Business Plan 2026 - 2029

Bembridge Parish Council

Resolved minute No: 06/26.1.

Review Date: 2027

Bembridge Parish Council

Contents

Business Plan 2026 - 2029

What is the 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 consultation and annual surveys.
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 buildings and assets.
- 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 Grants, CPR and Defibrillator training and special events e.g. VE-Day commemorations.
- 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 **2.5% to 7.5%**.
This range is a reduction on the previous target of 5% – 10%. Due to the successful financial management and strict budgetary control in recent years the Parish Council has managed to build up reserves earmarked for short- and long-term project goals at a quicker rate than previously forecast. The Parish Council are always mindful of providing 'value for money' and whilst there is still a need to raise funds for future projects it feels that it can achieve these goals within a smaller precept year on year increase.

For the year 2026/27 the year-on-year increase will now be reduced from 6.25% to 4.93%; and 2027/28 is forecast to reduce from 5.50% to 4.22%. In 2028/29 the estimate will be for a year-on-year increase of 4.33%. Each year included in the new plan is therefore now within the financial objective of increases between 2.5%-7.5%, with each year actually forecast to be below 5%.

Note: The average weekly Precept increase year on year will now be 7p per week in 2026/27, 9p per week in 2027/28 and 10p per week in 2028/29.

These more modest rises will maintain the Parish Council aim to build up additional Earmarked reserves of approximately £265,000 by the end of the Business Plan period to help 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 2025 the **Local Cycling and Walking Infrastructure Plan** for Bembridge was adopted 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.
With the Isle of Wight Council's Island Planning Strategy 2025 – 2037 nearing completion, the Bembridge Parish Council are also aiming to begin work on updating the **Bembridge Neighbourhood Development Plan** in order to increase our local voice in planning strategy.

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 – The Parish Council were very proud to help Bembridge become the first accredited '**Plastic Free Community'** on the Island in 2025. We hope to continue working with 'Plastic Free Bembridge' and Surfers Against Sewage to promote the campaign against single use plastic in 2026.

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 Grants Awards** evening, the **Christmas Star** competition, the **Community Groups Day**, **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 regained 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 reach for 'Gold' in 2026.

Annual action plan

Month:	Year: 2026/27	2027/28	2028/29
April	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	Carry out Asset Rebuild Survey Premises license (SP) due Pay business rates Steyne Park and Cemetery
May	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 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	Year End Internal Audit 27/28 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 25/26 Renew Parish Insurance Policy Renew Van Insurance	Publish Notice of Completion of Audit 26/27 Renew Parish Insurance Policy Renew Van Insurance	Publish Notice of Completion of Audit 27/28 Renew Parish Insurance Policy Renew Van Insurance
October	Renew toilet cleaning contract Renew pitch maintenance contract Staff Appraisals	Staff Appraisals	Staff Appraisals
November	Interim Internal Audit 26/27	Interim Internal Audit 27/28	Interim Internal Audit 28/29
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 Legionella risk Assessment Agree Asset Register and Financial Risk Assessment	IWALC/NALC Subs due Agree Asset Register and Financial Risk Assessment	IWALC/NALC Subs due Agree Asset Register and Financial Risk Assessment

Forecast revenue expenditure

	Year: 2026/27	2027/28	2028/29
Administration		Replace office phones	
Legal & Professional Costs	Neighbourhood Plan Survey of parish asset rebuild costs	Neighbourhood Plan	
Staffing Costs	Annual NJC pay agreement	Annual NJC pay agreement	Annual NJC pay agreement
Motoring Costs			
Property Costs		Review Grass cutting and line marking contract	
Maintenance/ Gardening Costs	Replace ride on lawnmower with large heavy-duty lawnmower	Tree Survey	
Projects/Events And Donation Costs			

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 Regeneration Committee have produced a 'vision' for new park layout and facilities. The aim will be to carry out a full programme of consultation on these plans and to use the results to focus attention on funding for projects that can be added to the funds raised by the Parish Council.

- 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 Planning Strategy, 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.

