
Business Plan 2025 - 2028



Bembridge Parish Council

Resolved minute No:





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Business Plan 2025 - 2028

What is a Parish Council Business Plan?

The Parish Council Business Plan sets the Parish Council's vision for Bembridge, its values, objectives and key priorities and the anticipated budgetary framework within which the council will be working for the next three years.

The Business Plan supplies details to the parishioners of Bembridge of what the Parish Council intends to focus on over the next three years, and how it aims to achieve these objectives.

The Business Plan is based on community engagement and feedback from parishioners, gathered via the annual 'Have Your Say Day' event held in the Village Hall, the Have Your Say Day Survey and also the Steyne Park User Survey.

Having an agreed strategy will provide a framework for Bembridge Parish Council to work within, enabling it to operate in a consistent and coordinated way, and become more confident and proactive in its decision-making, knowing that it has the support of parishioners.

The Business Plan is a live document that will be reviewed annually. It will be used to drive the budget process, plan activities for the coming years and enable the Parish Council to monitor its progress against key priorities.

Mission and aims

“The Parish Council aims to preserve, protect and enhance all aspects of village life and to be an information hub for the community.”

Our mission is to maintain and enhance the Bembridge natural and built environment and engage with the community to improve the quality of life for all residents, businesses, and visitors.

To achieve this the Parish Council aims to continue to

- Maintain local Parish Council green spaces - Steyne Park, Lincoln Way Pond, the Scout Field, the Palmer Memorial, and the village War Memorial Gardens.
- To maintain St Luke’s Cemetery and Lane End Cemetery, acting as burial authority for the latter.
- In addition, aid, where required, the Isle of Wight Council in their maintenance of village grass verges and rights of way.
- To maintain the four public toilet facilities provided within the village.
- To maintain all Parish Council assets inc. external of Village Hall and Park facilities.
- To work with Bembridge businesses and groups to promote local news and events, and support initiatives that improve health, well-being and community cohesion.
- To organise local events such as Bembridge in Bloom, The Christmas Star Competition, beach cleans, Community Chest, CPR and Defibrillator training and special events e.g. D-Day memorial.
- As a statutory consultee the council will ensure that full scrutiny is given to all planning applications within the village.
- The council will work towards producing an updated Neighbourhood Development Plan for Bembridge.

In addition to the continuation of the actions outlined above, the council have also identified the following Financial and Non-Financial objectives.

Financial objectives

Precept – The Parish Precept is the share of the council tax, levied by the Isle of Wight Council and passed on to the Bembridge Parish Council.

To attempt to avoid large fluctuations in the annual Precept requests, the Parish Council aims to set a budget for each year that maintains a modest year-on-year Precept increase within the region of **5 to 10%**.

For the year 2024/25 it was agreed that the Parish Council's financial reserves had reduced to a level that would hinder any attempts to achieve short and long-term project goals. It was therefore resolved that the Parish Council would lift this restriction for the years 2024/25 and 2025/26, allowing a year-on-year increase of 16.88%, and 12.15%, before returning to within range in 2026/27 – 9.45%.

The updated financial analysis for 2024/25 has shown that following strict budgetary control and an internal restructuring process to maximize efficiencies, the Parish Council is now in a position that allows it to reforecast the Business Plan and reduce the annual year-on-year increases needed to achieve its goals.

For the year 2025/26 the year-on-year increase will now be reduced from 12.15% to 6.86%; 2026/27 is forecast to reduce from 9.45% to 6.25%, and 2027/28 will be 5.5%. Each year included in the new plan is therefore now within the financial objective of increases between 5%-10%.

Note: Due to the IoW Council decision in February 2024 to charge a 100% premium on second homes, the average weekly Precept has now reduced by 10p per week when compared to 2024/25. The above Precept increases will equate to forecast increases of 14p per week in 2026/27 and 13p per week in 2027/28.

