



Lytham Town Council

Report to: Full Council

Date: Wednesday 14th October 2026

From: Clerk / Responsible Financial Officer

Agenda Item: N/A

Subject: Clerk / RFO's Report – End of Second Quarter (Half-Year) 2026/27

1. Purpose of Report

This report is prepared by the Clerk / Responsible Financial Officer under Lytham Town Council's Standing Order 17c. It gives Full Council a clear picture of the Council's finances at the half-year point, and it is written in three parts. Part A is the summary. Part B gives more detail on key budget codes. Part C sets out options for discussion.

- Payments and the bank reconciliation are accurate to 11:30am on Thursday 1st October 2026. This is the end of Quarter 2 RFO report.
- Forecast spending up to 31st March 2027 (year-end) is included.
- The report will also inform the first discussion of the 2027/28 budget and strategic plan.
- **NB:** Correspondence received on Wednesday 7th October 2026 about Mythop Road Allotments changes the budget position and is covered in Section 19.

2. Legal Basis

This report is prepared in line with:

- Lytham Town Council Standing Orders - 17c
- Local Government Act 1972, s.151 - the duty on the Responsible Financial Officer to ensure proper financial administration
- Accounts and Audit Regulations 2015 (SI 2015/234) - the requirement to keep adequate accounting records and present statements of accounts
- Lytham Town Council Financial Regulations (adopted 29/11/2025) - in particular the sections on payments, reserves and budget monitoring
- Proper Practices set out in the JPAG Practitioners' Guide [check current edition] - for annual reporting, internal control and the AGAR

Part A - Summary Information

3. Executive summary

At the end of Quarter 2 of 2026/27 the Council has received its full precept of £100,669.00, and spending is within income. The main points for Councillors are:

- **Precept.** The second 50% instalment arrived on 28th August 2026. Council noted this on 9th September 2026 (Agenda Item 6).
- **Christmas lights.** Council awarded the contract to Lightpool at £47,081.00 ex VAT (Decisions 60/2026 and 61/2026), which matches budget line 93. A purchase order has been raised but nothing had been paid by 1st October.
- **Telephone kiosks.** Council authorised adopting and restoring the three K6 kiosks on Clifton Street, up to £15,000 (Decision 55/2026). BT repainted them on 14th September 2026. There is not enough uncommitted money this year to fund the project without drawing on the General Reserve, so the Clerk recommends deferring it to 2027/28 (Sections 18 and 20).
- **Pay award.** The 3.3% NJC award for 2026/27 was noted on 9th September 2026 (Agenda Item 12(b)). It will be paid from the October payroll, backdated to 1st April 2026, in line with Financial Regulation 11.4.
- **Unbudgeted spending.** £3,839.49 has been spent on lines with no 2026/27 budget, mainly subscriptions, audit fees and community grants. Some of it came from earmarked reserves (Section 8).
- **Reserves.** The General Reserve is 23.8% of precept, just under the 25% target. Three earmarked reserves have been used in full: Community Grant Scheme, First Aid Training and Pension Contributions, all set up in 2025/26.
- **Mythop Road Allotments.** Fylde Borough Council has confirmed that the land passed to the Town Council automatically on 1st April 2025. No transfer is needed (Section 19).
- **Uncommitted General Fund.** After the 25% top-up and VAT recovery this stands at £12,020.74. Proposals for using it are in Section 20.

Items raised in the Quarter 1 report

- **Pension contributions:** monthly payments to the Lancashire County Pension Fund are in place and up to date. **Closed - business as usual.**
- **Room hire (Fylde Council):** £972.00 was paid in June 2026. There have been no payments since 29th June and no invoices are outstanding. Discussions are under way with the Lytham Institute Trustees about an annual contract. **For noting.**
- **Supplier verification checks:** planned for August 2026 under the Internal Audit Development Plan. Still outstanding. They will be rescheduled this financial year now that the CiLCA portfolio is complete.

4. Financial Health Summary:

Category	Status	Comment
Overall budget	Green	Spending is within income. Unbudgeted spend to date is £3,839.49 (Section 8).
Reserves	Amber	General Reserve is 23.8% of precept, below the 25% target. Three earmarked reserves are now closed.
Internal controls	Green	No issues reported.
Year-end payments	Amber	Staff costs are slightly above budget after the pay award. Room hire invoices may still arrive.

Key: Green – on track. Amber – minor concern / monitor. Red – significant variance / requires attention.

Foreseeable issues

Category	Status	Comment
Christmas lights (Section 17)	Green	Contract awarded at £47,081.00 ex VAT. Payment, VAT recovery and cash flow need managing. Running costs of about £5,000 a year are expected from 2027. This covers only the lighting bought through the August / September 2026 tender. Any extra lighting, bought or donated, needs its own budget.
Telephone kiosks (Section 18)	Amber	Authorised up to £15,000. Not enough uncommitted money this year unless the General Reserve is used. The Clerk proposes deferring the delivery plan, budget and spending to 2027/28. Decision needed.
Mythop Road Allotments (Section 19)	Amber	The Council now owns the land. Costs of ownership are not yet known and are not in the forecast.
2027/28 budget (Section 22)	Green	The timetable for a draft budget at the November meeting is achievable.