- 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 2026 – 2029

BEMBRIDGE PARISH COUNCIL
BUDGET 3 YEAR FORECAST

Estimated Inflationary Increase	3.60%	2%	2%

	YEAR 2026/27 Forecast	YEAR 2027/28 Forecast	YEAR 2028/29 Forecast
INCOME:	£	£	£
PRECEPT	275,344	286,952	299,326
Precept % increase year on year	4.93%	4.22%	4.31%
Band D	2,355.30	2,355.30	2,355.30
Band D Average	116.90	121.83	127.09
Weekly Average	2.25	2.34	2.44
Weekly increase (pence)	0.07	0.09	0.10
Bank Interest	4,500	4,500	4,500
Cemetery	12,000	12,000	12,000
Electric Vehicle Charging Point	2,000	2,500	3,000
Rental Income	4,000	4,000	4,000
Misc Income	-	-	-
TOTAL INCOME	**297,844**	**309,952**	**322,826**

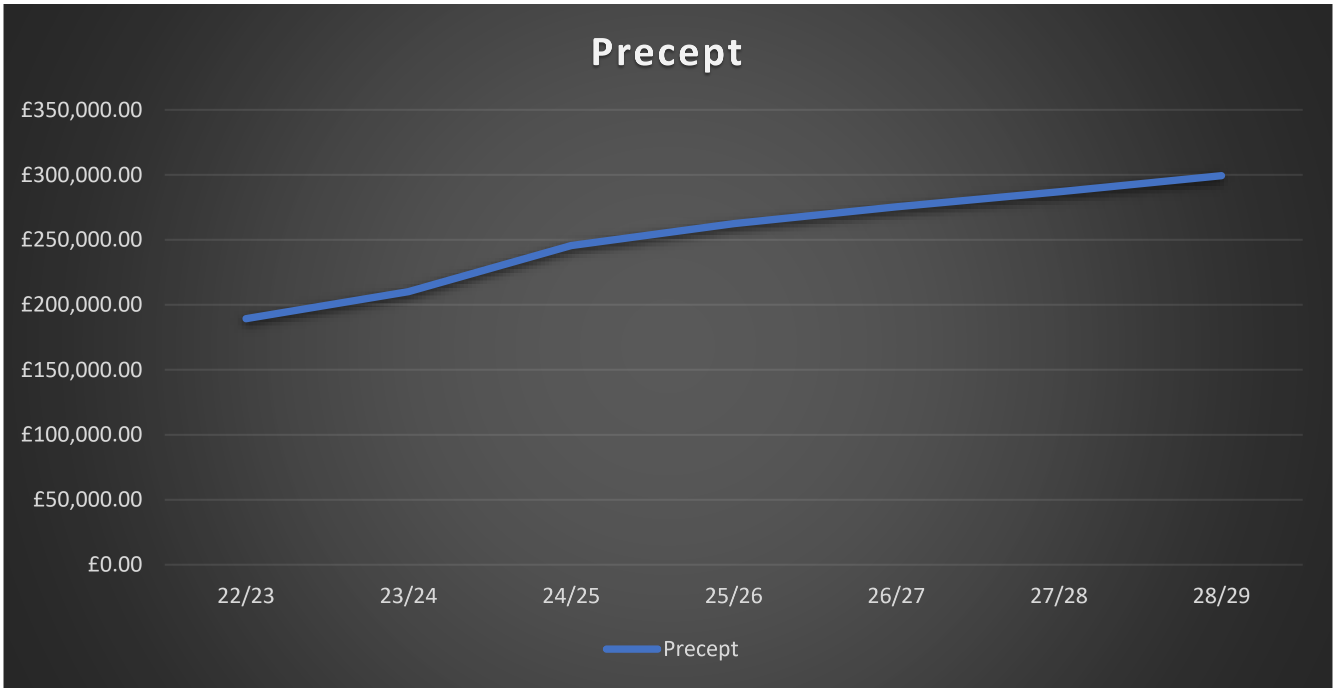
	YEAR 2026/27 Forecast	YEAR 2027/28 Forecast	YEAR 2028/29 Forecast
EXPENDITURE:			
Administration Costs			
Advertising/Newsletter	2,500	2,600	2,700
Communications	5,000	5,000	5,000
Administration	1,634	1,667	1,700
Subscriptions	2,364	2,411	2,459
Training/Travel	1,000	1,000	1,000
	12,498	**12,678**	**12,859**
Legal & Professional Costs			
Survey of full rebuild costs	-	-	3,000
Internal & External Audit	2,000	2,250	2,500
Professional Fees	10,000	10,000	10,000
PWLB	8,948	8,830	8,713
Elections	2,500	2,500	2,500
Property Insurance	4,250	4,500	4,750
	27,698	**28,080**	**31,463**

