

Appendix E

Earmarked Reserve	Mission	Actual Balance as at 31 Mar 2024	2024/25 Add/(Use) To Reserve Balance	Actual Balance as at 31 Mar 2025
		£'000	£'000	£'000
GENERAL FUND RESERVES				
Neighbourhood Renewal	Renew	42	(42)	0
Total Capital Contribution Reserves		42	(42)	0
Audit Fee	Transform	166	(166)	0
Budget Carryovers Reserve	Transform	166	(166)	0
Budget Stabilisation	Transform	1,201	1,328	2,529
Business Rates Equalisation Reserve	Transform	6,589	(6,589)	0
Collection Fund	Transform	0	1,000	1,000
Debt Financing	Transform	3,155	(155)	3,000
Housing Benefit Subsidy	Transform	0	300	300
HTS Risk Reserve	Invest	0	0	0
Insurance claims	Transform	906	(906)	0
Insurance Fund	Transform	2,141	(1,541)	600
Pension Fund	Transform	1,255	(255)	1,000
Perpetuity	Transform	831	(19)	812
Risk Management	Transform	268	(68)	200
Severance	Transform	588	(288)	300
Temporary Accommodation	Invest	0	500	500
Hardship Fund	Transform	155	(105)	50
Climate Change Reserve	Renew	100	0	100
Total Mitigation Reserves		17,520	(7,129)	10,391
Discretionary Services Fund	Renew	1,553	(388)	1,165
Enterprise Zone	Renew	75	(75)	0
Environment	Renew	0	0	0
Environmental Urgent Works & Improvement	Renew	1,305	(1,305)	0
Harlow & Gilston Garden Town Funding	Secure	126	(126)	0
Invest To Save & Improve	Transform	108	(108)	0
			500	500
Neighbourhood Renewal	Renew	166	1,853	2,019
Partnership Fund	Renew	200	(200)	0
Planning	Secure	79	(79)	0
	Protect		80	80
Regeneration	Rebuild	507	9,764	10,271
Transformation	Transform	144	356	500
Total Service Reserves		4,263	10,272	14,536
Corporate Services & Improvement	Transform	32	(32)	0
Culture & Community	Renew	106	95	200
Environment	Renew	302	(263)	39
Finance	Transform	1,198	120	1,318
Housing	Invest	1,251	(162)	1,088
Legal & Democratic Services	Transform	44	1	45
Planning & Garden Town	Secure	30	(26)	4
Regeneration	Rebuild	273	58	331
Total Grant Reserves		3,234	(210)	3,024
Total General Fund Reserves		25,060	2,891	27,951
HRA RESERVES				
Perpetuity	Invest	667	7	674
Council Housebuilding Programme	Invest	3,583	2,931	6,514
Housing Insurance Property	Invest	80	0	80
HTS Risk Reserve	Invest	0	0	0
Insurance claims	Invest	846	(846)	0
Insurance Fund	Invest	2,499	(1,899)	600
Pension Fund	Invest	1,333	(333)	1,000
Risk Management	Invest	543	(47)	496
Total HRA Reserves		9,552	(187)	9,364
Housing Revenue Account	Invest	16	(16)	0
Total Grant Reserves		16	(16)	0
Total Housing Revenue Account Reserves		9,568	(204)	9,364
TOTAL RESERVES		34,628	2,687	37,315