5. Key figures (at a glance):

	Item	Balance / YTD	Notes
A	Bank balance	136,140.15	Reconciled to 01/10/2026. Includes two direct debits paid on 01/10/2026.
A1	General fund (A – I)	81,580.40	After deducting all reserves.
B	Total receipts 2026/27	102,084.58	• Precept £100,669.00 (two instalments of £50,335.00 and £50,334.00) plus a VAT reclaim of £1,415.58.
C	VAT recoverable	783.50	On payments to 01/10/2026.
D	Total payments 2026/27 (actual)	27,674.77	Net of VAT, to 11:30am on 01/10/2026. Cash paid including VAT was £28,458.27.
E	Forecast payments to 31/03/2027	69,144.66	Detail in Section 7.
F	Payments with no budget code	3,839.49	Part of D. Detail in Section 8.
G	Unspent budget on codes not yet committed	6,796.00	Before the proposed reductions. Detail in Section 9.
H	Total committed spending 2026/27 (D + E)	96,819.43	Ex VAT, at 01/10/2026. The SPID purchase is foreseeable, and most of it is covered by an earmarked reserve.
I	Total reserves (05/10/2026)	54,559.75	General reserve £23,968.75. Earmarked £30,591.00 (Appendix B).
J	General reserve as % of precept	23.8%	The Q1 report recommended £1,198.50 to reach 25%. Council deferred this on 29th July 2026 (Agenda Item 7(b)).
K	Uncommitted General Fund (A1 – E)	12,435.74	As at 01/10/2026.
L	K after VAT recovery (K + C)	13,219.24	
M	L after raising the General Reserve to 25% (L – 1,198.50)	12,020.74	If Council agrees the transfer.
N	Telephone kiosks, authorised but not committed	15,000.00	Decision 55/2026 (9th September 2026). Could be deferred to 2027/28.
O	M if the kiosks are also bought this year (M – N)	-2,979.26	See Section 18.

6. Budget monitoring - Points required for Noting and Decision

For note:

- Spending is within income.
- Payments in the budget report are net of VAT. VAT of £783.50 has been paid on 2026/27 payments to 01/10/2026 and is recoverable (line C).
- The full 2026/27 precept has been received.
- £3,839.49 was spent on lines with no budget code (line F), as explained in Section 8. The lesson is to agree and authorise budget codes earlier.
- The ownership of Mythop Road Allotments changes the 2026/27 budget position (Section 19).
- Buying the kiosks this year would leave the Uncommitted General Fund £2,979.26 short. Releasing the £3,091 Clifton Street reserve would close that gap, but would leave nothing for anything else.
- Options for the Uncommitted General Fund are in Section 20.

For decision:

Council resolved to adopt and restore the kiosks, but the decision has no deadline. Spending on them this year would use up the whole of the Uncommitted General Fund. BT has only just repainted them, and the Environment & Maintenance Working Group wants to talk to Fylde's Heritage Officer first.

The Clerk therefore recommends deferring the spending and considering it in the 2027/28 budget.

Part B - Additional Detail

7. Forecasted payments to 31st March 2027 (Line E)

Item	Amount	Basis
Clerk salary, HMRC and pension (October to March)	16,739.88	6 months at the current monthly cost of £2,789.98
2026/27 pay award (3.3%)	1,033.28	Arrears April-September plus uplift October-March. Estimate, to be confirmed against the payroll provider's figure due in October.
Christmas lights - Lightpool (Decision 61/2026)	47,081.00	Ex VAT. Payment terms to be confirmed.
Website and email (5 × £60.50)	302.50	Monthly direct debit, ex VAT
Scribe accounts (5 × £52.00)	260.00	Monthly direct debit, ex VAT
Payroll provider	80.00	Estimate [check: payments of £80 on 21 April and 27 July suggest quarterly, which would make £160]
Bank charges (6 × £7.00)	42.00	Monthly
Budgeted codes where spending is forecast (Section 9)	3,606.00	Unspent budget on the codes being kept
Total (line E)	69,144.66	

Not included in line E:

- Any CiLCA-related salary increment (estimated at about £271.81 this year)
- Additional room hire invoices
- The costs of owning Mythop Road Allotments, including insurance, maintenance, the dyke and any legal review of the head lease (Section 19)

8. Payments With No Budget Code (Line F)

Line F shows £3,839.49 spent so far where no budget code had been set up.

Heading (code)	£	Comment
LALC / NALC (45)	1,008.49	Annual subscription. This was the first year it was paid, so there was no baseline. Recurs every year.
Community Grant Scheme (57)	950.00	Grants of £500.00 and £450.00, paid from the 2025/26 reserve of £1,500.00. The remaining £550.00 returned to the general fund.
Events permits (58)	240.00	Three applications to Lancashire County Council: Clifton Street lamp post banners, lamp post planters and Lytham Club Day.
Clifton Street planters and banners (59)	909.00	Approved 6th May 2026 (Decision 34/2026). Met from the earmarked reserve.
Emergency first aid training (63)	346.00	Met from the earmarked reserve.
External audit (402)	315.00	Not foreseen. Recurs every year.
National Allotment Society membership (403)	71.00	Not foreseen. Clerk training highlighted the value of membership. Recurs every year.

