

Business Plan and Budget 2026-27 – 2028-29

To:	Strategy, Resources and Performance Committee
Meeting Date:	29 January 2026
From:	Chief Executive and Executive Director of Finance and Resources
Electoral division(s):	All
Key decision:	No
Forward Plan ref:	Not Applicable
Executive Summary:	<p>This report sets out the 2026-29 Business Plan and Budget. It includes the new Strategic Framework, summaries of resident and committee feedback, an overview of plans and proposals for achieving a legal budget and recent financial updates.</p>
Recommendation:	<p>The Strategy, Resources and Performance Committee recommends the following to Full Council:</p> <ul style="list-style-type: none">a) To approve the 2026-29 Business Plan including the supporting budget and other material, in light of the planning activities undertaken to date and public engagement responses (Appendices 1a-1f)b) To approve the new Strategic Framework in section 1 of the business plan (Appendix 1a)c) To approve the directorate budget allocations as set out in each directorate table in section 3 of the business plan (Appendix 1c)d) To approve a total county budget requirement in respect of general expenses applicable to the whole county area of £1,268,335,000e) To approve a recommended county precept for council tax from district councils of £449,060,446.92 (to be received in equal instalments in accordance with the fall-back provisions of the Local Authorities (Funds) (Amendment) Regulations 1995)f) To approve a council tax increase for each band of property, based on the number of band D equivalent properties notified to the county council by the district councils (251,515.3), reflecting a 4.99% increase (2.99% in the basic council tax precept, and 2% in the adult social care precept):

Band	Fraction	County council tax charge
A	6/9	£1,190.28
B	7/9	£1,388.66
C	8/9	£1,587.04
D	9/9	£1,785.42
E	11/9	£2,182.18
F	13/9	£2,578.94
G	15/9	£2,975.70
H	18/9	£3,570.84

- g) To approve the Capital Strategy as set out in section 5 of the Business Plan (Appendix 1e) including:
- i. Commitments from schemes already approved
 - ii. Expenditure on new schemes in 2026-27
- h) To approve the Treasury Management Strategy as set out in section 6 of the business plan (Appendix 1f), including:
- i. The council's policy on the making of the Minimum Revenue Provision (MRP) for the repayment of debt, as required by the Local Authorities (Capital Finance and Accounting) (England) (Amendment) Regulations 2008
 - ii. The affordable borrowing limit for 2026-27 (as required by the Local Government Act 2003)
 - iii. The investment strategy for 2026-27 and the prudential indicators as set out in section 6 of the business plan
 - iv. The delegation to the Executive Director of Finance and Resources contained in the Treasury Management Strategy to alter the council's counterparty and lending list in the conduct of the council's treasury management operations
- i) To authorise the Executive Director of Finance and Resources, as the Section 151 Officer, in consultation with the Leader and Deputy Leader of the Council, to make technical revisions to the business plan, including the foregoing recommendations to the county council, so as to take into account of any changes deemed appropriate, including but not limited to:
- i. The final tax base, forecast council tax and business rates receipts for 2025-26 from the billing authorities (due by 31 January 2026)
 - ii. The final Local Government Finance Settlement from the Government (expected early February 2026) alongside other grant announcements, outside of the settlement, primarily based on treatment proposed in this report

- iii. Changes to the accounting code for the Treasury Management Strategy.

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1. Towards a healthy, fair and sustainable Cambridgeshire

- 1.1 The council's existing Strategic Framework was launched in April 2023, setting out seven ambitions for the council in its aim to deliver the vision of a greener, fairer and more caring Cambridgeshire. Over this time the council has made considerable progress in pursuing the seven ambitions, with progress highlights included in each of the annual Strategic Framework refreshes in 2024 and 2025 as well as the business planning paper to Strategy, Resources and Performance Committee on 23 October 2025 and past business planning papers.
- 1.2 Draft content to be included in the new Strategic Framework was created in response to an exceptional degree of change for local government nationally and considerable change in Cambridgeshire, alongside the election of a new Administration in May 2025 to lead the council. This content was presented to Strategy, Resources and Performance Committee alongside the draft business plan and budget on 11 December 2025. The new Strategic Framework affirms the council's commitment to doing its core business well and maintains a clear strategic vision of a healthy, fair and sustainable Cambridgeshire. This vision consists of simplified cross cutting ambitions that are each further elaborated by a set of priorities – together representing the next phase in the development of the council's strategic goals as it responds to its changing context.
- 1.3 The new Strategic Framework and 2026-29 Business Plan and Budget presented in this report is an updated version of the draft plan and budget that went to the 11 December 2025 meeting of the Strategy, Resources and Performance Committee, having been scrutinised at the following policy and service committees:
- Assets and Procurement Committee (13 January 2026)
 - Communities, Social Mobility and Inclusion Committee (15 January 2026)
 - Children and Young People Committee (20 January 2026)
 - Highways and Transport Committee (20 January 2026)
 - Environment and Green Investment Committee (21 January 2026)
 - Adults and Health Committee (22 January 2026).

N.B. Refer to Appendices 4a-4f for feedback from these committees. In response to committee feedback, and with latest estimates on a number of items, this final draft business plan has been amended in places, set out in section 8.

- 1.4 Having also followed a period of public engagement on the draft proposals that ran from 3 December 2025 to 7 January 2026, the 2026-29 Business Plan and Budget details how the council will deliver its three ambitions and set a legal budget, whilst being responsive to resident priorities identified through the council's engagement and scrutiny activity.
- 1.5 Overall, the proposed business plan and budget shows a five-year medium-term projection, but with differing levels of detail in successive parts of the medium-term. This business plan presents a legal, balanced budget for 2026-27, detailed plans over the coming three years but with budget gaps in the latter two years and then outline projections mainly of costs and pressures that will be faced in the last two years. The business plan includes the 2026-27 council tax precept, capital spend, the risks and reserves position, and investment and savings generated by the council's five directorates for the coming three years. These

proposals are based on the provisional Local Government Finance Settlement issued in December 2025, but subject to final decisions in the final Local Government Finance Settlement for 2026-27, expected in February 2026.

2. Responding to the council's context

- 2.1 The business plan and budget outline how the council will maintain the financial capacity to achieve its ambitions within a legal budget. Section one above has already indicated that the council's ambitions themselves are evolving in response to its context. This section, alongside the directorate overviews in section four, will present the ways council resources are focused to deliver the new vision and ambitions in the 2026-29 Business Plan and Budget, and detail the challenging financial landscape the council, like many local authorities nationally, is navigating to achieve a legal budget.
- 2.2 Despite the ongoing need to manage financial pressures, the council's spending power to deliver services for the county remains substantial. For 2026-27 the council will have a net budget of £628 million. This budget funds services as diverse as social care for older people and those with learning disabilities, highways maintenance, strategic planning, education, special educational needs and disability (SEND), waste disposal, public health, protecting children and young people at risk of harm, improving the local natural environment, delivering a range of community-based services such as libraries and maintaining the historical archives of the county. The plans presented in this report project growth of £61 million in the 2026-27 gross revenue budget, representing a 5% increase on 2025-26, enabling the council to continue investing in critical local services (due to the removal of government grant ringfences, the net budget which includes un-ringfenced grants has increased by £54 million or 9.5%). This projected growth is based on funding as per the provisional settlement, which remains subject to change with the final settlement expected in February 2026.
- 2.3 Through the services it directly provides, commissions and delivers in partnership with other organisations, the council strives to realise its vision by delivering its ambitions to support a green and sustainable county, enable full, healthy lives for all and ensure fairness and opportunity wherever possible. Over the course of the last year, the council has made significant progress on its existing seven ambitions in ways that lay the groundwork for the delivery of its new ambitions. For example:
- **Support a green and sustainable county:** the council was ranked as one of the top-performing authorities in the UK for the action it has taken towards net zero carbon emissions.
 - **Enable full, healthy lives for all:** the council provided over 5,000 hours of homecare capacity by creating 80 additional care micro-enterprises, which consist of local people supported to set up their own small businesses that provide their neighbours with personalised care and support, amongst other services that support independence at home.
 - **Ensure fairness and opportunity wherever we can:** the council convened the Cambridgeshire Poverty Strategy Commission, which investigated the complex reality of poverty throughout the county and published a series of recommendations for the public sector and Voluntary, Community and Social Enterprise (VCSE) organisations on how they could work more effectively together to prevent and alleviate poverty.