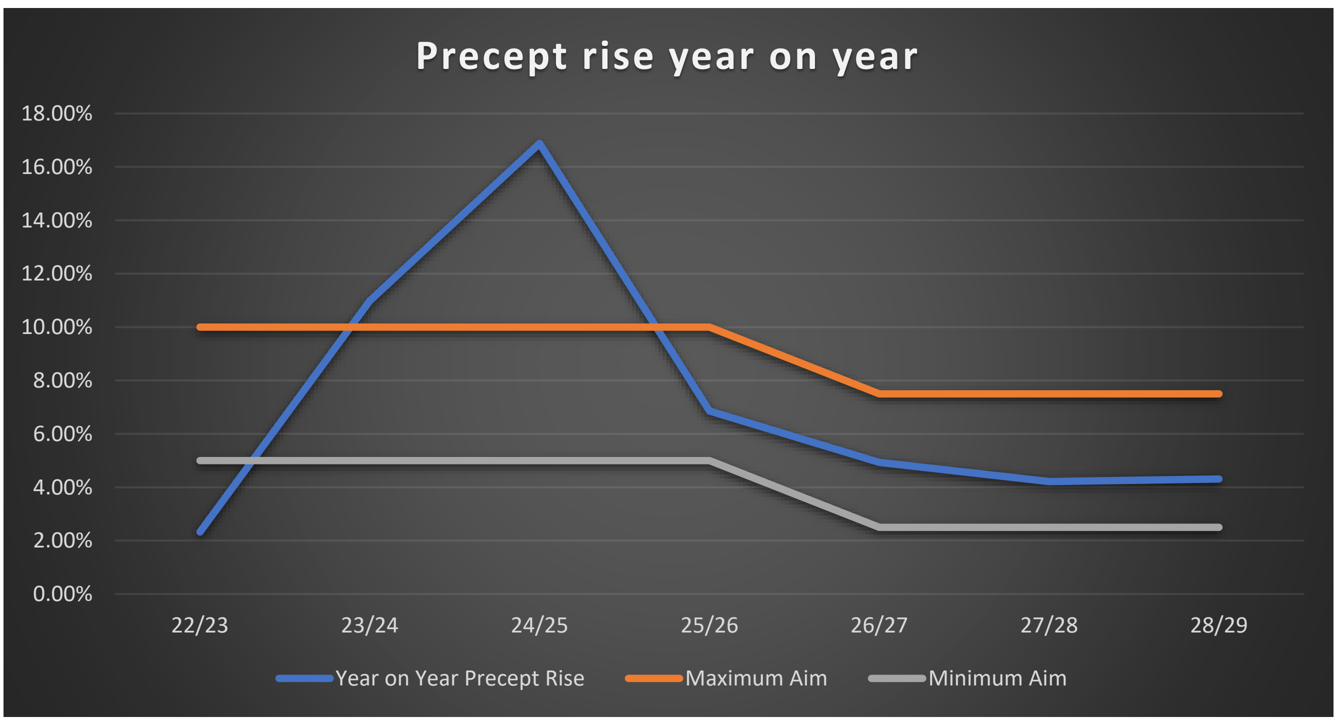
	YEAR 2026/27 Forecast	YEAR 2027/28 Forecast	YEAR 2028/29 Forecast
Staffing Costs			
Salaries	140,970	145,257	149,293
Staff Costs	530	541	552
	141,500	**145,798**	**149,845**
Motoring Costs			
Fuel	1,608	1,641	1,673
Repairs/Tax/ MOT/Lease	3,800	3,800	3,800
Insurance	725	750	775
	6,133	**6,191**	**6,248**
Property Costs			
Utilities	9,473	9,662	9,856
Business Rates	1,060	1,081	1,103
Toilets/Changing Rooms	14,000	14,280	14,566
Steyne Park & Playing Field	3,788	3,863	3,941
H & S /Risk Assessment/Beach Zoning	3,500	3,570	3,641
	31,820	**32,457**	**33,106**
Maintenance/Gardening Costs			
Waste	2,743	2,798	2,854
New and Replacement Machinery/Tools	2,500	2,750	3,000
General Maintenance Consumables	5,750	6,000	6,250
Maintenance of Trees & Hedges	2,500	3,500	2,500
	13,493	**15,048**	**14,604**
Projects/Events/Donations Costs			
Committee Budgets	4,000	4,000	4,000
Donations/Grants/Sponsorship	4,200	4,200	4,200
	8,200	**8,200**	**8,200**
TOTAL EXPENDITURE	**241,344**	**248,452**	**256,326**
PLUS Earmarked Reserves raised from Precept			
Funded from Precept			
Steyne Park Regeneration Fund	45,000	50,000	55,000
EV Infrastructure Fund	5,000	5,000	5,000
Solar Panel Fund	5,000	5,000	5,000
Christmas Illuminations Fund	1,500	1,500	1,500
Reserve funds raised from annual precept	**56,500**	**61,500**	**66,500**
ANNUAL TOTAL PRECEPT COSTS	**297,844**	**309,952**	**322,826**
ANNUAL TOTAL PRECEPT SURPLUS/DEFICIT	-	-	-