These seven items had no explicit budget, so they could be seen as overspends. Each was either approved for payment or was a required or statutory cost. The recurring ones will be built into the 2027/28 budget. The Community Grant Scheme is a useful lesson. Council chose not to set an annual budget, to learn what demand looked like. The downside is that applications can arrive when no funding is left. This will feed into the review of the Grants Policy and the 2027/28 budget.

Note: the £240.00 Local List advert (Decision 24/2026) was originally coded to the Community Grant Scheme. It has been moved to Promotional Materials (56), where it fits most appropriately within the budget.

9. Budgeted Codes Not Yet Committed (Line G)

Line G (£6,796.00) is the unspent budget on seven codes that have a budget but little or no committed spending. The half-year point is a good time to correct them.

For example, code 53 (Volunteers in Lytham celebration events) was carried in Quarter 1 with a £5,000 balance, based on the February 2026 event at the Lowther Pavilion (2025/26 spend £3,878.00). That event is unlikely to be repeated in that form this year or next, so the code has been set to nil.

Code	Annual budget	Proposed	Spent to date	Comment and suggestion
Office equipment - IT (42)	£500	£500	Nil	Needed for the MS365 licence and antivirus, plus a contingency for a damaged or lost laptop. Keep.
Stationery (43)	£300	£100	Nil	Slightly generous. Reduce to £100.
Newsletter (52)	£2,000	£1,000	Nil	The 2025/26 Christmas newsletter cost £900. Repeat newsletter and reduce to £1,000.
LTC Christmas events (54)	£1,500	£1,500	£100	Covers the Institute tree and any grotto costs. Keep if a costed plan is being developed.
Promotional materials (56)	£500	£500	£240	Signage and printing for the 2027 Annual Town Meeting. The £240 is the Local List advert. Keep.
Clerk training (61)	£1,000	£500	£154	A £46.20 invoice (inc VAT) is due in October, taking spend to £200.20. £500 covers webinars and refresher GDPR and safeguarding courses. Reduce to £500
Councillor training (62)	£1,250	£0	Nil	Better reallocated at this point in the electoral cycle. Remove.
Total	£7,050	£4,100	£494	

Two other budget changes to record: the £15,000 on Telephone Kiosks (code 92) has been removed from 2026/27 because delivery is expected in 2027/28 (Section 18), and code 53 is now nil.

Recommended actions:

1. Reduce the budgets in the table by £2,950 in total, as a mid-year correction.
2. Note that the £4,100 remaining, less £494 already spent, leaves £3,606. This is the amount forecast for spending this year and it feeds line E in Section 7.
3. Note the removal of the £15,000 from code 92 and the setting of code 53 to nil.

10. Budget headings of note

Heading	Annual budget	Spent to date	Comment
Staff costs (codes 21-24)	£33,687.08	£20,335.90	The pension line is £7,267.44, which is 99% of its £7,343.04 budget. That includes the back-payment of 2025/26 contributions (£4,207.84), paid wholly from the 2025/26 earmarked reserve. Forecast outturn is £38,109.06. Without the back-payment it is £33,901.22, which is £214 (0.6%) over budget, before any CiLCA increment.

11. Reserves Position and Movements:

Reserve	Opening	Movement	Balance 05/10/2026
General reserve	£23,968.75		£23,968.75
Election reserve	£15,000.00		£15,000.00
NH Development Plan	£5,000.00		£5,000.00
Clifton St lamp posts, banners and Christmas lights	£4,000.00	-£909.00	£3,091.00
SPID funding	£6,000.00		£6,000.00
Community Grant Scheme (2025/26 applications)	£1,500.00	-£1,500.00	£0.00
Allotments contingency	£1,500.00		£1,500.00
Training - emergency first aid at work	£1,000.00	-£1,000.00	£0.00
Pension contributions 2025/26	£4,500.00	-£4,500.00	£0.00
Total earmarked	£38,500.00	-£7,909.00	£30,591.00
Total reserves	£62,468.75	-£7,909.00	£54,559.75
General fund			£81,580.40
Total funds			£136,140.15

The General Reserve is £23,968.75, which is 23.8% of the £100,669.00 precept.

Reserves Movements:

Date	Reserve	Amount	Reason
29/04/2026	First aid training	-£346.00	Training for the Clerk and Cllr Cook, May 2026 (ex VAT)
14/05/2026	Community Grant Scheme	-£500.00	Grant award LTC-G-(2025_26)-001
20/05/2026	Pension 2025/26	-£4,500.00	Contributions for September 2025 to March 2026, paid in June. £4,207.84 of the £5,431.68 payment; the rest returned to the general fund (£292.16).
10/08/2026	Community Grant Scheme	-£1,000.00	£450 grant to Friends of Lytham Railway Station; £550 returned to the general fund
05/10/2026	Clifton Street	-£909.00	Cost code 59, planters
05/10/2026	First aid training	-£654.00	Balance released, as two people are now trained

For note:

1. The reserve movements above. In total £1,496.16 has returned to the general fund from the three reserves now closed (£550.00, £654.00 and £292.16).
2. Spending on Clifton Street planters and banners (code 59) was met from the Clifton St Lamp Posts, Banners and Christmas Lights reserve.
3. The SPID reserve will be used in the coming quarter, in line with Council's resolutions.