2.4 Looking forward to the next financial year and beyond, the council will continue to make capital and revenue investments that progress the delivery of its ambitions. To this end, the 2026-29 Business Plan and Budget contains proposals including, but not limited to:

- **Support a green and sustainable county:**
 - Continued investment to support delivery of the refreshed Climate Change and Environment Strategy.
- **Enable full, healthy lives for all:**
 - Embed an enablement approach into adult social care and support packages from the mental health social work team to tailor support towards enhancing independent living skills.
 - Promote independent living by expanding individual service funds so more residents can access flexible person-led care and support.
- **Support a green and sustainable county / Ensure fairness and opportunity wherever we can:**
 - Implement a Travel to Learn project to enable children and young people to access appropriate public transport, reducing carbon emissions and home to school transport costs.
 - Invest in highways to ensure they are maintained in a safe and sustainable way.
- **Ensure fairness and opportunity wherever we can / Enable full, healthy lives for all:**
 - Invest in a new care scheme in Wisbech to prevent and delay residential care needs.
 - Transition to the Family Hubs model to align with national guidance and local strategies for the Best Start in Life.

2.5 To fund the services the council provides, it raises revenue from a variety of sources, including council tax from residents, business rates, grants from central Government and fees and charges for certain services. The makeup of the council's revenue base has changed significantly during recent years. Whereas in 2010 central Government grants accounted for over a third of the budget, the council is now more reliant on locally generated funding through council tax and business rates, with these now forming over 71% of the net budget. The council is currently forecasting a £54 million increase in general funding for 2026-27, comprising income resulting from increased council tax (and an increase in the underlying taxbase), increased business rates income and government grant levels announced in the settlement (some of which is a change of classification by the Government from ringfenced to un-ringfenced).

2.6 The provisional local government finance settlement for 2026-29 has introduced significant changes to the sector's funding:

- The Government has completely overhauled the relative needs assessment and formulae that allocate funding to each council from national envelopes, including using updated population estimates. This is very welcome for Cambridgeshire councils, which have been disadvantaged for many years through the use of outdated needs and population estimates that have not kept up with the county's growth and changing demographics.
- The provision of a multi-year settlement gives some certainty over funding through to 2028-29 as well as 2026-27. This makes medium-term planning much more realistic, even if still challenging. Additional funding the council should have been due to receive

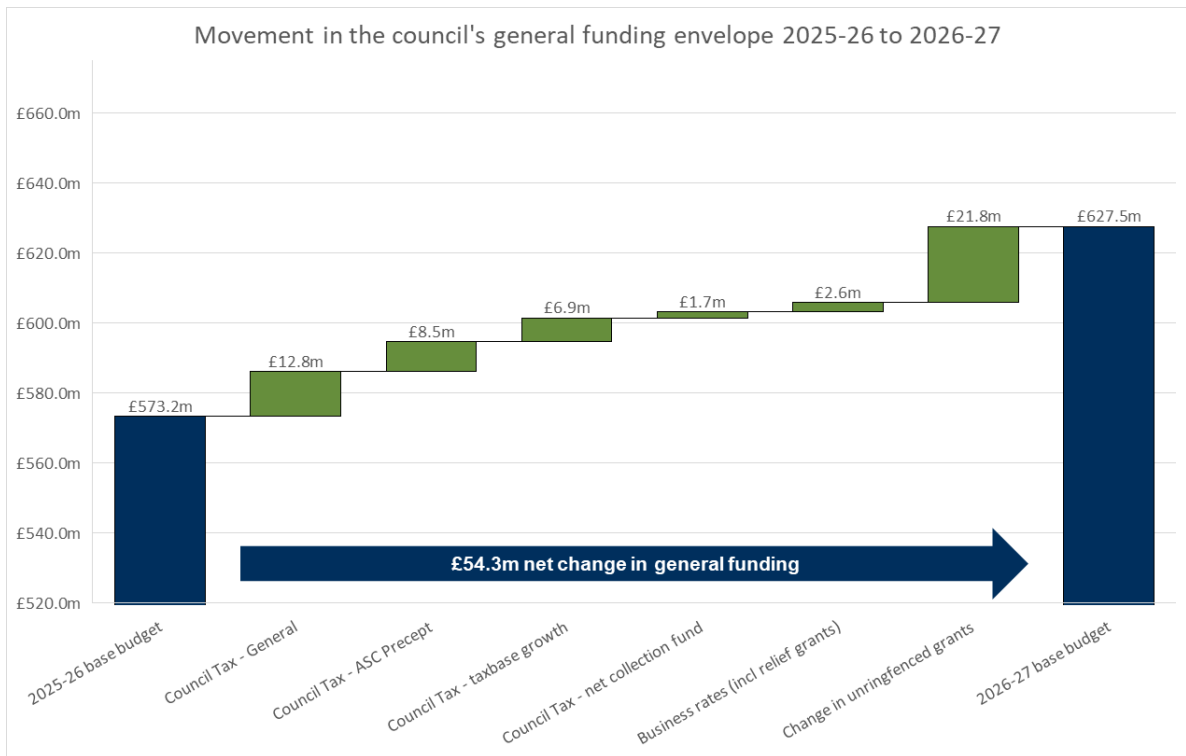
in 2026-27 reflecting its higher relative need is spread by the Government over three years, to give councils that lose funding a transitional period.

- The overall number of government grants had reduced, and in some cases grant ringfences have been removed. This simplifies Cambridgeshire's funding allocations and gives greater local discretion over spending priorities in some cases.
- The business rates system has been reset, using updated valuations for non-domestic properties, resulting in fluctuation across the country in what ratepayers will be charged and what councils will allocate.
- There is major investment into children's preventative services through an enhanced ringfenced grant, giving £3.1 million of new money for Cambridgeshire (and £6.7 million in total including previously announced funding).
- It was announced that the Crisis and Resilience Fund will replace the Household Support Fund, totalling £5.35 million, with funding to be targeted to people and families in crisis. The Holiday Activity Fund continues.
- The settlement provided little detail about the Government's plans to address the national Dedicated Schools Grant deficit position that affects most councils with education responsibilities. The Government confirmed that from 2028-29 spending on SEND (the driver of the pressure) would shift to Government departmental budgets, but that deficits up to that point would remain with councils and that councils would be expected to continue to tackle SEND overspends in the meantime through the Safety Valve programme.

2.7 Overall, it is estimated that the council is due to receive around £10.9 million of additional funding through the settlement in 2026-27 compared to previous estimates, and a similar amount on top in both 2027-28 and 2028-29. This enables the remaining budget gap for 2026-27 to be closed and provides some support for the medium-term plan.

