			
Cost Code	Description	Budget 25/26	Actual		Committed		Under/Over Budget	Proposed virement Amount £	From code	REASON
49 Allotments water consumption		500.00	575.90	13.01	60.00	60.00	-208.91	£250.00 J/51		Water consumption increased
51 Allotments - Other Expenditure		1,090.00	18.00			1,072.00				
						Total amount	£250.00			
Cost Code	Description	Budget 25/26	Actual		Committed		Under/Over Budget	Proposed virement Amount £	From code	REASON
173 VH-heating		2,500.00	1,201.00	512.52	1,024.00	512.52	-750.04	£800.00 L/63		Increased consuption
190 VH-electricity		5,000.00	5,503.50	819.00	1,562.00	798.00	-3,682.50	£3,700.00 L/63		Increased consuption
63 VH Maintenance		21,000.00	9,658.56	663.99		10,677.45				
						Total amount	£4,500.00			

Cost Code	Description	Budget 25/16	Actual	Committed			Under/Over Budget	Amount £	From code	Proposed virement	REASON
				April -Nov	Dec	Jan-Feb	March				
12 Gas/heating	600.00	464.88		203.00	412.00	156.00	-635.88	£700.00	C/16		Increased consupption
16 Property Maintenance	7,000.00	4,275.18		359.53	800.00	1,565.29		Total amount	£700.00		

Chigwell Parish Council**Summary of Income & Expenditure 2025-2026****All Cost Centres and Codes (Between 01/04/2025 and 07/01/2026)**

A. C - Cemetery Income				
Code	Title	Budgeted	Actual	Variance
80	Memorials Lawn/CR/Traditional Fees PURCHASE	12,000.00	2,660.00	-9,340.00
81	Digging & Reopening Graves Lawn/CR/Tradit/Caskets	34,133.47	37,100.00	2,966.53
82	Grave Spaces PURCHASE Lawn/CR/Tradit/Public Graves	40,000.00	19,120.00	-20,880.00
83	Dedications Garden of Remembrance	1,000.00	4,030.00	3,030.00
84	Memorial Bench Fees	2,000.00	5,600.00	3,600.00
85	Transfer - Exclusive Right of Burial	1,000.00	810.00	-190.00
86	Copy of Deed of Grant/Replacement copy			
165	Renewal/ extension Garden of Remembrance	2,000.00	5,515.00	3,515.00
167	Renewal/Extension Cremated remains CR	22,484.00	3,790.00	-18,694.00
192	casket fee VOIDED			
207	Renewal/extension Lawn Grave	18,750.00		-18,750.00
215	Memorials Lawn/CR/Traditional Subsequent WORK		1,325.00	1,135.00
216	Renewal/extension FULL KERB Section			
217	Memorial plaque Garden of Remembrance	Sale £250 minus Cost of Sale £157.75	92.25	92.25
218	Purchase grave in reserve		7,100.00	7,100.00
SUB TOTAL		133,367.47	87,142.25	-46,415.22

A. C - Cemetery Cost

Code	Title	Budgeted	Actual	Committed	Variance	+/- Under/over spend
77	Capital Repayments	4,293.00	2382.52		1,910.48	
78	Interest Payments	3,409.00	1468.77		1,940.23	
90	C&OS Training	3,000.00	750.00	64.00	2,186.00	
91	C&OS Travel Expenses	500.00	187.65		312.35	

Budget vs Actual Q3 2025 07 01 2026

88	C&OS Salaries, PAYE&NI	96,305.67	64,599.19	9,903.67	21,802.81
89	C&OS Superannuation	16,672.70	13,047.25	3,590.62	34.83
96	C&OS Cleaning Materials	150.00	107.93	42.07	
97	C&OS Property Maint.	5,000.00	4,258.48	182.34	559.18
98	C&OS Security	1,500.00	1,408.32		91.68
100	C&OS General Expenses	4,700.00	1,390.08		3,309.92
101	C&OS Rent & Rates	2,100.00	1,570.80	175.00	354.20
92	C&OS Printing/Stationery	550.00	322.26	82.83	144.91
94	C&OS Mobiles Comms	1,600.00	1,020.43	-42.62	622.19
102	C&OS Electricity	3,000.00	2,421.36		578.64
103	C&OS Water	250.00	89.15		160.85
104	C&OS Waste Disposal	3,500.00	3,154.34	263.90	81.76
95	C&OS Protective Equip.	500.00			500.00
107	C&OS Equip. Rental	500.00			500.00
108	C&OS Equip. Maintenance	7,600.00	1,875.60		5,724.40
109	C&OS Equip. Purchase	18,000.00	17,339.73		660.27
118	C&OS Gas Oil	610.00	165.37		444.63
213	Electric Vehicle maintenance	1,437.80	798.32	331.36	308.12
139	C Grounds Maintenance	2,500.00	1596.93	23.08	879.99
140	C Tree Maintenance	1,500.00			1,500.00
141	C Tree Purchase	1,000.00			1,000.00
142	C Bench/Plaque purchase	2,000.00	983.33	409.81	606.86
143	C-Grave inspection	10,000.00			10,000.00
144	C-Grave maintenance	2,000.00	425		1,575.00
146	C-Construction material	1,000.00	1053.01		-53.01
147	C-Planting	500.00	518.33		-18.33
148	C-Sub contractors	17,790.00	16,320.00	1,030.00	440.00
149	C-Cycle/footpath maintenance	1,500.00	42.42		1,457.58
SUB TOTAL			214,968.17	139,296.57	16,013.99
59,657.61					