For decision:

4. Allocate £1,198.50 from the general fund to the General Reserve, to bring it to 25% of precept.
5. Move the remaining £3,091 from the Clifton St Lamp Posts, Banners and Christmas Lights reserve to the general fund, to help with the Christmas lights and the expected (unbudgeted) cost of removing the planters.

12. Bank reconciliation status

The bank account was reconciled to 1st October 2026 with no variance: a balance of £136,140.15, no unrepresented payments and no unentered receipts.

Copies are available to Councillors for inspection or online viewing and are published on the Council's website. The reconciliation is at Appendix C.

13. Payments and Receipts of note

Receipts, Quarter 2: 28/08/2026 - £50,334.00 - second instalment of the 2026/27 precept.

Payments, Quarter 2 (net of VAT):

- 15/07/2026 - £909.00 - Newgate Nurseries Ltd - Clifton Street planters (Decision 34/2026)
- 10/08/2026 - £450.00 - Friends of Lytham Railway Station - Community Grant Scheme award (Decision 47/2026)
- 10/08/2026 - £400.88 - Zurich Municipal - insurance policy
- 29/09/2026 - £315.00 - PKF Littlejohn LLP - external audit

The full year-to-date payments list is at Appendix D.

14. Staff Costs and the 2026/27 Pay Award

The 3.3% NJC pay award for 2026/27 (effective 1st April 2026) will be applied from the October 2026 payroll, with arrears back to April. The estimated cost this year is £1,033.28, which is included in line E.

Once the payroll provider confirms the exact figures, the Clerk will brief Council separately. Staff costs are forecast to be slightly above budget (Sections 7 and 10). Any CiLCA-related salary adjustment will come to Council as a separate decision and is not included. It, and the annual increment, will be costed in the 2027/28 budget.

15.VAT, Payroll, Pensions, Grant Claims

- **VAT:** the £1,415.58 reclaim was received in Quarter 1. VAT of £783.50 on payments to 01/10/2026 is recoverable under s.33 of the VAT Act 1994, and the claim will be submitted once this report has been noted.
- **PAYE:** up to date, and all payments made on schedule.
- **Pension:** monthly payments (about £611.92) are up to date, and the 2025/26 back-payment has been made (Sections 10 and 11).

16.Risk and Internal Controls

- ✓ No control issues or breaches to report.
- ✓ Council's Financial Regulations remain fully observed.
- ✓ Insurance cover needs reviewing for the Christmas lighting equipment, the kiosks (on adoption) and the allotments land (Section 19).

17. Christmas Lighting project - Contract Awarded

After the tender, Full Council resolved at its Extraordinary Meeting on 14th September 2026 to go ahead (Decision 60/2026) and to award the contract to Lightpool at £47,081.00 ex VAT (Decision 61/2026). This matches budget line 93. Nothing had been paid by 1st October 2026.

About £9,416.20 of VAT will be paid with the full invoiced amount. It is recoverable, but the cash outlay will be higher than the budget line until the claim is repaid. The bank balance can manage this.

Lightpool have offered to split the invoice over two years, with 50% paid in each. The Clerk is waiting for written confirmation of the costs. Either way, the cost will be committed this year, with any unpaid balance moved to a specific earmarked reserve so that no extra budget is needed next year.

The minutes record a working estimate of about £5,000 a year for installing, removing, storing and testing the lights in future years. This will go into the 2027/28 budget, and insurance for the equipment will be reviewed. That estimate covers only the items bought through this tender.

The Council's power to provide the scheme comes from the Local Government Act 1972, ss.144 and 145. Permission will be sought from Lancashire County Council to put lights on the Clifton Street lamp columns.

The Lytham Business Partnership has informally considered giving most of its Christmas lighting to the Town Council. There is no formal proposal yet received by the Clerk or Council. If it did, Lightpool (who store the lights) have said installation and removal would cost £4,221.80 ex VAT. The Clerk asked Fylde Council's officer whether taking on the lights would trigger the £8,000 grant becoming payable to the Town Council. His reply on Tuesday 6th October 2026 was that the Council would need to agree with the Business Partnership where the grant would be paid.

For note:

1. The full cost of the tender is within this year's budget.
2. There is currently no budget this year for any extra festive lighting.

Part C - Options for Consideration

18.Telephone Kiosks

On 9th September 2026 Full Council resolved to adopt the three Grade II listed K6 kiosks on Clifton Street and restore them, up to £15,000 (Decision 55/2026).

BT has confirmed by email that it stays responsible for maintenance and upkeep, including the electricity supply up to the fuse box, until the kiosks are adopted.

It repainted all three on 14th September 2026, and the Clerk has seen that they have been cleaned and painted inside and out.

After adoption the Council becomes responsible for maintenance and insurance. Insurance is expected to add about £55 a year to the premium, and maintenance is likely to cost £250 to £500 a year. No liability rests with the Council until adoption.

The Environment & Maintenance Working Group would like to speak to Fylde's Heritage Officer about suitable future uses. That could lead to a community event to hear residents' views. Until those points are settled, the delivery plan is on hold.

As Section 5 shows, buying the kiosks this year would leave the Uncommitted General Fund £2,979.26 short. If Council also released the £3,091 Clifton Street reserve, the gap would close with £111.74 to spare, but nothing would be left for anything else.