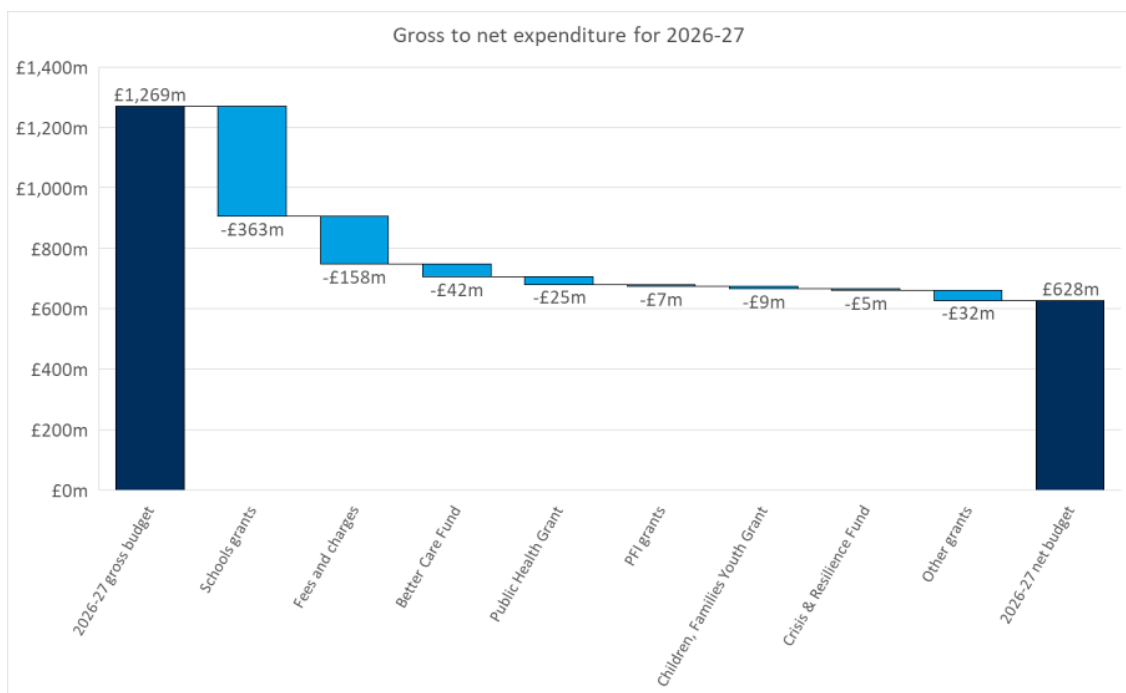
2.8 This is just the provisional settlement, with the final settlement due in February 2026. Often there is minimal movement between the two, but with the significant changes proposed, the risk of the Government needing to update allocations to address any issues is much higher. The county council is also still dependent on local district councils for updated estimates of council tax taxbases, actual business rates income and collection fund positions. Bearing in mind this uncertainty, and dealing just with the general, un-ringfenced aspects of the provisional settlement, the impact is:

Chart 2.1: Currently estimated movement in the council’s general funding envelope from 2025-26 to 2026-27



2.9 The totality of the council’s gross budget, including schools and services funded by specific grants, is expected to be nearly **£1.3 billion** for 2026-27.

Chart 2.2: Gross to net expenditure for 2026-27:



2.10 Each year councils in England are required to set a legal budget. This means the council must ensure the money it plans to spend will not exceed the money it expects to raise in revenue and after taking account of expected movements in reserves. Achieving this has become more difficult in recent years owing to several interrelated issues that are having a major impact on local government across the country:

- Demand for services and increasing complexity of need: people are living longer, and this creates a larger ageing population where more people live with multiple, long-term conditions that require support from health and social care services, while in the younger population special educational needs continue to rise alongside mental health needs. This increasing complexity of need is exacerbated by health inequalities, which particularly affect a 'county of contrasts' like Cambridgeshire, where life expectancy differs both between males and females and between the north and south of the county.
- Inflation: inflation affects the cost of everything in the economy, meaning it also affects the cost to the council of providing and commissioning services. This does not just have an impact on the council's supply chain and contracts but also council staff pay.
- Market failures: markets such as children in care placements have become deeply dysfunctional through combinations of high demand, insufficient supply, provider profiteering and diminished council negotiating power.

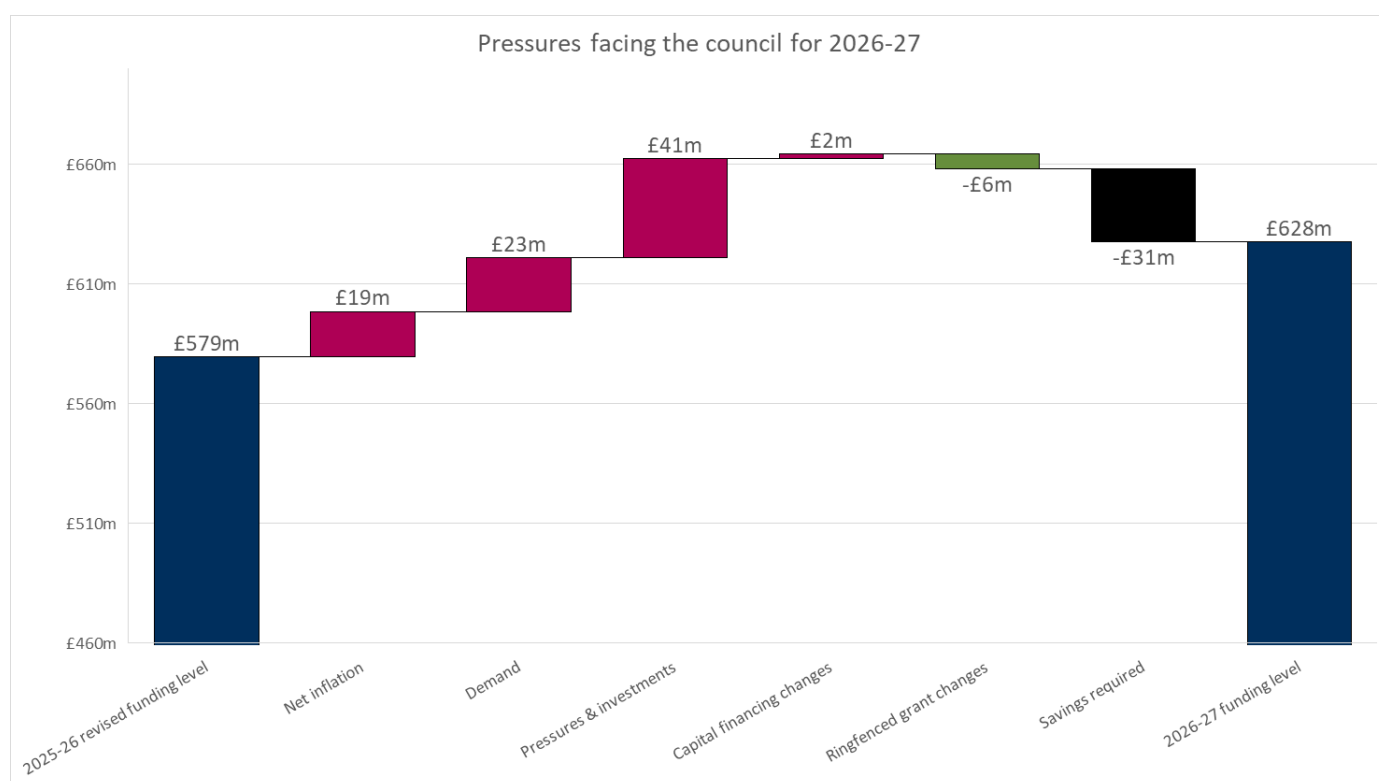
2.11 As a result of these pressures, the 2025-30 Business Plan had the following budget gaps in 2026-29:

Table 2.1 - Opening medium-term budget gaps

Year	2026-27	2027-28	2028-29
Budget gap per 2025-30 business plan	£18.7 million	£11.1 million	£22.6 million

2.12 Following updates to pressure projections, a projected budget gap of £40.3 million for 2026-27 was reported in an update to Strategy, Resources and Performance Committee on 23 October 2025 – an increase of £22 million from the previous business plan forecasts. Following work to address the budget gap through savings proposals, a revised gap of £6.4 million was presented to December's committee. Since then, the settlement has been the main development, but further changes are proposed relating to an additional 1% increase expected in the Cambridgeshire and Peterborough Combined Authority Levy, providing funding for the Tiger bus pass; a correction to ensure only eligible expenditure is being charged to capital budgets; and provision for further demand risk has been proposed in line with a worsened underlying 2025-26 forecast on key demand-led budgets. Whilst the budget of the council is increasing year on year, allowing it to continue investing in important local services, the budget is not growing fast enough to keep pace with the pressures arising from the issues described at 2.11 above.

Chart 2.3: Pressures facing the council in 2026-27



2.13 The overall impact of the additional investments the council is making and the compound pressures set out in the table above means that, to secure a legal budget, the council is required to find efficiency savings or additional income of £31 million for 2026-27.