These more modest rises will maintain the Parish Council aim to build up reserves of approximately £150,000 by the end of the Business Plan period to fund ongoing village projects (see page 11).

Reserves – As outlined above, it is important that a council maintains a healthy balance of reserves.

Reserves fall into the following categories:

General Reserves – The general reserve of an authority comprises its cash flow and contingency funds to cover unexpected inflation, unforeseen events and unusual circumstances.

The generally accepted recommendation with regard to the appropriate minimum level of a smaller authority's general reserve is that this should be maintained at between three and twelve months of net revenue expenditure.

The reason for the wide range is to cater for the large variation in activity level between individual authorities. The smaller the authority, the closer the figure may be to 12 months expenditure, the larger the authority, the nearer to 3 months. In practice, any authority with income and expenditure in excess of £200,000 should plan towards 3 months equivalent general reserve. ⁽¹⁾

It is felt that a prudent measure for Bembridge Parish Council would be to maintain a general reserve level that will cover a minimum of **5x monthly** revenue expenditure.

Earmarked and other reserves – The level of earmarked and/or capital receipts reserves that an authority may or should hold is dependent upon its individual needs. However, it is generally good practice to ensure that the total of reserves held do not exceed **2x the total of the council's current Precept**.

EMR/CRRs must be held for genuine and identifiable purposes and projects, and their level should be subject to regular review and justification (at least annually and at budget setting) and should be separately identified and enumerated. ⁽²⁾

As already stated, Bembridge Parish Council has identified projects, both short and long term, and over the three-year period of this plan will be creating EMR/CRRs directly from the Precept, which the council hopes to supplement from external funding opportunities, whilst aiming to maintain adherence to the stated financial objectives outlined within this plan.

(1) JPAG Practitioners Guide 2023 Section 5.32-5.34

(2) JPAG Practitioners Guide 2023 Section 5.37-5.38

Non-financial objectives

The council has identified the following non-financial objectives as priorities over the next three years:

Planning – In 2024 the **Local Cycling and Walking Infrastructure Plan** for Bembridge reached the final consultation stage prior to adoption as a Supplementary Planning Document by the Isle of Wight Council. Bembridge Parish Council hope to use this document to push for improved cycling and walking routes, with particular focus on safer routes to school.

Resilience – building on the work of our **Resilience Group** in 2023 and 2024, further work will be carried out on maintaining a fully equipped volunteer network to enhance Bembridge's resilience to environmental issues impacting the village.

Environment & Neighbourhood - **Plastic Free Communities** – alongside 'Plastic Free Bembridge', Surfers Against Sewage and various local businesses and groups, the Parish Council's Environment & Neighbourhood Committee have been working towards Bembridge becoming the first accredited 'Plastic Free Community' on the Island. The hope is that this will be achieved in early 2025.

The Environment & Neighbourhood Committee will also continue its excellent work in organising much loved Bembridge events such as the annual **Bembridge in Bloom** awards, the **Community Chest** small grant awards evening, the **Christmas Star** competition, **Flag Raising** in the War Memorial Gardens to commemorate annual national memorial dates, **Beach and Village Litter Picks** and **CPR/Defibrillator Training Courses**.

Quality Council – The Parish Council is very proud to have reached the position once more to apply to regain its **Local Council Quality 'Silver' Award**. This is recognition of a Council that is achieving good practice in governance, community engagement and Council improvement. The aim will be to improve on this and eventually apply for the 'Gold' award.