The Clerk recommends that the project is deferred to 2027/28 and that provision of up to £15,000 is considered in the draft budget for November.

For note: the update on the future insurance and maintenance costs.

For decision: that the adoption and restoration of the kiosks is deferred to 2027/28, with up to £15,000 considered in the draft budget.

19. Mythop Road Allotments - Ownership and Management.

On 7th October 2026 Fylde Borough Council's Assistant Chief Executive (Service Director for Governance and Legal) wrote to the Clerk to confirm the legal position on Mythop Road Allotments. It replaces the plan to appoint solicitors for a transfer (Decision 56/2026) and affects the Council's finances, which is why it is in this report.

Fylde's position is:

- **Management.** Under Schedule 29 to the Local Government Act 1972, the borough council's allotment functions under the Allotments Acts 1908 to 1950 ended once the Town Council was established. Those powers have been the Town Council's since then.
- **Ownership.** Regulation 9 of the Local Government (Parishes and Parish Councils) (England) Regulations 2008 vests allotment land held by a principal council in the new parish council when its order takes effect. The land therefore passed to Lytham Town Council automatically on 1st April 2025. Fylde accept they had assumed otherwise.
- **No transfer.** There is nothing for the borough council to transfer, and no need for the Town Council to instruct solicitors for that purpose. Fylde will correct the Land Registry records themselves, using a different procedure.
- **The allotment association agreement.** Fylde's understanding is that the borough council's rights and obligations under it have passed to the Town Council. A colleague at Fylde will provide the records.
- **The "Donkey Dyke".** Fylde will fund the clearance already arranged if the Town Council wants it to go ahead, but will have no responsibility once it is finished.

What this means for the Town Council

No solicitor has been instructed and no legal costs have been incurred as yet.

The outline estimation £1,500 (ex VAT) of legal fees expected for the transfer is no longer needed. The Town Council is now the landowner. That brings costs and responsibilities that are not in the forecast in Section 7, including insurance, maintenance, the dyke after the clearance, and anything in the allotment association agreement.

The Council will also need to review that agreement (the head lease), which is likely to need some legal advice and fees, which the Clerk is seeking to confirm.

None of this can be priced yet. Fylde's view fits the legislation they cite, but it has not been checked independently by Council's own Solicitors.

When the records arrive, the Clerk will review the agreement and title documents and report back. Any legal advice would be funded from the Allotments Contingency reserve.

Reserve

The Allotments Contingency reserve stands at £1,500.

The Clerk recommends keeping it for the costs above and increasing it by £3,500 to £5,000 as a contingency against maintenance costs which arise over the autumn / winter season, such as a fallen tree. The position can be reviewed at year-end, once the real costs are known.

For decision: (a) note that Decision 56/2026 will not be actioned; (b) authorise the Clerk to obtain quotations for a review of the head lease (NB: This information may be available for Council on 14/10/2026); (c) confirm that the Town Council wants Fylde's dyke clearance to go ahead; (d) increase the Allotments Contingency reserve as above.

20. Uncommitted General Fund Proposals:

The Uncommitted General Fund is £12,020.74, provided that Council agrees to raise the General Reserve to 25% of precept and the £783.50 VAT reclaim is received. If Council also moves the remaining £3,091 from the Clifton Street reserve into the General Fund, it becomes £15,111.74.

Key Decision A - kiosks. As set out in Section 18, Council is asked to defer the kiosk spending and consider it in the draft 2027/28 budget for the November meeting.

Key Decision B - Mythop Road Allotments. As set out in Section 19, Council is asked to move £3,500 from the General Fund into the Allotments Contingency reserve, raising it to £5,000. That leaves £11,611.74.

Key Decision C - the Clerk's proposals. Members can accept or decline each of these:

1. **SPID reserve.** Council has already resolved to buy and install poles at seven sites for speed indicator devices (SPIDs), with one SPID at about £2,500. The poles cost £3,850 (ex VAT) and the earmarked reserve is £6,000. Council is asked to add £350 to the reserve to cover the poles and one SPID. That leaves £11,261.74.
2. **Additional SPIDs.** Council could buy one, two or three more at £2,500, £5,000 or £7,500 from the General Fund this year. A SPID can be moved for £250 each time. Further purchases would fall in future years' budgets. **Recommendation:** buy two more (three in total). That leaves £6,261.74.
3. **Community grants.** Council could set aside a pot for extra Community Grant Scheme awards. The Clerk has further applications waiting, but they cannot be assessed until funding is identified. **Recommendation:** allocate £2,000. That leaves £4,261.74.
4. **Flexibility.** Council keeps about £4,000 uncommitted, as a cushion for the CiLCA increment, room hire invoices and the unknown costs of the allotments.