2.14 To achieve this each of the council's directorates have developed proposals for the coming years which will enable the council to continue investing in the delivery of its ambitions whilst making savings through careful recalibration of the way services are provided. The increased challenge of maintaining financial sustainability in the council's current operating context has meant that the 2026-29 Business Plan and Budget focusses on continuing to deliver multi-year savings introduced in previous years whilst new proposals often focus on allowing services to remain financially sustainable to deliver the council's ambitions. As a result, new proposals developed by directorates tend to fall under the following tactical themes:

- generate increased income by introducing or expanding charges for services
- review service models to ensure efficient resource management and effective service delivery
- invest in new services or expand current services to enable more independent living and reduce, prevent or delay complex care needs
- adapt the current workforce, processes and resource management to improve efficiency and/or reduce third party charges
- develop in-house capabilities to reduce or remove third party expenditure
- manage and negotiate contracts to deliver savings and ensure efficient service delivery
- work in partnership with other organisations to deliver solutions for residents.

2.15 These proposals will enable the council to get the most out of every pound it spends, including actions to stabilise key workforce challenges, reduce fragmentation of provision, prevent the escalation of need, improve the efficiency and effectiveness of delivery and refocus services on what must be delivered to ensure the council fulfils its statutory duties. The details of these directorate plans can be found in section four of this report. Having proposed these plans, the budget gap for 2026-27 is now closed and a legal balanced budget is proposed.

Table 2.2 - How a legal budget is arrived at:

	£m
Pressures, investments and adjustments	84.5
Budget Changes	84.5
Adjust for:	0.0
Change in ringfenced grants	-6.2
Change in general grants	-21.8
Proposed Council Tax increase	-21.3
Council Tax taxbase and collection fund	-8.6
Business rates income	-2.6
General funding increase	-54.3
Funding envelope changes	-60.6
Total gap to find	23.9
Savings identified	-30.6
Income Inflation	-3.9
Reverse out element of previous year gap closed through reserves	9.5
Net reserves movement in the budget	1.1
Total Gap remaining	0.0

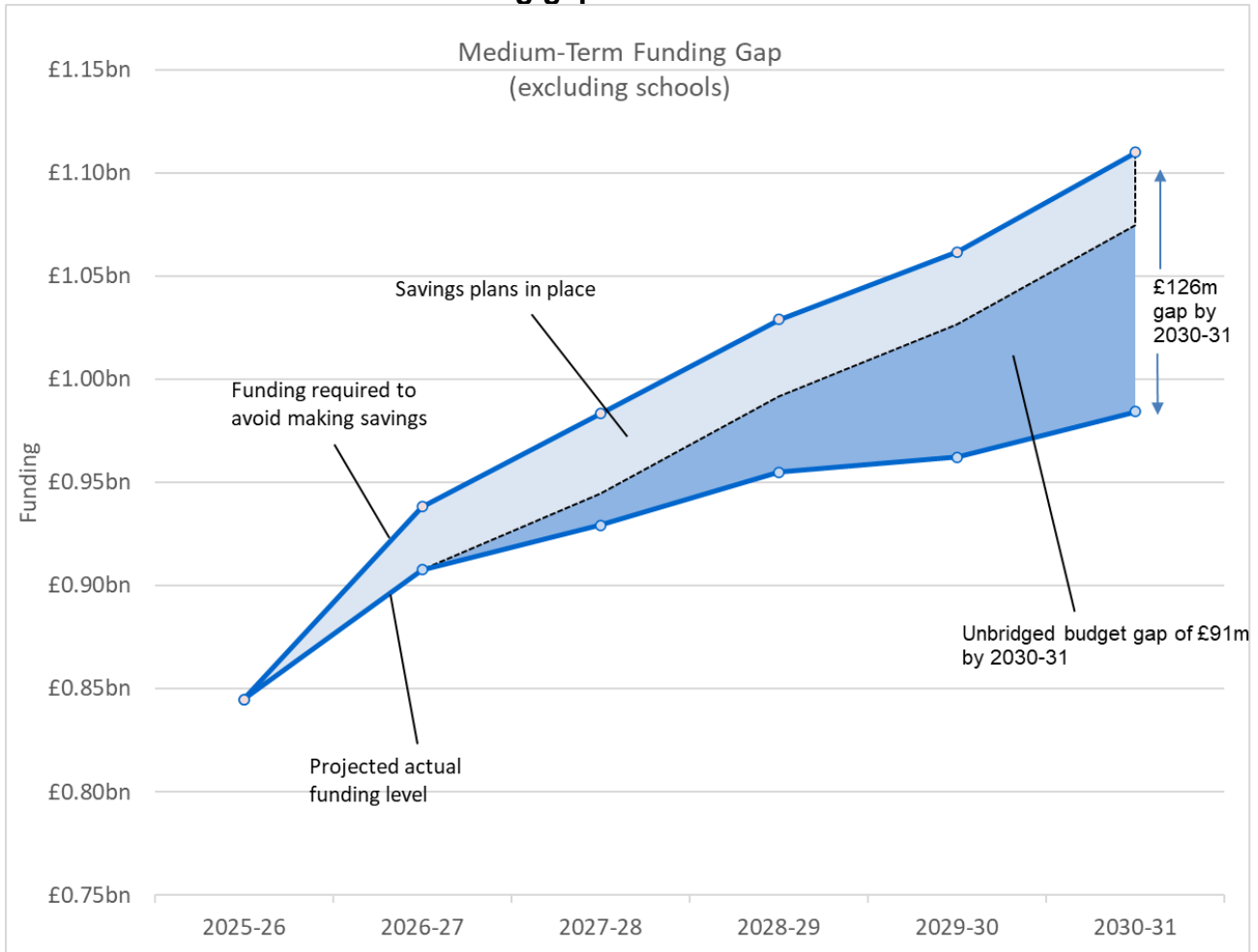
2.16 Despite the balanced budget for 2026-27 and the positive impact of the provisional settlement, budget gaps remain in future years (assuming a 2% increase in council tax in each year).

Table 2.3: Revised medium-term budget gaps over first three years

Year	2026-27	2027-28	2028-29
Latest unidentified savings gap	-	£15.2 million	£21.7 million

After this, the council projects gaps in the last two outline years of the medium-term plan of £27.2 million and £26.3 million in 2029-31. This means that the medium-term picture for the council shows an overall funding gap of £74 million over three years (£126 million over five) of which £37 million is unaddressed (£91 million over five years):

Chart 2.4 - Medium-term funding gap



2.17 The significance of this financial challenge means the council must be more strategic in the way it plans to secure long-term financial sustainability whilst also improving resident outcomes and enhancing public trust in the organisation. The ‘Our Future Council’ change strategy provides the high-level approach needed for future proofing the council through cross-organisational innovation, enabling the council to better navigate the uncertainties of the future and support it to adapt to emerging risks and opportunities. ‘Our Future Council’ is structured around design principles that consist of eight ‘Solid Foundation Principles’ and four ‘Innovation Principles’. The ‘Solid Foundation Principles’ represent the essentials of good governance, organisational culture and resource allocation needed for the council to deliver its core business well. The ‘Innovation Principles’ – Preventative, Place-based, Digital and Collaborative – provide a framework for the council to use in developing plans to change its services.

2.18 Therefore, although the Strategic Framework is the highest-level statement of **what** the council aims to deliver for Cambridgeshire, ‘Our Future Council’ (which the new Strategic Framework references in this respect) is the highest-level statement of **how** the organisation will remain financially sustainable – and change appropriately to do so – to maintain the abilities to respond to its context and deliver its ambitions, thereby future-proofing delivery. Since its approval in October 2024, ‘Our Future Council’ has entered its implementation phase through a portfolio of change programmes that have been developing over the last year. Each current ‘Our Future Council’ cross cutting change

programme can be summarised as follows:

2.18.1 The **Assets** programme is ensuring the council is taking a joined-up, strategic approach to how the council's buildings and land assets are managed and reviewed. The aims of the programme are to:

- deliver a well-managed and sustainable land and property strategy and service that supports the council's Strategic Framework and 'Our Future Council' whilst meeting the current needs of all directorates for the medium term
- develop strategic asset solutions to support the future change associated with Local Government Reorganisation (LGR), including an effective transition
- identify and deliver asset-related savings and efficiencies over the next two years, ensuring that proposals are financially viable and achievable within the pre-LGR timeframe.

The programme is also overseeing a £1.188 million saving from rationalisation of the council's office accommodation across 2024-27. The budget for this is held in the corporate landlord function in the Finance and Resources directorate, for which further comments are made in section 4 below.