Annual action plan

Month:	Year:		
	2025/26	2026/27	2027/28
April	Premises license (SP) due Pay business rates Steyne Park and Cemetery	Carry out Asset Rebuild Survey Premises license (SP) due Pay business rates Steyne Park and Cemetery	Carry out Tree Survey Premises license (SP) due Pay business rates Steyne Park and Cemetery
May	Local Parish Council Elections Annual Parish Meeting Annual Parish Council Meeting Agree annual sponsorship and donations. RoSPA safety inspection Gas boiler service Air con service Fire safety review	Annual Parish Meeting Annual Parish Council Meeting Agree annual sponsorship and donations. RoSPA Safety Inspection Gas boiler service Air con service Fire Safety review	Annual Parish Meeting Annual Parish Council Meeting Agree annual sponsorship and donations. RoSPA Safety Inspection Gas boiler service Air con service Fire Safety review
June	Year End Internal Audit 24/25 Submit AGAR to External Auditors Publish Notice of Public Rights	Year End Internal Audit 25/26 Submit AGAR to External Auditors Publish Notice of Public Rights	Year End Internal Audit 26/27 Submit AGAR to External Auditors Publish Notice of Public Rights
July	PAT Testing	PAT Testing	PAT Testing
August	ICO and SLCC Subs due	ICO and SLCC Subs due	ICO and SLCC Subs due
September	Publish Notice of Completion of Audit 24/25 Renew Parish Insurance Policy Renew Van Insurance New Van Lease Review Electricity Contract	Publish Notice of Completion of Audit 25/26 Renew Parish Insurance Policy Renew Van Insurance	Publish Notice of Completion of Audit 26/27 Renew Parish Insurance Policy Renew Van Insurance
October	Staff Appraisals	Renew toilet cleaning contract Renew pitch maintenance contract Staff Appraisals	Staff Appraisals
November	Interim Internal Audit 25/26	Interim Internal Audit 26/27	Interim Internal Audit 27/28
December	CCTV Maintenance	CCTV Maintenance	CCTV Maintenance
January	Full Council agree annual precept request ICCM Subs due Publish Annual Report	Full Council agree annual precept request ICCM Subs due Publish Annual Report	Full Council agree annual precept request ICCM Subs due Publish Annual Report
February	Submit Precept Request Scribe Accounting Software renewal Risk Assessment	Submit Precept Request Scribe Accounting Software renewal Risk Assessment	Submit Precept Request Scribe Accounting Software renewal Risk Assessment
March	IWALC/NALC Subs due Agree Asset register and Financial Risk Assessment	IWALC/NALC Subs due Legionella risk Assessment Agree Asset Register and Financial Risk Assessment	IWALC/NALC Subs due Agree Asset Register and Financial Risk Assessment

Forecast revenue expenditure

	Year:		
	2025/26	2026/27	2027/28
Administration	Replace office computers		Replace office laptops
Legal & Professional Costs	Neighbourhood Plan Election costs	Neighbourhood Plan Survey of parish asset rebuild costs	
Staffing Costs	Annual NJC pay agreement (£1290 on each scale in 2024/25)	Annual NJC pay agreement (£1290 on each scale in 2024/25)	Annual NJC pay agreement (£1290 on each scale in 2024/25)
Motoring Costs	Current van lease ends Sept 2025		
Property Costs	Electricity contract review Beach Buoy management agreement ends		Review Grass cutting and line marking contract
Maintenance/ Gardening Costs	Replace two small lawnmowers	Replace ride on lawnmower with large heavy-duty lawnmower	Tree Survey
Projects/Events And Donation Costs	VE Day 80 th Anniversary		

Parish short- and long-term project goals

The following short- and long-term projects will require allocation from appropriate earmarked/capital receipt reserves and/or external funding.

- Steyne Park Regeneration – following on from the Steyne Park User Survey, the Parish Council’s Steyne Park Working Group are building on the feedback gathered, to establish a regeneration plan for the entire park. The aim will be to produce full detailed designs of a complete vision for Steyne Park for further consultation. These finalised plans can then be used to secure relevant stakeholder support and begin attracting additional outside funding, which will be added to the funds that the Parish Council are accumulating via the Business Plan.
- Bembridge Neighbourhood Development Plan - following on from the work carried out with the Housing Needs Survey in 2023, the council will continue working on a full update to the Bembridge Neighbourhood Development Plan. Alongside the updated National Planning Policy Framework and the new Island Plan, the Bembridge Neighbourhood Plan will aim to add a local perspective to the planning legislative framework applied to all new developments in Bembridge.
- EV Charge Points – The Parish Council continue to work with the Isle of Wight Council to expedite the Island wide roll out of an EV charging system to Bembridge. It also continues to work to identify sites that Bembridge Parish Council may be able to work independently with initial talks surrounding possible EV charge points in Steyne Park car park.