Step	Amount	Left in fund
Uncommitted General Fund after top-up and VAT		£12,020.74
Add Clifton Street reserve	+£3,091.00	£15,111.74
Allotments Contingency reserve	-£3,500.00	£11,611.74
SPID reserve	-£350.00	£11,261.74
Two additional SPIDs	-£5,000.00	£6,261.74
Community grants pot	-£2,000.00	£4,261.74

21. Recommendations and Motions

- That Council notes the Clerk / RFO's end of Quarter 2 report and the budget position to 1st October 2026.
- That Council notes and approves the budget amendments in Section 9, including the removal of £15,000 from code 92 and the setting of code 53 to nil.
- That Council notes the reserve movements and approves the transfers to and from reserves in Section 11.
- That Council defers the adoption and restoration of the telephone kiosks to 2027/28 and considers provision of up to £15,000 in the draft 2027/28 budget (Section 18).
- That Council notes that Decision 56/2026 will not be actioned, authorises a review of the head lease, and decides whether Fylde's dyke clearance should go ahead (Section 19).
- That Council resolves Key Decisions A, B and C in Section 20, including the purchase of two additional SPIDs.
- That Council approves the payments list in Appendix D.
- That Council notes the bank reconciliation and that the accounts are in order.

22. 2027/28 Budget

A separate discussion paper on the 2027/28 budget was circulated on Friday 2nd October and informed an initial scoping discussion with Members on Monday 5th October 2026.

Those discussions will shape a costed draft budget, to be presented to Council in November for adoption.

It will also include the £15,000 for the kiosks and options for additional SPIDs. There will be further conversations with Members while it is prepared.

23. Appendices (list)

Appendix A: Budget report (separate PDF; includes direct debits paid on 1st October 2026)

Appendix B: Reserves schedule at 5th October 2026

Appendix C: Bank reconciliation summary

Appendix D: Payments list, year to date at end of Quarter 2, 2026/27

Signed:



Luke Russell
Clerk / RFO
Wednesday 7th October 2026

Appendix A - Budget Report

Attached as a separate .pdf file due to size.

Appendix B - Reserves Schedule at 5th October 2026

05 October 2026 (2026/27)

Lytham Town Council Reserves Balance 2026/27

<u>Reserve</u>	<u>OpeningBalance</u>	<u>Transfers</u>	<u>Spend</u>	<u>Receipts</u>	<u>CurrentBalance</u>
Capital					
General Reserves	23,968.75				23,968.75
Total Capital	23,968.75				23,968.75
Earmarked					
Election Reserve	15,000.00				15,000.00
NH Development Plan	5,000.00				5,000.00
Clifton St Lamp posts Banners &	4,000.00	-909.00			3,091.00
SPID Funding	6,000.00				6,000.00
Community Grant Scheme (202	1,500.00	-1,500.00			0.00
Allotments Contingency	1,500.00				1,500.00
Training - Emergency First Aid &	1,000.00	-1,000.00			0.00
Pension Contributions 2025/26	4,500.00	-4,500.00			0.00
Total Earmarked	38,500.00	-7,909.00			30,591.00
TOTAL RESERVE	62,468.75	-7,909.00			54,559.75
GENERAL FUND					81,580.40
TOTAL FUNDS					136,140.15

Appendix C - Bank Reconciliation

1 October 2026 (2026/27)

Lytham Town Council

Prepared by: _____ Date: _____
Name and Role (Clerk/RFO etc)

Approved by: _____ Date: _____
Name and Role (RFO/Chair of Finance etc)

A	Bank Reconciliation at 01/10/2026		
	Cash in Hand 01/04/2026		62,513.84
	ADD Receipts 01/04/2026 - 01/10/2026		102,084.58
	SUBTRACT Payments 01/04/2026 - 01/10/2026		164,598.42
	Cash in Hand 01/10/2026 (per Cash Book)		28,458.27
			136,140.15
B	Cash in hand per Bank Statements		
	Petty Cash 01/10/2026	0.00	
	Unity Bank 01/10/2026	136,140.15	
			136,140.15
	Less unrepresented payments		
			136,140.15
	Plus unrepresented receipts		
			136,140.15
B	Adjusted Bank Balance		136,140.15
	A = B Checks out OK		

Appendix D - Payments List - Quarter 2 YTD - FY 2026/27 - 01/04/2026 to 01/10/2026