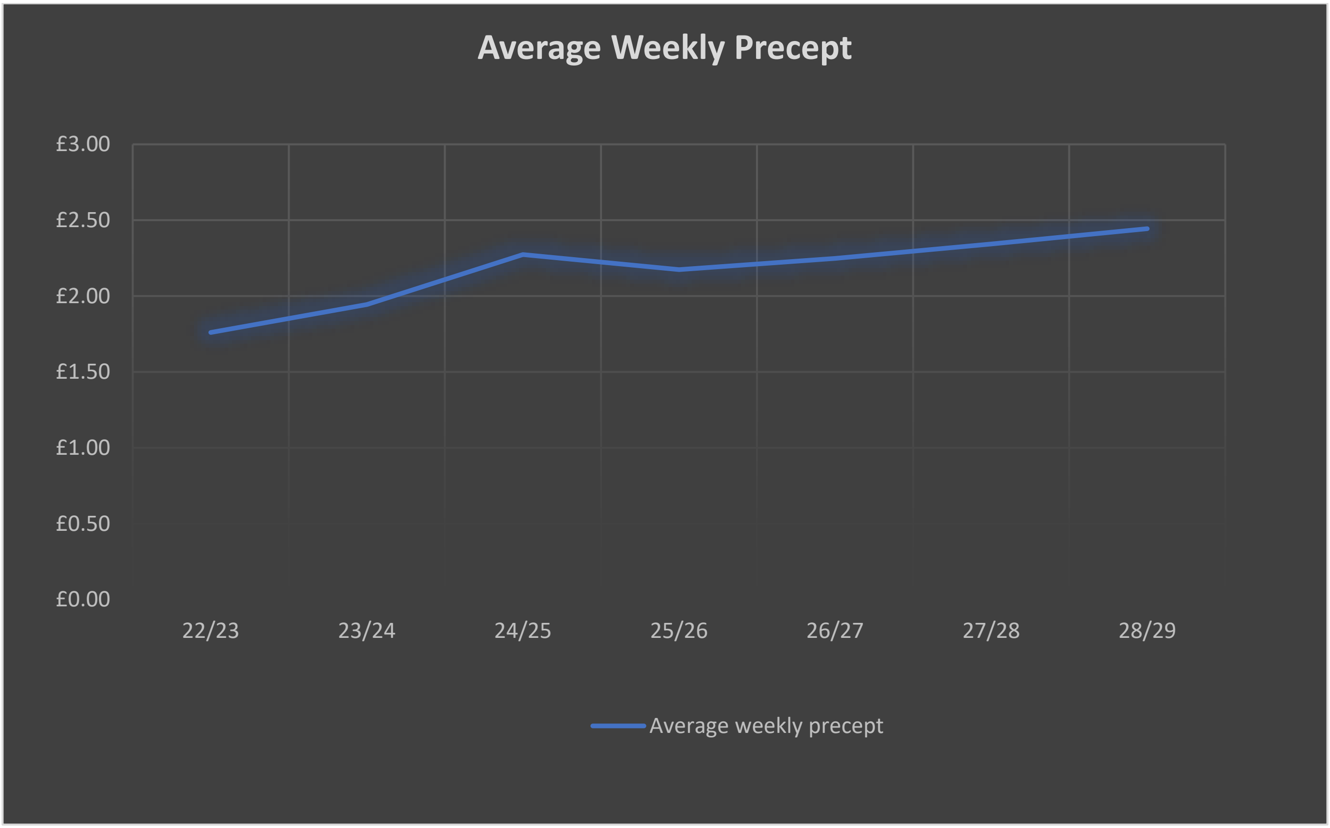
	YEAR 2026/27 Forecast	YEAR 2027/28 Forecast	YEAR 2028/29 Forecast
RESERVES			
Earmarked Reserve Projects			
Steyne Park Regeneration Fund	60,000	105,000	155,000
add: Additional fund from Precept	45,000	50,000	55,000
less: Annual Expenditure	-	-	-
Carried Forward Balance	105,000	155,000	210,000
EV Infrastructure Fund	7,000	12,000	17,000
add: Additional fund from Precept	5,000	5,000	5,000
less: Annual Expenditure	-	-	-
Carried Forward Balance	12,000	17,000	22,000
Solar Panel Fund	7,000	12,000	17,000
add: Additional fund from Precept	5,000	5,000	5,000
less: Annual Expenditure	-	-	-
Carried Forward Balance	12,000	17,000	22,000
Neighbourhood Plan Fund	3,000	3,000	3,000
add: Additional fund from Precept			
less: Annual Expenditure	-	-	-
Carried Forward Balance	3,000	3,000	3,000
LCWIP Fund	1,000	1,000	1,000
add: Additional fund from Precept			
less: Annual Expenditure	-	-	-
Carried Forward Balance	1,000	1,000	1,000
Asset Maintenance Fund	25,821	25,821	25,821
add: Additional fund from Precept			
less: Annual Expenditure	-	-	-
Carried Forward Balance	25,821	25,821	25,821
Christmas Illuminations Fund	-	1,500	3,000
add: Additional fund from Precept	1,500	1,500	1,500
less: Annual Expenditure	-	-	-
Carried Forward Balance	1,500	3,000	4,500
Community Funds	1,500	1,500	1,500
add: Additional fund from Precept			
less: Annual Expenditure	-	-	-
Carried Forward Balance	1,500	1,500	1,500
Events Fund	1,500	1,500	1,500
add: Additional fund from Precept			
less: Annual Expenditure	-	-	-
Carried Forward Balance	1,500	1,500	1,500