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- Station Road – following a Section 19 flooding report for Bembridge the area of Station Road that junctions with Embankment Road was identified as a particular area of flooding concern. It is proposed that road resurfacing and drainage improvements are carried out. These works would also improve access to The Point public toilets and therefore would be of added benefit to the Parish Council. As a result, the Parish Council will work with relevant stakeholders to arrange the facilitation of the proposed works.
 - Solar panels – following the council’s resolution to declare a Climate Emergency, the council will carry out a feasibility study for the fitting of solar panels to parish assets.
 - Parish Office – The parish office at 5 Foreland Road currently comprises of two buildings - an office at the front and a separate meeting room towards the rear. Between these two buildings is an open space where an outside toilet is situated. It is proposed that the council investigate redesigning the space in order to connect the two buildings, improve access and provide indoor toilet facilities. These works would not only improve the working conditions of the council officers and improve provision for council meetings, but also aid maintenance, and potentially increase the value of a parish asset.

Budget forecast 2025 – 2028

	YEAR 2025/26 Forecast	YEAR 2026/27 Forecast	YEAR 2027/28 Forecast
INCOME:	£	£	£
PRECEPT	262,398	278,806	294,139
Precept % increase year on year	6.86%	6.25%	5.50%
Band D	2,321.10	2,321.10	2,321.10
Band D Average	113.05	120.12	126.72
Weekly Average	2.17	2.31	2.44
Weekly increase (pence)	- 0.10	0.14	0.13
Bank Interest	3,000	3,000	3,000
Donations/Grants	-	-	-
Cemetery	12,000	12,000	12,000
Electric Vehicle Charging Point	1,000	1,000	1,000
Rental Income	4,000	4,000	4,000
Misc Income	-	-	-
TOTAL INCOME	282,398	298,806	314,139