Cemetery nett position					
	Income	Expenditure	Nett		
A	SubTotal	87,142.25	155,310.56	-68,168.31	

A. D - Allotments Income					
Code	Title	Budgeted	Actual	Variance	
46	Allotments income				
168	CPC Limes Farm Rent	1,440.00	1,370.00	-70.00	LF24 plots
183	CPC Gravel Lane Allotments	1,300.00	1,211.67	-88.33	GL30 plots
SUB TOTAL					
		2,740.00	2,581.67	-158.33	

J. Allotments Cost

Code	Title	Budgeted	Actual	Committed	Variance
47	Allotments Notice, Inform boxes Maintenance	100.00			100.00
48	Allotments security	5,000.00			5,000.00
49	Allotments Water	500.00	575.90	13.01	-88.91
50	Allotments Waste Disposal	700.00	1091.03		-391.03
51	Allotments - Other Expenditure	1,090.00	18.00		1,072.00
52	Allotments - Tree Branches Maintenance	350.00			350.00
SUB TOTAL		7,740.00	1,684.93	13.01	6,042.06

Allotments nett position

	Income	Expenditure	Nett
B	Sub Total	2,581.67	1,697.94

A. E - Hire of Parish Hall Income

Code	Title	Budgeted	Actual	Variance
60	VH Income - regular	12,000.00	10,630.00	-1,370.00
61	VH Income - casual	12,577.05	7,312.50	-5,264.55
163	Community Hall - INCOME	5,000.00		-5,000.00
166	VH Income - Recovery damage			
SUB TOTAL		29,577.05	17,942.50	-11,634.55

L - Parish Victory Hall Cost

Code	Title	Budgeted	Actual	Variance	Budgeted	Actual	Committed	Variance
63	VH Maintenance	VH/CH			21,000.00	9,658.56	663.99	10,677.45
67	VH Rent & Rates				6,490.00	4,864.00	541.00	1,085.00
69	VH waste disposal				910.00	167.25	167.25	575.50
172	VH-Water	VH/CH			1,300.00	1,143.53	54.83	101.64
173	VH-Heating	Engie			2,500.00	1,201.00		1,299.00
179	VH/Club Cleaning materials/services				1,000.00	544.44		455.56
190	VH - Electricity charges	Engie			5,000.00	5,503.50		-503.50
197	VH INVENTORIES				200.00			200.00
62	VH Salaries, PAYE & NI				14,810.18	5189.83	1,190.19	8,430.16
214	VH-Superannuation				1,056.36	49.97	129.32	877.07
SUB TOTAL		54,266.54	28,322.08	2,746.58	23,197.88			

Victory Hall nett position				
	Income	Expenditure	Nett	
C	SubTotal	17,942.50	31,068.66	-13,126.16

Cancelled VH& CH under 0% rate £5,000

Council ADMINISTRATION

Income				
Code	Title	Budgeted	Actual	Variance
1	Precept	325,416.00	325,416.00	
2	Bank Interest	14,100.00	7,277.64	-6,822.36
3	Photocopy/fax income	37.00	5.60	-31.40
87	Telecomms Mast income	3,000.00	2,692.38	-307.62
164	VAT refunded		28,070.16	
SUB TOTAL		342,553.00	363,461.78	-7,161.38