2.18.2 The **Commissioning and Commercial** programme is working across the council to ensure commissioning and commercial activities are integrated, data-driven and community-focused so that services are delivered with value for money, quality and financial sustainability. In preparation for LGR, the programme is working to identify key areas such as contracts requiring re-procurement in the next few years to reduce the risk of disruption to services. The programme's work includes:

- a focus on skills and capabilities for people who are directly and indirectly involved in procurement, contract management and other aspects of the commissioning life cycle
- developing standards and frameworks to have a consistent approach to contract management
- utilising technologies and tools to help manage processes
- carrying out deep dives into areas of high spend, such as Travel to Learn, to ensure effective management of contracts is driving efficient procurement
- enhancing the use of data and insights to better inform decision-making and planning
- developing leadership behaviours to enhance the ability to think commercially and help the council work with providers
- working directly with teams to identify areas where value for money and better service provision can be made through better contract management.

2.18.3 The **Customer Experience** programme aims to enable the council to deliver a positive customer experience that is integrated, responsive and consistent. Its key deliverables include the recently updated Customer Care Standards (discussed in 2.19 and 2.20 below). The programme focuses on:

- establishing clear principles, standards, guidance and best practice for the council's interactions with residents and their engagement with the organisation

and its services

- improving how feedback, including complaints, is handled and ensuring that customer concerns are heard and addressed through staff training and reviewing lessons learned
- enhancing the council's website and contact channels to make it easier for customers to find what they need to reduce repeat contact, targeting hotspot areas of high avoidable contact
- continuing to offer alternative routes to support for resolving complex issues and for those who are digitally excluded.

2.18.4 The **Digital, Data and Technology** programme sets the strategic direction for the confident use of digital, data and technology across the council to enable employees to perform their duties effectively and efficiently and within available financial, ethical and sustainable means, which also helps the council prepare for a safe and legal LGR transition. The programme has four pillars: Systems and Solutions, Data and Intelligence, Governance and Accountability and Skills and Capabilities. Its work includes:

- understanding the value of data to enable insight, constructive challenge and intelligence underpinning the design of every council service and informing every council decision
- fostering a data-centric culture that drives digital and technological solutions by design, enhancing personalisation, prevention, automation and innovation in service delivery whilst streamlining internal processes to reduce costs, improve productivity and achieve better outcomes
- increasing transparency in council operations by making data and processes more accessible to the public
- delivering digital and technology solutions that drive better efficiency to manage future costs.

2.18.5 The **Target Operating Model** programme aims to deliver an effective and sustainable organisation that is more effectively place-based in readiness for LGR. The programme's work includes:

- overseeing the implementation of the organisational design principles consistently across all council services
- driving efforts towards place-based working to ensure council services are prepared for future changes
- developing place-based principles to determine where services are in terms of place-based working to support service redesigns and determine teams' readiness for change – for example, LGR and the potential for multi-skilled roles and new career pathways
- defining the council's operating model, providing clarity on how the council's strategic and business goals are met and clearly articulating the current position for the new shadow authorities formed through LGR
- leading on LGR planning and implementation of workforce changes and activity.

2.19 With the Strategic Framework defining **what** the council aims to deliver and 'Our Future Council' defining **how** the council future-proofs delivery, the council's CARE

(Collaborative, Accountable, Respectful and Excellence) values define **the way** council employees work with each other. These values inform the Customer Care Standards, which define the way the council delivers through its interactions with residents, businesses, VCSE organisations and other partners (which the new Strategic Framework references in this respect). The council's values embody the council's commitment to working collaboratively with our communities and taking responsibility for our actions, treating everyone with respect and being dedicated to achieving excellence in everything the council does. The council updated its customer feedback process for all non-statutory complaints and its customer experience principles in January 2026. It is committed to providing services that are simple to use and cost effective, and in so doing to deliver consistent standards of customer service and ensure Cambridgeshire's communities can access the information and support they need, in accordance with the council's Equality, Diversity and Inclusion Strategy. It also links to the council's commitment in response to the Local Government and Social Care Ombudsman's recommendation for an annual report on actively responding to customer feedback, presented to Strategy, Resources and Performance Committee on 23 October 2025 as well as the role of the refreshed Engagement and Consultation Strategy (approved by Strategy, Resources and Performance Committee on 31 October 2024) in allowing residents to hold the council to account for effective engagement.

2.20 The council's Customer Care Standards, delivered by the 'Our Future Council' Customer Experience change programme as noted in 2.18.3 above, translate the values into the council's way of interacting with its customers as follows:

- **Collaborative:** We will listen to your experiences and learn from them. We review all comments, suggestions or concerns you share, to help us understand what we're doing well and where we can do better. We will use your feedback to make meaningful improvements to our information and our services.
- **Accountable:** We are committed to meeting the timelines we set with you. If, for any reason, we're unable to deliver on time, we will keep you informed with timely updates and a clear explanation. We will ensure the personal information you share with us is kept safe in accordance with the General Data Protection Regulation (GDPR).
- **Respectful:** We believe digital services offer efficient and accessible ways to connect with us. However, we will always consider alternative access routes to our services, including making reasonable adjustments, to ensure they meet the needs of our customers. We will value you as an individual and treat you with care and respect.
- **Excellence:** No matter how you connect with us – whether in the community, in our buildings, by phone or online – we aim to deliver the same consistent customer experience. We will listen to you and respond with respect, compassion and empathy.

2.21 Finally, the last two years have seen the council's hierarchy of corporate/enabling strategies and approaches continually strengthen alongside the development of new directorate-focused strategies. For example, the council's frameworks for Performance Management, Project Management and Partnership Working as well as its strategies for People, Land and Property, Digital, Communications and (refreshed) Engagement and Consultation have emerged alongside new strategies and approaches in directorates that support the delivery of specific ambitions, such as the Public Health Strategic Plan, the Adults, Health and Commissioning Strategy, Inclusion for All, Biodiversity, and Tree and Woodland strategies. This strategy hierarchy is referenced in the new Strategic Framework as a key mechanism for embedding the council's vision throughout the organisation. All of this is to say that,

despite the challenging terrain ahead, the council is well-positioned to navigate this with strategies and approaches designed for its current and future operating context.

3. Listening to residents

- 3.1 The 2026-29 Business Plan and Budget presented in this report has been informed and shaped by the needs and priorities of residents, captured through both the council's annual Quality of Life Survey and its budget and business plan engagement exercise. The Quality of Life Survey generates insight into the experience of residents across Cambridgeshire, including 'hard to reach' groups, with a particular focus on feeding contextual evidence into the business planning process and tracking the impact of the council's progress on its strategic ambitions.
- 3.2 In the third annual Quality of Life Survey, undertaken in 2025, overall levels of happiness remain high for Cambridgeshire residents, with 84% of survey respondents indicating they feel happy and an average happiness score of 7.33 on a scale of 10, higher than the national average. Many residents continue to feel safe in (85%) and have a sense of belonging to (76%) their local communities, as they have in previous years. Around half (48%) of residents are involved in their local community. Cambridgeshire continues to be seen as a good place to raise children, and satisfaction with some of the council's services at its highest since the survey began in 2023.
- 3.3 However, the percentage of residents who report often feeling lonely (30%) and struggling with their mental health in the last year remains high (28%), especially among younger people, with 49% of 18-24 year olds reporting feelings of loneliness, 44% reporting mental health struggles and 29% of parents reporting their child had experienced mental health problems in the last year. 32% of residents say their physical health has been a concern or caused them difficulty in the last year. Concerns about cost of living increases also remain high, with 87% of residents reporting that they personally feel concerned. Over half of residents (55%) took action in the past year as a result of cost of living increases, with heating usage and nutritious food continuing to be the areas most likely to be cut back on. Just under two thirds (62%) of residents report concern over the level of investment and jobs in their local area – a concern which has been steadily increasing year-on-year. As in previous years, over three quarters of residents are concerned about climate change and the environment.
- 3.4 The new Strategic Framework vision, ambitions and priorities are informed by these issues. With ambitions and priorities addressing healthy behaviours, food poverty, loneliness, social connection, young people's mental health, access to economic opportunities, waste reduction and local climate risk, the council is signalling to residents that it hears their concerns and moves to align its priorities with theirs. A further benefit of this alignment and the refined strategic approach the new Strategic Framework embodies is that new proposals in the 2026-29 Business Plan and Budget which help deliver the new ambitions – such as the examples mentioned in 2.5 above – simultaneously respond to resident concerns voiced through the Quality of Life Survey.
- 3.5 Phase One of the council's dedicated budget engagement exercise was undertaken between 24 October and 24 November 2025, inviting residents to learn more about the business planning process and share their priority areas for council income, spending and savings. There were 344 responses to the survey. A summary report of the survey results

went to Strategy, Resources and Performance Committee on 11 December 2025. High level results include:

- 53% of respondents supported an increase in council tax of up to 4.99% to maintain or improve essential services, recognising the current financial pressures faced by the council.
- 66% of respondents supported an increase in the council's fees and charges to help balance the budget by keeping the council's spending power in line with inflation, which would be roughly a 3.6% increase in fees and charges on average.
- Those respondents who supported an increase in council tax and/or fees and charges were asked to select the top three service areas to which they would prefer the additional income from these increases to be allocated. Services for vulnerable children were chosen most, with 65% of respondents selecting it within their three choices.
- Those respondents who did not support an increase in council tax or fees and charges were asked to select the top three service areas they would prefer to receive less funding to help balance the budget. Corporate services were chosen most, with 48% of respondents selecting it within their three choices.

3.6 Phase Two of the council's dedicated budget engagement exercise was undertaken between 3 December 2025 and 7 January 2026, inviting residents to share their views on the key spending and savings proposals in the draft 2026-29 Business Plan and Budget. There were 129 responses to the survey. A summary report of the survey results can be found in Appendix 1d. High level results include:

- 59% of respondents supported extra money for services for vulnerable children and education.
- 75% of respondents supported the suggested ways of saving money and reducing costs for services for vulnerable children and education.
- 65% respondents supported extra money for services for vulnerable adults and public health.
- 74% of respondents supported the suggested ways of managing services and reducing costs for services for vulnerable adults and public health.
- 71% of respondents supported the suggested spending priorities for services for place, sustainability and community services.
- 72% of respondents supported the suggested ways of reducing cost and improving services for place, sustainability and community services.
- 67 respondents left comments when asked for any further comments on how the council should prioritise and plan services for the future. The main themes of these comments, in order of most to least comments received, were:
 - Highways
 - Vulnerable children, vulnerable adults and education
 - Libraries
 - More detail needed in survey
 - Contracted services
 - Street lighting.

3.7 The geographical spread of responses received for the Phase Two survey was as follows:

- Cambridge – 12 responses
- East Cambridgeshire – 17 responses

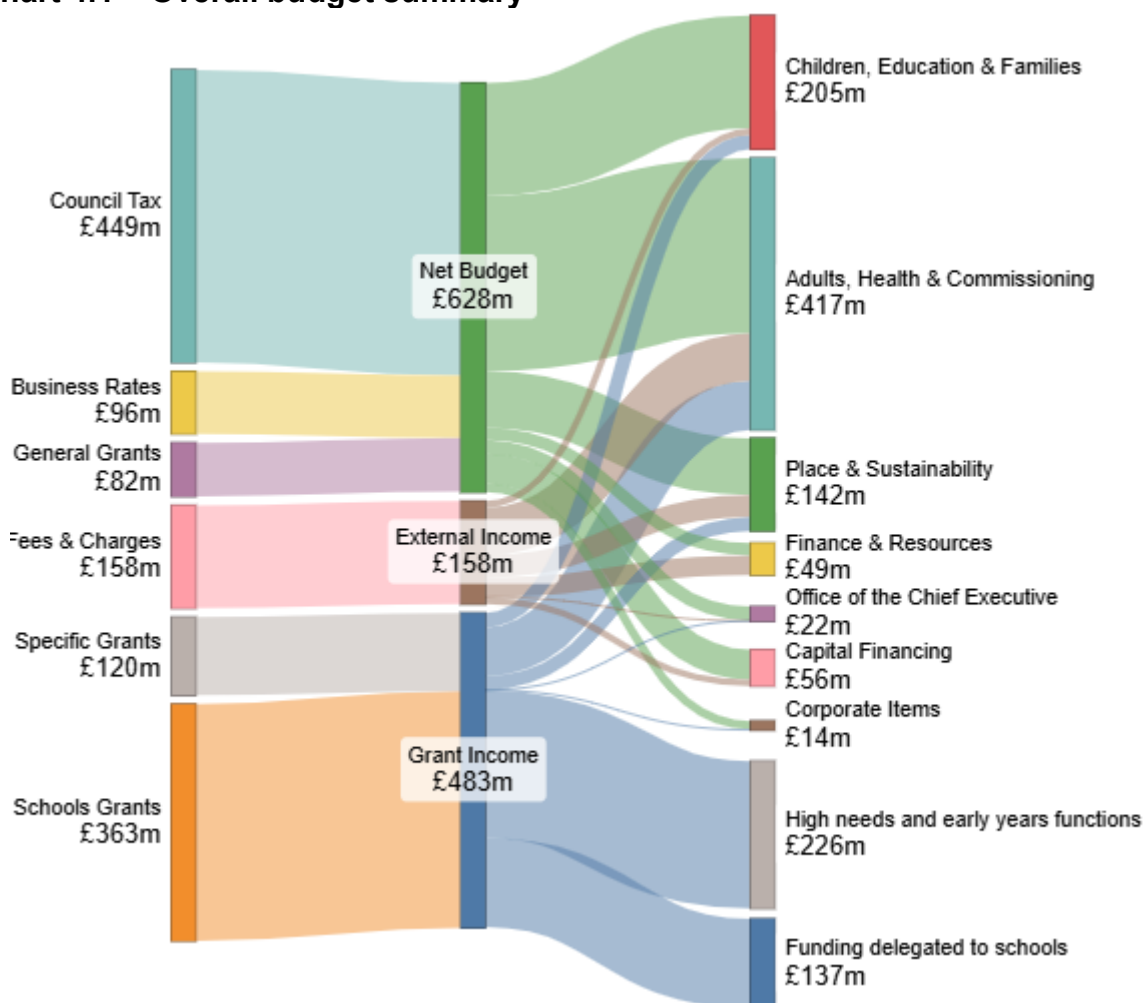
- Fenland – 18 responses
- Huntingdonshire – 27 responses
- South Cambridgeshire – 45 responses
- I don't live in Cambridgeshire – 2 responses
- Prefer not to say - 8 responses.

3.8 Insight from engagement has enabled the council to reaffirm priority areas and to develop proposals for investment and savings that address the issues faced by residents whilst delivering the council's ambitions.

4. Directorate overviews

4.1 The council's directorates have a range of savings, income and investment proposals that will enable them to deliver the new ambitions. These proposals are responsive to the evidence base generated by the Quality of Life Survey, demographic insights and feedback from the budget engagement exercise and will enable the council to set a legal budget. The proposed 2026-29 Business Plan and Budget includes £31 million total of savings and income proposals and £18.7 million of investments related to the three ambitions (including where funded by ringfenced grants).