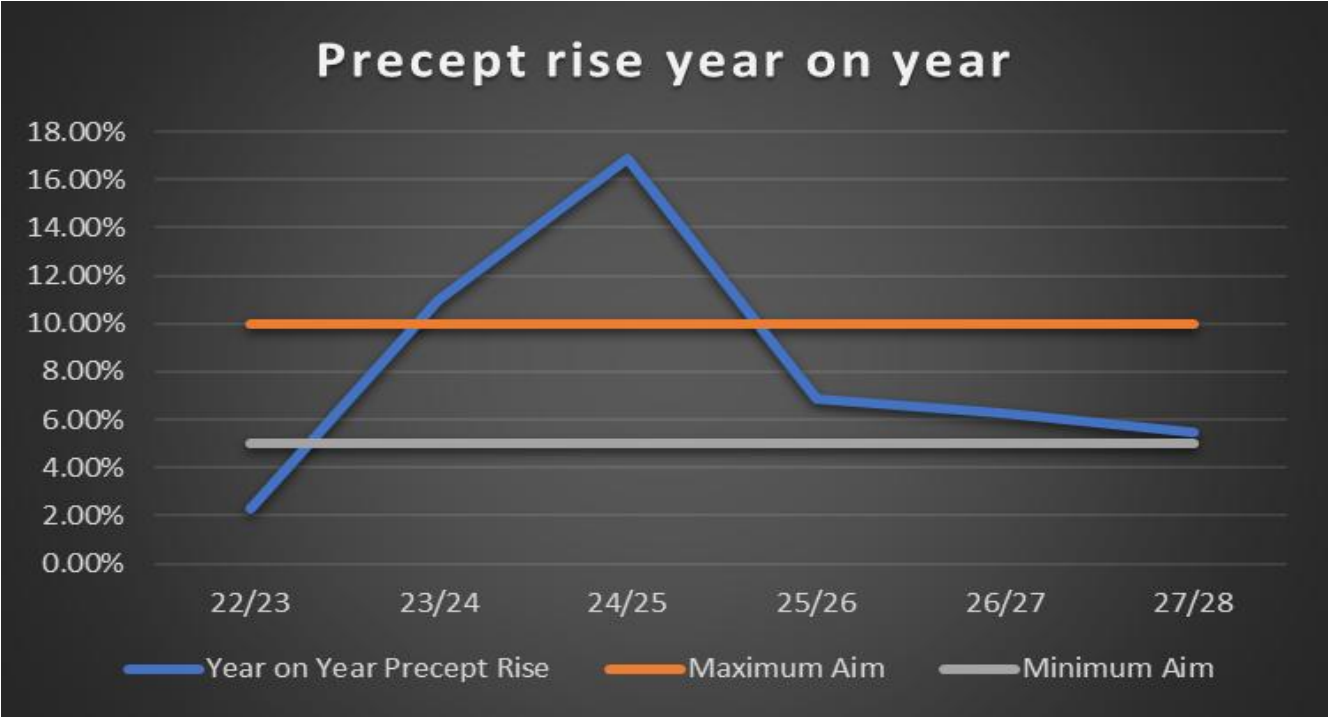
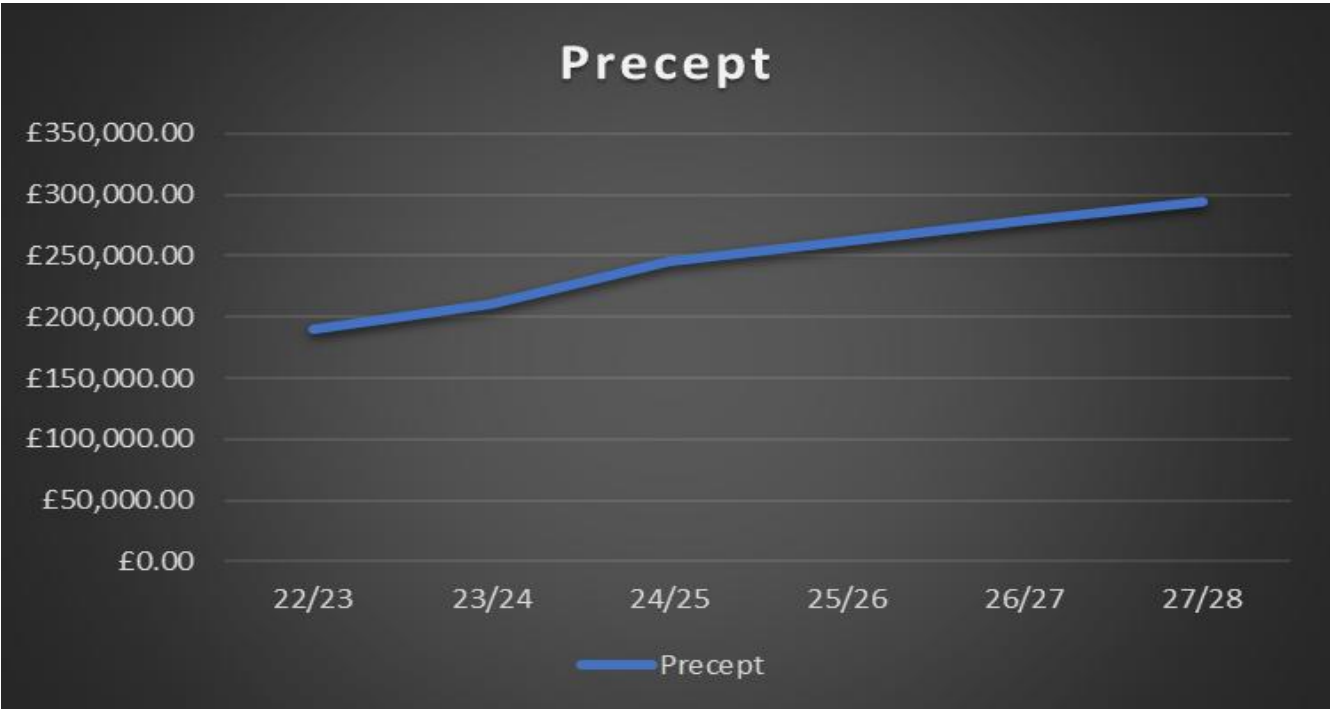
	YEAR 2025/26 Forecast	YEAR 2026/27 Forecast	YEAR 2027/28 Forecast
EXPENDITURE:			
Administration Costs			
Advertising/Newsletter	2,250	2,500	2,750
Communications	5,000	5,000	5,000
Administration	1,534	1,565	1,596
Subscriptions	2,100	2,142	2,185
Training/Travel	1,000	1,000	1,000
	11,884	12,207	12,531
Legal & Professional Costs			
Survey of full rebuild costs	-	3,000	-
Internal & External Audit	1,750	2,000	2,250
Professional Fees	10,000	10,000	10,000
PWLB	9,066	8,948	8,830
Elections	5,000	5,000	2,500
Property Insurance	5,000	5,250	5,500
	30,816	31,698	29,080