Council ADMINISTRATION COST

Code	Title	Budgeted	Actual	Committed	+/- Under/over spend
8	A-Travel expenses	300.00	96.72		203.28
130	A-Training/Courses	5,000.00	705.00	518.12	3,776.88
5	Salaries, PAYE & NI - Admin	102,237.45	58,000.16	11,766.79	32,470.50
6	A-Superannuation	16,190.36	9,107.44	2,538.47	4,544.45
11	Premises Rates	10,610.00	7,951.75	884.00	1,774.25
12	Gas	600.00	464.88		135.12
13	Electricity	2,500.00	1,249.14		1,250.86
14	Water	200.00	117.38		82.62
15	Waste Disposal	2,500.00	2,637.90		-137.90
16	Property Maintenance	7,000.00	4,275.18	359.53	2,365.29
17	Cleaning materials/services	150.00	151.37		-1.37
26	Security Alarm system maintenance	500.00	350.00		150.00
18	Printing & Stationery	1,000.00	592.87	98.66	308.47
19	Postage	950.00	697.63	-22.95	275.32
20	Photocopying costs	2,100.00	1,935.39		164.61
21	Telephone & Broadband	4,800.00	4,161.33	451.25	187.42
22	Mobile comms	1,300.00	854.37	21.78	423.85
23	IT	3,600.00	2,565.00	250.00	785.00
24	IT Equipment Maintenance	1,200.00	875.00	66.66	258.34
41	Licences	2,000.00	1,641.84	250.74	107.42
27	Website Costs	500.00	515.00		-15.00
28	Social Media	100.00			100.00
29	Parish Magazine	250.00			250.00
30	Leaflets	500.00			500.00
31	Internal Audit	1,100.00	247.90	303.00	549.10
32	External Audit	1,500.00	1,365.00		135.00
33	Internal Control	2,000.00	3,850.00		-1,850.00
34	Accounting Software fees	3,100.00	3,087.67	258.56	-246.23

Budget vs Actual Q3 2025 07 01 2026

36	Insurance	9,500.00	10,204.10	-704.10
37	H&R H&S Professional Fees	15,600.00	8,379.00	910.00 6,311.00
38	Bank charges	500.00	214.40	19.65 265.95
39	General Expenses	2,000.00	1,422.08	231.60 346.32
42	Annual Subscriptions	3,350.00	2,804.41	132.47 413.12
58	Advertising/recruitment	1,500.00	2,194.31	-694.31
59	Elections	5,000.00		5,000.00
161	Staff Welfare	1,500.00	27.58	300.00 1,172.42
178	Pension Admin Charge	1,000.00	352.80	87.06 560.14
7	Clrs Training/Courses	6,000.00	240.00	5,760.00
9	Chair's Allowance	550.00	400.00	150.00
10	Member's Allowance	1,100.00	300.00	100.00 700.00
196	Clrs training mileage	500.00	35.53	464.47
43	Professional Fees	5,000.00		5,000.00
135	HW Vehicle activated signs	5,000.00		5,000.00
138	HW Bus stop maintenance	200.00		200.00
73	Other grants/Community grants	10,000.00		10,000.00
133	Speedwatch	500.00		500.00
110	OS Grounds Maintenance	2,000.00	474.01	1,525.99
112	OS Bench/Tree purchase	2,000.00		2,000.00
113	OS Playground Inspections	750.00	79.80	670.20
114	OS Playground Equipment	4,300.00		4,300.00
115	OS Fitness equip maintenance Chigwell Row	1,500.00		1,500.00
116	OS Tree Maintenance	10,000.00		10,000.00
117	OS Festive Lighting	2,500.00		1,562.50 937.50
181	OS QE Meadows	500.00		500.00
184	OS Grove Meadows	500.00		500.00
198	OS Flagpole maintenance	375.00		375.00
155	CCA - Consultancy	2,500.00		2,500.00
156	CCA - Remediation budget	1,000.00		1,000.00
157	CCA - Air quality assessmen	2,500.00		2,500.00
158	CCA - Re-wilding	1,000.00		1,000.00
169	WARM SPACE PROJECT	250.00		250.00
170	Christmas Event project	500.00		500.00
186	Social Spaces project	250.00		250.00
187	Play in the park sesions	2,000.00	330.00	1,670.00
200	Volunteers community action	250.00		250.00
Sub Total		277,262.81	134,953.94	21,087.89 121,220.98
Council Administration nett position				
	Income	Expenditure	Nett	
D	Sub Total	363,461.78	156,041.83	207,419.95

TOTAL COUNCIL NETT POSITION			
	Income	Expenditure	Nett
A+B+C+D	£471,128.20	£344,118.99	£127,009.21

Z.E. - EMR CPC PROJECTS

Code	Title	Budgeted	Income		EMR			+/- Under/over spend
			Actual	Variance	Budgeted EMR	Actual	Remainder EMR	
204	EMR CAPITAL EVehicle Renault Kangoo				1,162.20	1,162.20	0.00	
208	EMR Cemetery Refurb				50,000.00		50,000.00	
209	EMR - VH Refurb				22,919.80		20,319.80	
210	EMR - Preservation of Chigwell Fund				25,000.00		25,000.00	
211	EMR - Habitat restoration				50,000.00		50,000.00	
212	EME - Cemetery projects (Composting, Columbarium)				28,532.30		28,532.30	
220	EFDC VH/CH Project (tender)				72,481.20		72,481.20	
SUB TOTAL					189,694.50	1,162.20	2,600.00	185,932.30