Chart 4.1 – Overall budget summary



Adults, Health and Commissioning Directorate

- 4.2 Overall, it is proposed that the Adults, Health and Commissioning directorate, including Public Health, will receive a £419 million gross budget in 2026-27, including total growth of £39.8 million. This budget will support continued investment in services for older people and working age adults with care and support needs to maintain existing eligibility thresholds, as well as a range of public health services that aim to address the wider determinants of health and health inequalities. This includes proposals for an additional:
- £14.7 million of funding for local care providers, to meet pay and inflation impacts
 - £1.9 million to meet demand for care and support amongst older people accessing both domiciliary and residential care
 - £4.9 million to help meet the rising levels of need amongst people with a learning disability
 - £2.1 million for working age and older people with mental health needs.
- 4.3 Public health commissions services to improve the health of the population, with particular emphasis on those places with higher needs, such as support to people to quit smoking, health checks for older adults and sexual health services, as well as health and wellbeing services in partnership with local NHS organisations. Through these services and those described in 4.2 the council will further realise the aims of the new Strategic Framework – including but not limited to the ambition to enable full, healthy lives for all – and respond to the health inequalities and residents’ wellbeing and independence needs the council has seen through the Quality of Life Survey and other sources of insight.
- 4.4 Like many local councils in England, the county council is facing the challenge of a growing and ageing population and the need to support more people. This puts extra pressure on services and budgets. Between 2011 and 2021, the Cambridgeshire population grew by 9%. By 2030, the resident population is forecast to grow by 6%. The greatest increases are forecast to be in the number of adults over 65 years (26%) and over 80 years (50%), the latter being more likely to require more intensive long-term care and support from councils and health services. There have been several projected cost increases in delivering services including the recent announcement of an increase to the hourly rate of the Real Living Wage to £13.45 per hour by May 2026, increasing demand (£1 million) and costs of care (£4 million) for residents with learning disabilities, and contractual changes in 2025-26 resulting in assumed pressure in 2026-27. This latter point includes the emergency measures taken to ensure the council’s responsibility for community equipment was maintained in light of the previous provider’s financial sustainability challenges, and the undertaking of Deprivation of Liberty and Mental Health Act assessments with an appropriately (Section 12) skilled doctor’s input required in this process.
- 4.5 The recently approved overarching Adults, Health and Commissioning Strategy has informed the business plan to ensure services will continue to meet residents’ needs and provide the best value for money. To support the strategy, the directorate developed six ambitions (ASPIRE) that connect to the work carried out every day:
- Improve **access**
 - Focus on **safety**
 - Increase **place** based support
 - Be **innovative**

- **Reduce** inequalities
- Provide **enhanced** carers support.

The ASPIRE ambitions were informed by work carried out by the Association of Directors of Adult Social Services (ADASS) to map out the reform of care and support in England. They were co-produced with the directorate workforce, stakeholders, people with lived experience and unpaid carers, to broadly describe practice and ambitions for further development. These ASPIRE ambitions will enable the directorate to deliver and improve the high quality of service to improve outcomes for residents.

- 4.6 These ambitions will continue to build on established approaches, and learning, such as Care Together and Home First, that enable a greater emphasis on preventative care and support, early intervention, making better use of data and co-production with residents and those people with lived experience. These approaches have helped transform services to meet these priorities and are reflected in the business plan and budget through allocating additional funding for supporting older people, residents with physical disabilities, autism and learning disabilities and/or mental health challenges.
- 4.7 The directorate has reflected the ambitions of the Adults, Health and Commissioning Strategy, including the Public Health Strategic Plan, and navigated the current context to include the following priorities in the 2026-29 Business Plan and Budget:
- continue to support providers paying the Real Living Wage to care and support workers
 - ensure contracts with providers are well negotiated and managed to deliver a preventative approach to manage demand and continue to appropriately shape the provider market to ensure sustainability and quality
 - establish oversight and change opportunities which will improve transitions for young people into adulthood, and throughout their adult life, including reviewing funding arrangements and developing practice-enhancing training and development programmes for all those involved
 - invest in initiatives such as Individual Support Funds and an Extra Care Scheme in Fenland, embed an enablement approach within the Mental Health Social Work Team, and core and cluster supported living opportunities for people with a learning disability, that will support a person's independence and resilience, thus reducing and preventing care and support interventions
 - review care and support packages, and charges, to ensure provision is targeted to meet residents' needs, and appropriate charges are applied in line with the council's charging policy as well as recovering costs where appropriate.

Children, Education and Families Directorate

- 4.8 Overall, it is proposed the Children, Education and Families directorate will receive a £206 million gross budget in 2026-27, including total growth of £27.7 million. This budget will support continued investment in the wide range of services delivered and commissioned by the directorate, including a proposed additional:
- £10.4 million for children who become looked after
 - £3.8 million to support home to school transport services

- £406,000 to increase direct payment packages for children and young people with disabilities.

Through these services the directorate will begin delivering on the Strategic Framework ambitions to enable full, healthy lives and ensure fairness and opportunity.

- 4.9 The directorate delivers the core functions of children's social care (including quality assurance and practice improvement), fostering and adoption (through the Cambridgeshire and Peterborough Regional Adoption Agency) as well as education services. The 2026-29 Business Plan and Budget will support the directorate to continue to enable children, young people and families in Cambridgeshire to live full, healthy lives and to promote fairness and opportunity in a challenging national and local context. The directorate continues to operate with a whole family approach so that interventions are considered holistically across the needs of the household to achieve the best outcomes for children, young people and their families.
- 4.10 Children's social care continues to ensure that children that need the highest level of care and protection are placed in appropriate care settings. Where children cannot be looked after by local authority foster carers or kinship carers, the Commissioning service continues to work with independent providers. The two services work closely to scrutinise the care plans and care arrangements of children to make sure they meet the children's needs and that costs to private providers are managed well. Between April and November 2025, this approach saved approximately £595,000 in costs.
- 4.11 Whilst the number of children and young people identified with special educational needs and disabilities (SEND) continues to increase, both nationally and locally, the directorate has developed an improvement plan and strategy for SEND focused on improving the timeliness of processing requests, assessments and annual reviews of Education, Health and Care plans (EHCPs). Between 2021-22 and 2023-24, there was a 31% increase in Cambridgeshire children and young people with EHCPs, which significantly contributed to the £6.2 million increase in home to school transport costs over the same period for SEND transport.
- 4.12 With an increasing pressure on home to school transport, the directorate has focused business planning decisions on managing increasing demands for transport, rigorously managing relationships and contracts with providers as well as improving the efficiency of internal processes and governance.
- 4.13 The pressures around SEND services are nationally recognised, with 38 councils from 2022-23 onwards, including Cambridgeshire County Council, entering special arrangements (the 'Safety Valve' programme) with the Department for Education (DfE) to manage the significant budget deficits. Recent announcements to extend the statutory override to March 2028 will avoid short term financial crisis. However, the cumulative SEND deficit is forecast to be £200 million in Cambridgeshire by 1 April 2028. At the same time, the DfE has delayed announcing the outcomes of the review of the SEND system and associated reforms, although the Chancellor's recent Autumn budget statement identified that from 2028-29 future costs will be managed by the Government and the liability will no longer fall to councils. However, there remains uncertainty over how the legacy sum of around £200 million will be dealt with. This uncertainty includes future funding arrangements for schools and SEND. The DfE have also delayed the delivery of two new

Cambridgeshire Special Free Schools in Gamlingay (South Cambridgeshire) and March (Fenland). These delays are also contributing to an increasing reliance on high-cost specialist independent provision as well as further transport costs.

- 4.14 The Quality of Life Surveys (2023-2025) have consistently found that between 29-31% of parents reported their children experienced mental health problems. With this in mind, focusing activities to support the wellbeing of children, young people and their families continues to be a strategic priority for the directorate.
- 4.15 There are several programmes and priorities the directorate will continue to implement to meet the increasing challenges of our context, such as the Families First Partnership reforms, a programme of transformation which will support early intervention and redesigned multi-agency working over the next two to three years. The intention is to identify and meet children's emerging needs at an earlier stage and reduce the need for more complex and costly specialist services later in childhood. This includes co-designing services with families to ensure the voice of the child is at the heart of our services. To help address the pressures on the SEND system, pending government decisions, local progress has been made to develop and implement the Inclusion for All Strategy, a multi-agency approach to improving SEND outcomes across the local area partnership. Services will also target further demand and cost mitigations in-year, even without this being formally reflected in the budget – this reflects the fact that children in care placements and home to school transport are the council's areas of greatest budget risk, requiring clearer focus, grip and actions to target reduced growth in budgets.
- 4.16 The business plan and budget includes new proposals that will reduce costs, target resources where significant impact is achievable and invest in prevention-focused, independence-enhancing measures for children, young people and families. These proposals include:
- continue to reduce use of agency social workers down from 38% in January 2024 to just 12% in November 2025
 - maximise and deliver on government grants such as those from Families First, Best Start in Life and the Children Families and Youth Grant, and to reach the improved DfE target for Cambridgeshire children reaching a Good Level of Development through the implementation of the Family Hub model
 - work with a range of partners to deliver a three-year Travel to Learn project to boost independence of learners, improve access and uptake of safe active travel and public transport routes, and improve efficiency of transport services.
- 4.17 As part of the annual Dedicated Schools Grant (DSG) and Schools Budget setting process consideration was given to a block transfer from the Schools Block (SB) to the High Needs Block (HNB) to support the continuing increasing pressures within Special Educational Needs and Disabilities (SEND). As in previous years, Schools Forum are able to approve a transfer of up to 0.5%, whereas anything above this level, or should Schools Forum not approve, requires Department for Education (DfE) / Secretary of State approval via a disapplication process.
- 4.18 Due to the temporary suspension of the High Needs National Funding Formula the initial HNB allocation for 2026-27 is based on 2025-26 funding levels, with no uplift applied. At the meeting of Cambridgeshire Schools Forum on Friday 16 January, members of Forum voted

unanimously against a block transfer of 0.5% due the increasing financial challenges across all schools and multi-academy trusts.