	YEAR 2025/26 Forecast	YEAR 2026/27 Forecast	YEAR 2027/28 Forecast
Staffing Costs			
Salaries	141,935	147,386	152,352
Staff Costs	514	524	535
	142,449	147,910	152,887
Motoring Costs			
Fuel	1,807	1,843	1,880
Repairs/Tax/ MOT/Lease	5,500	3,600	3,600
Insurance	650	700	750
	7,957	6,143	6,230
Property Costs			
Utilities	9,130	9,313	9,499
Business Rates	1,043	1,064	1,085
Toilets	14,009	14,628	15,246
Steyne Park & Playing Field	3,639	3,712	3,786
H & S /Risk Assessment/Beach Zoning	5,380	5,487	5,597
	33,202	34,205	35,214
Maintenance/Gardening Costs			
Waste	2,640	2,693	2,747
New and Replacement Machinery/Tools	2,250	2,500	2,750
General Maintenance Consumables	5,500	5,750	6,000
Maintenance of ROW/Trees & Hedges	2,500	2,500	3,500
	12,890	13,443	14,997
Projects/Events/Donations Costs			
Environment & Neighbourhood Budget	3,000	3,000	3,000
Planning Budget	1,000	1,000	1,000
Donations/Grants/Sponsorship	4,200	4,200	4,200
	8,200	8,200	8,200
ANNUAL REVENUE EXPENDITURE	247,398	253,806	259,139
Additional Earmarked Reserves			
Funded from Precept			
Steyne Park Regeneration Fund	25,000	35,000	45,000
EV Infrastructure Fund	5,000	5,000	5,000
Solar Panel Fund	5,000	5,000	5,000
Reserve funds raised from annual precept	35,000	45,000	55,000
TOTAL REVENUE COSTS	282,398	298,806	314,139