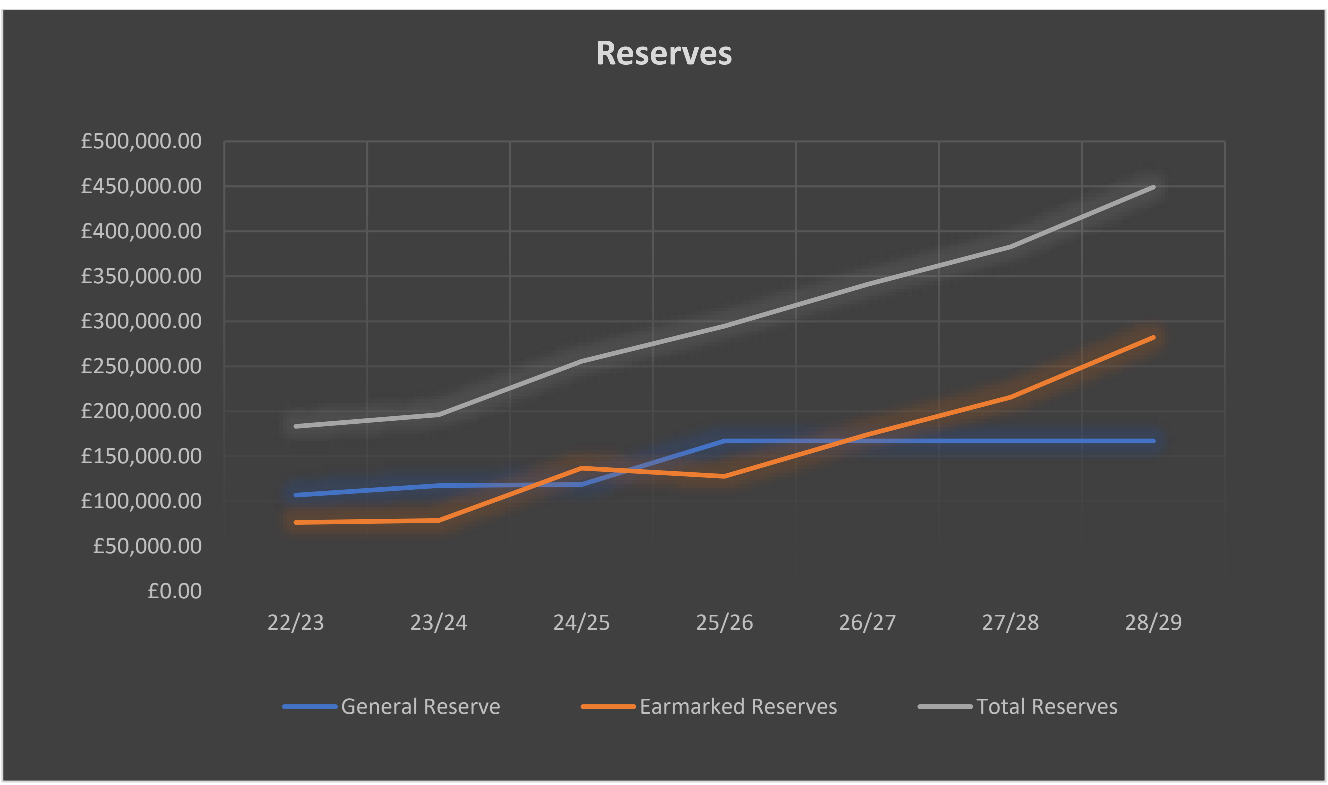
	YEAR 2026/27 Forecast	YEAR 2027/28 Forecast	YEAR 2028/29 Forecast
Capital Fund Projects		-	-
Contribution to footpath to Point Toilets	10,000	-	-
less: Annual Expenditure	(10,000)	-	-
Carried Forward Balance	-	-	-
Upgrades to Parish Office to inc indoor WC	20,000	20,000	-
less: Annual Expenditure	-	(20,000)	-
Carried Forward Balance	20,000	-	-
Contribution to new toilet / changing room facilities at Steyne Park	27,833	27,833	27,833
less: Annual Expenditure	-	-	-
Carried Forward Balance	27,833	27,833	27,833
ANNUAL TOTAL EXPENDITURE	**251,344**	**268,452**	**256,326**
ANNUAL TOTAL INC less EXP	**46,500**	**41,500**	**66,500**
General reserve	**130,081**	**130,081**	**130,081**
Average Monthly Expenditure	20,112	20,704	21,360
Months covered by General Reserves	6.47	6.28	6.09
5x monthly expenditure			
Total Reserves B/F	**294,735**	**341,235**	**382,735**
Total Reserves C/F	**341,235**	**382,735**	**449,235**
Change in Total Reserves	**46,500**	**41,500**	**66,500**
Reserves % change year on year	16%	12%	17%

Graphical Analysis 2022 – 2029






Average Weekly Precept
£3.00
£2.50
£2.00
£1.50
£1.00
£0.50
£0.00
22/23
23/24
24/25
25/26
26/27
27/28
28/29
Average weekly precept


Reserves
£500,000.00
£450,000.00
£400,000.00
£350,000.00
£300,000.00
£250,000.00
£200,000.00
£150,000.00
£100,000.00
£50,000.00
£0.00
22/23
23/24
24/25
25/26
26/27
27/28
28/29
General Reserve
Earmarked Reserves
Total Reserves