63	01.10.2026	£60.50	£12.10	£72.60	01.10.2026	Website & Email provision	Easy Websites	Unity Bank		01.10.2026
62	01.10.2026	£52.00	£10.40	£62.40	01.10.2026	Scribe Accounts	Scribe Accounts	Unity Bank	September 2025 Agenda Item 9(1)	01.10.2026
61	30.09.2026	£7.00	£0.00	£7.00	01.10.2026	Bank Account Service Charge	Unity Trust Bank	Unity Bank		01.10.2026
60	29.09.2026	£315.00	£63.00	£378.00	29.09.2026	External Audit	PKF Littlejohn LLP	Unity Bank		29.09.2026
59	23.09.2026	£1,451.49	£0.00	£1,451.49	29.09.2026	Salary (Clerk) (Net)	Town Clerk	Unity Bank	October 2025 - Agenda Item 9(2)	23.09.2026
58	23.09.2026	£726.57	£0.00	£726.57	29.09.2026	HMRC [PAYE +NI (Er) + NI (Ee)]	HM Revenue & Customs	Unity Bank	October 2025 - Agenda Item 9(2)	23.09.2026
57	18.09.2026	£611.92	£0.00	£611.92	29.09.2026	Pension Payments (Er & Ee) Clerk	Lancashire Pension Fund	Unity Bank	January 2026 Agenda Item 7(D) - Decision 02/2026	23.09.2026
56	16.09.2026	£77.00	£15.40	£92.40	29.09.2026	Online Training Package	Society of Local Council Clerks	Unity Bank		16.09.2026
55	16.09.2026	£1.00	£0.00	£1.00	29.09.2026	National Allotment Society Membership	National Allotment Society	Unity Bank		16.09.2026
54	16.09.2026	£70.00	£14.00	£84.00	29.09.2026	National Allotment Society Membership	National Allotment Society	Unity Bank		16.09.2026
53	02.09.2026	£55.00	£11.00	£66.00	29.09.2026	Website & Email provision	Easy Websites	Unity Bank		16.09.2026
52	01.09.2026	£52.00	£10.40	£62.40	01.09.2026	Scribe Accounts	Scribe Accounts	Unity Bank	September 2025 Agenda Item 9(1)	01.09.2026
51	31.08.2026	£7.00	£0.00	£7.00	01.09.2026	Bank Account Service Charge	Unity Trust Bank	Unity Bank		01.09.2026
50	28.08.2026	£1,451.49	£0.00	£1,451.49	01.09.2026	Salary (Clerk) (Net)	Town Clerk	Unity Bank	October 2025 - Agenda Item 9(2)	28.08.2026
49	28.08.2026	£726.57	£0.00	£726.57	01.09.2026	HMRC [PAYE +NI (Er) + NI (Ee)]	HM Revenue & Customs	Unity Bank	October 2025 - Agenda Item 9(2)	28.08.2026
48	20.08.2026	£77.00	£15.40	£92.40	28.08.2026	Online Training Package	Society of Local Council Clerks	Unity Bank		20.08.2026
47	19.08.2026	£611.92	£0.00	£611.92	28.08.2026	Pension Payments (Er & Ee) Clerk	Lancashire Pension Fund	Unity Bank	January 2026 Agenda Item 7(D) - Decision 02/2026	20.08.2026
46	10.08.2026	£400.88	£0.00	£400.88	14.08.2026	Insurance Policy	Zurich Municipal	Unity Bank		10.08.2026
45	10.08.2026	£450.00	£0.00	£450.00	14.08.2026	Community Grant Scheme Award	Friends of Lytham Railway Station	Unity Bank	July 2026 Agenda 8ii Decision 47/2026	10.08.2026
44	10.08.2026	£240.00	£48.00	£288.00	14.08.2026	Local List Advert	Local List Ltd	Unity Bank	July 2026 Agenda 8ii Decision 24/2026	10.08.2026
43	03.08.2026	£52.00	£10.40	£62.40	10.08.2026	Scribe Accounts	Scribe Accounts	Unity Bank	September 2025 Agenda Item 9(1)	10.08.2026
42	03.08.2026	£52.80	£10.56	£63.36	10.08.2026	Website & Email provision	Easy Websites	Unity Bank		10.08.2026
41	31.07.2026	£7.00	£0.00	£7.00	10.08.2026	Bank Account Service Charge	Unity Trust Bank	Unity Bank		10.08.2026
40	27.07.2026	£726.77	£0.00	£726.77	10.08.2026	HMRC [PAYE +NI (Er) + NI (Ee)]	HM Revenue & Customs	Unity Bank	October 2025 - Agenda Item 9(2)	27.07.2026
39	27.07.2026	£1,451.29	£0.00	£1,451.29	10.08.2026	Salary (Clerk) (Net)	Town Clerk	Unity Bank	October 2025 - Agenda Item 9(2)	27.07.2026
38	27.07.2026	£80.00	£16.00	£96.00	10.08.2026	Payroll provision	Carter & Co Accountants Ltd	Unity Bank	October 2025 Agenda item 7(5)	27.07.2026
37	17.07.2026	£611.92	£0.00	£611.92	20.07.2026	Pension Payments (Er & Ee) Clerk	Lancashire Pension Fund	Unity Bank	January 2026 Agenda Item 7(D) - Decision 02/2026	20.07.2026
36	15.07.2026	£909.00	£181.80	£1,090.80	20.07.2026	Clifton Street Planters	Newgate Nurseries Ltd	Unity Bank	6th May 2026. ACM. Agenda Item 6. Decision 34/2026	16.07.2026
35	01.07.2026	£52.80	£10.56	£63.36	01.07.2026	Website & Email provision	Easy Websites	Unity Bank		01.07.2026
34	01.07.2026	£52.00	£10.40	£62.40	01.07.2026	Scribe Accounts	Scribe Accounts	Unity Bank	September 2025 Agenda Item 9(1)	01.07.2026