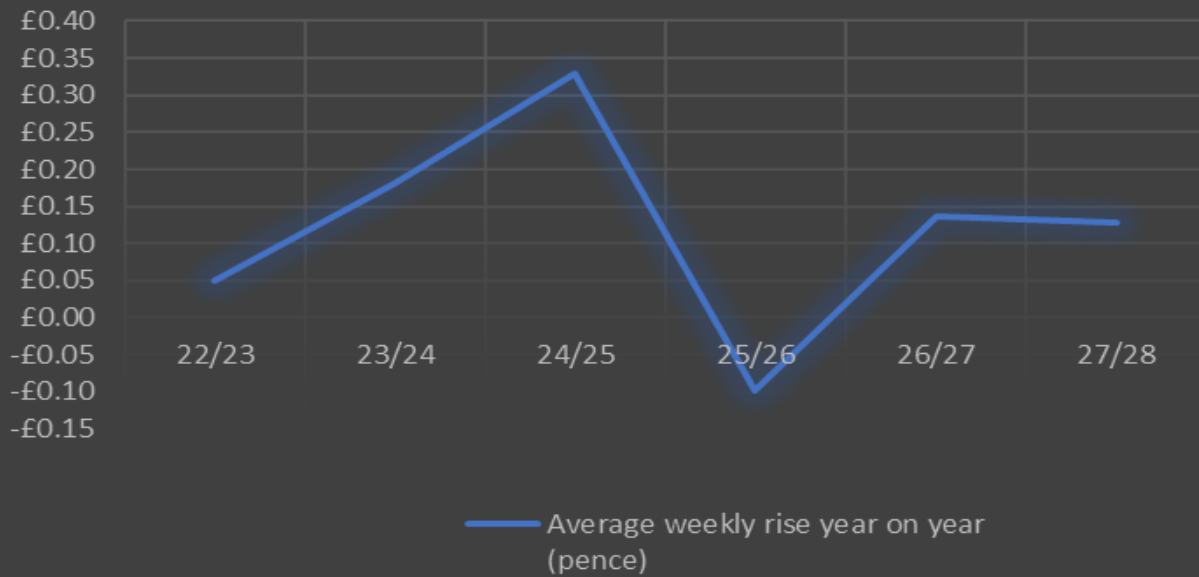
	YEAR 2025/26 Forecast	YEAR 2026/27 Forecast	YEAR 2027/28 Forecast
RESERVES			
<u>Earmarked Reserve Projects</u>			
Steyne Park Regeneration Fund	35,000	70,000	115,000
less: Annual Expenditure	-	-	-
Balance Carried Forward	35,000	70,000	115,000
EV Infrastructure Fund	7,000	12,000	17,000
less: Annual Expenditure	-	-	-
Balance Carried Forward	7,000	12,000	17,000
Solar Panel Fund	7,000	12,000	17,000
less: Annual Expenditure	-	-	-
Balance Carried Forward	7,000	12,000	17,000
Asset Maintenance Fund	25,000	25,000	25,000
less: Annual Expenditure	-	-	-
Balance Carried Forward	25,000	25,000	25,000
<u>Capital Fund Projects</u>			
Upgrades to Parish Office to inc indoor WC	20,000	-	-
less: Annual Expenditure	(20,000)	-	-
Balance Carried Forward	-	-	-
Contribution to new toilet / changing room facilities at Steyne Park	27,833	27,833	-
less: Annual Expenditure	-	(27,833)	-
Balance Carried Forward	27,833	27,833	-
ANNUAL TOTAL EXPENDITURE			
	267,398	281,639	259,139
ANNUAL TOTAL INC less EXP			
	15,000	17,167	55,000

	YEAR 2025/26 Forecast	YEAR 2026/27 Forecast	YEAR 2027/28 Forecast
General reserve C/F	126,640	126,640	126,640
Average Monthly Expenditure	20,616	21,150	21,595
Months covered by General Reserves	6.14	5.99	5.86
5x monthly expenditure			
Total Reserves B/F	213,473	228,473	245,640
Total Reserves C/F	228,473	245,640	300,640
Change in Total Reserves	15,000	17,167	55,000
Reserves % change year on year	7%	8%	22%

Graphical Analysis 2022 – 2028



Average Band D Property weekly rise (pence)



Reserves