33	30.06.2026	£7.00	£0.00	£7.00	30.06.2026	Bank Account Service Charge	Unity Trust Bank	Unity Bank		01.07.2026
32	29.06.2026	£180.00	£0.00	£180.00	30.06.2026	Room hire	Fylde Council	Unity Bank		29.06.2026
31	29.06.2026	£312.00	£0.00	£312.00	30.06.2026	Room hire	Fylde Council	Unity Bank		29.06.2026
30	29.06.2026	£72.00	£0.00	£72.00	30.06.2026	Room hire	Fylde Council	Unity Bank		29.06.2026
29	29.06.2026	£96.00	£0.00	£96.00	30.06.2026	Room hire	Fylde Council	Unity Bank		29.06.2026
28	29.06.2026	£240.00	£48.00	£288.00	29.06.2026	Events Permits	Lancashire County Council	Unity Bank		29.06.2026
27	23.06.2026	£1,451.49	£0.00	£1,451.49	29.06.2026	Salary (Clerk) (Net)	Town Clerk	Unity Bank	October 2025 - Agenda Item 9(2)	23.06.2026
26	23.06.2026	£726.57	£0.00	£726.57	29.06.2026	HMRC [PAYE +NI (Er) + NI (Ee)]	HM Revenue & Customs	Unity Bank	October 2025 - Agenda Item 9(2)	23.06.2026
25	19.06.2026	£5,431.68	£0.00	£5,431.68	29.06.2026	Pension Payments (Er & Ee) Clerk	Lancashire Pension Fund	Unity Bank	January 2026 Agenda Item 7(D) - Decision 02/2026	23.06.2026
24	03.06.2026	£1,008.49	£0.00	£1,008.49	29.06.2026	NALC and LALC Membership subscription	Lancashire Association of Local Councils	Unity Bank		03.06.2026
23	02.06.2026	£144.00	£0.00	£144.00	02.06.2026	Room hire	Fylde Council	Unity Bank		02.06.2026
22	02.06.2026	£72.00	£0.00	£72.00	02.06.2026	Room hire	Fylde Council	Unity Bank		02.06.2026
21	02.06.2026	£96.00	£0.00	£96.00	02.06.2026	Room hire	Fylde Council	Unity Bank		02.06.2026
20	01.06.2026	£52.00	£10.40	£62.40	02.06.2026	Scribe Accounts	Scribe Accounts	Unity Bank	September 2025 Agenda Item 9(1)	02.06.2026
19	01.06.2026	£52.80	£10.56	£63.36	02.06.2026	Website & Email provision	Easy Websites	Unity Bank		02.06.2026
18	31.05.2026	£7.00	£0.00	£7.00	02.06.2026	Bank Account Service Charge	Unity Trust Bank	Unity Bank		02.06.2026
17	20.05.2026	£1,451.49	£0.00	£1,451.49	02.06.2026	Salary (Clerk) (Net)	Town Clerk	Unity Bank	October 2025 - Agenda Item 9(2)	20.05.2026
16	20.05.2026	£726.57	£0.00	£726.57	02.06.2026	HMRC [PAYE +NI (Er) + NI (Ee)]	HM Revenue & Customs	Unity Bank	October 2025 - Agenda Item 9(2)	20.05.2026
15	14.05.2026	£500.00	£0.00	£500.00	14.05.2026	Community Grant Scheme Award	Community Workshop Lytham CIC	Unity Bank	29 April 2026. Agenda Item 6(3)	14.05.2026
14	01.05.2026	£52.00	£10.40	£62.40	14.05.2026	Scribe Accounts	Scribe Accounts	Unity Bank	September 2025 Agenda Item 9(1)	14.05.2026
13	01.05.2026	£52.80	£10.56	£63.36	14.05.2026	Website & Email provision	Easy Websites	Unity Bank		14.05.2026
12	30.04.2026	£7.00	£0.00	£7.00	14.05.2026	Bank Account Service Charge	Unity Trust Bank	Unity Bank		14.05.2026
11	29.04.2026	£346.00	£69.20	£415.20	14.05.2026	Emergency First Aid at Work Training	British Red Cross	Unity Bank		29.04.2026
10	21.04.2026	£1,451.59	£0.00	£1,451.59	14.05.2026	Salary (Clerk) (Net)	Town Clerk	Unity Bank	October 2025 - Agenda Item 9(2)	21.04.2026
9	21.04.2026	£726.57	£0.00	£726.57	14.05.2026	HMRC [PAYE +NI (Er) + NI (Ee)]	HM Revenue & Customs	Unity Bank	October 2025 - Agenda Item 9(2)	21.04.2026
8	21.04.2026	£80.00	£16.00	£96.00	14.05.2026	Payroll provision	Carter & Co Accountants Ltd	Unity Bank	October 2025 Agenda item 7(5)	27.07.2026
7	20.04.2026	£47.00	£0.00	£47.00	14.05.2026	ICO subscription	Information Commissioner's Office	Unity Bank		21.04.2026
6	15.04.2026	£155.00	£31.00	£186.00	14.05.2026	Payroll provision	Carter & Co Accountants Ltd	Unity Bank	October 2025 Agenda Item 7(5)	27.07.2026
5	13.04.2026	£485.00	£97.00	£582.00	14.05.2026	Internal Audit provision	JDH Business Services Ltd	Unity Bank		13.04.2026
4	01.04.2026	£100.00	£20.00	£120.00	07.04.2026	Christmas Tree at Lytham Institute	T & C Laycock	Unity Bank		08.04.2026
3	01.04.2026	£52.00	£10.40	£62.40	07.04.2026	Scribe Accounts	Scribe Accounts	Unity Bank	September 2025 Agenda Item 9(1)	02.06.2026
2	01.04.2026	£52.80	£10.56	£63.36	07.04.2026	Website & Email provision	Easy Websites	Unity Bank		08.04.2026
1	15.04.2026	£0.00	£0.00	£0.00	14.05.2026	Scribe Accounts	Scribe Accounts	Unity Bank	September 2025 Agenda Item 9(1)	02.06.2026