- 4.19 Following consideration of the potential impact for individual schools, alongside the lack of clarity on High Needs Funding levels Children and Young People Committee, at its meeting on 20th January, supported the officer recommendation that a 0% block transfer is applied in 2026-27.
- 4.20 The overall impact on the DSG position will be reviewed following the publication of the SEND White Paper, now expected in early 2026.

Place and Sustainability Directorate

- 4.21 It is proposed the Place and Sustainability directorate will receive a £142 million gross budget in 2026-27, including revenue growth of £9 million. This budget will support continued investment in services the directorate delivers and commissions, including waste disposal, flood risk management, nature and biodiversity management, highways maintenance, road safety, active travel, major infrastructure delivery and implementation of the Connecting Cambridgeshire programme to enhance local digital connectivity on behalf of the CPCA.
- 4.22 The proposed budget for the directorate includes investment and funding to address ongoing priorities.
- 4.23 The work of the Place and Sustainability directorate impacts the lives of everyone living, working, learning and travelling through Cambridgeshire every day. In relation to highways and transport the directorate is responsible for maintaining over 4,600 km of roads, 2,936 km of footways and cycleways, 950 road bridges, 142 bridges, 108,751 gullies, five Park and Ride sites, 25 km of busway and 54,286 streetlights across the county.
- 4.24 In addition the directorate leads on the council's approach to enhancing and protecting the environment, including the historical and natural environment, and the delivery of the county's waste disposal arrangements. With changes to the senior management structure of the council, the directorate will also become responsible for the range of services which support, protect and develop community resilience, including trading standards, registration services, coronial services, emergency planning, community services, libraries and adult skills.
- 4.25 Furthermore, the directorate covers the strategic planning functions for the council, which includes representing the needs of local people through its role as a statutory consultee. For Nationally Significant Infrastructure Projects (NSIPs), this involves working with applicants to develop their proposals to ensure they come forward in the best ways possible for the local community, including through presenting Local Impact Reports (LIRs) and negotiating Section 106 funding and community legacy funding through legal agreements.
- 4.26 The directorate will continue to strive to deliver efficient and effective services to residents and ensure it performs its regulatory functions in line with the relevant statutory duties.
- 4.27 The highway network is a key enabler of economic growth and access to essential services, work and leisure for local residents. It therefore supports the ambition to ensure fairness

and opportunity. However, to address the historic underinvestment that resulted in a significant backlog of repairs and to respond to feedback in the Quality of Life Survey, the directorate will continue to deliver a £58 million capital investment programme for 2026-27 for planned maintenance of Cambridgeshire's highways.

- 4.28 This funding will continue to target improvements to roads, pavements, drainage and flood protection systems, bridges, safety barriers, traffic signals, public rights of way and cycleways. The Climate Change and Net Zero Programme will continue to be prioritised, having been allocated approximately £617,000 in 2026-27. This and other work in the directorate is responding to residents' concerns in the Quality of Life Survey about climate and environment issues and preparing the council to deliver on the ambition to support a green and sustainable county.
- 4.29 The 2026-29 Business Plan and Budget include a number of emerging priorities that will enable the directorate to reduce costs, improve efficiency and expertise and continue to invest in systems and assets to ensure residents receive high quality services. These priorities are demonstrated in the business plan and budget in proposals that focus on:
- increased investment in highways maintenance
 - maximising the level of income to support ongoing investment in the highway as well as improving traffic management – for example, through development of a lane rental scheme and development of traffic management schemes
 - investing in Household Recycling Centres for Cambridgeshire residents, reducing costs and improving efficiencies
 - Investment to help poorer families maximise benefits and entitlements
 - Implementing and targeting the government's new Crisis and Resilience Fund.
- 4.30 Some of the additional pressures that have arisen when preparing the directorate budget relate to demand in relation to regulatory functions such as trading standards and the coroner's service.
- 4.31 The business plan and budget include how the directorate will be taking on the responsibilities, costs and income from delivering Communities, Libraries and Skills and Emergency Planning teams, which will move into the directorate from January 2026 and be key to the delivery of multiple Strategic Framework ambitions and priorities. This new group of services will more effectively align the council's community-facing services by bringing together important resilience, lifelong learning and regulatory functions. In particular, £1.7 million of reserves funding is committed for the delivery of anti-poverty initiatives across Cambridgeshire. In June 2025, an independent report was published by the Cambridgeshire Poverty Strategy Commission. This independent group of commissioners aimed to understand how poverty impacts residents and to find ways to create lasting change.
- 4.32 As a result the directorate will have responsibility for a number of key functions, including library services, registration services, waste management, Park and Ride, guided busway and street lighting, which have been highly rated by Cambridgeshire residents for satisfaction in three years of the Quality of Life Surveys.

Corporate and Democratic Core: Finance and Resources Directorate and the Office of the Chief Executive

- 4.33 The Finance and Resources directorate and the Officer of the Chief Executive contain the corporate and democratic services of the council, with both directorates including services that play key roles in the overall development of the business plan and budget. From 1 January 2026 the Strategy and Partnerships directorate ceased to exist and has been reshaped into the Office of the Chief Executive (see 4.37 below).
- 4.34 The Finance and Resources directorate will have a gross budget of £48 million, with a projected growth of £4.2 million over the 2026-29 budget period, largely reflecting inflationary pressures related to pay and third-party contracts. The directorate has responsibility for ensuring the council is suitably resourced, including buildings, to deliver essential services for residents. The business plan and budget for the directorate has required walking the tightrope of meeting the increased cost of procurement and utilities and delivering substantial savings. These pressures have led to the inclusion of proposals to ensure increased utility costs are met, income is maximised and contracted services are managed and reduced where possible without creating significant risk to colleagues, service delivery or value for money.
- 4.35 Savings in the Finance and Resources directorate are focused on contract efficiencies (especially from contracts held by Customer and Digital Services and the Property service) as well as property rationalisation savings through the Asset Improvement Programme. The Assets programme noted at section 2.18.1 of this report is leading a corporate change to our estate, in particular the office accommodation. This programme started in 2024 and aims to deliver over £1 million of revenue savings and realise over £5 million of capital receipts. Whilst this programme has slipped due to consideration of the potential impacts of LGR, the focus remains to deliver against target by March 2027. This work has also driven nearly £0.8 million of savings from a review of cleaning, decarbonisation, maintenance and management of the estate on top of the £1.2 million. That is a 22% reduction in property costs over 2024-27.
- 4.36 There are also a series of productivity improvements through workforce reviews and continued contributions to the budget gap through close management of balance sheet items: the insurance fund and doubtful debt provision.
- 4.37 From 1 January 2026, the Strategy and Partnerships directorate was disbanded, leading to the following internal reorganisation:
- The post of Executive Director of Strategy and Partnerships was deleted.
 - Emergency Planning and the Communities, Libraries and Skills services transferred into the Place and Sustainability directorate.
 - The Office of the Chief Executive was created, consisting of Legal and Governance, People and Culture (formerly known as Human Resources) and the Assistant Chief Executive's Service (formerly known as Policy, Insight, Change and Communications).

The Office of the Chief Executive will have a gross budget of £21 million, with a projected growth of approximately £2.5 million over the budget period. In addition to the deletion of the Executive Director role, the Office will manage the increased costs from Members' Allowances and employee wellbeing support and will continue to deliver savings from

previously agreed workforce reviews. The Office of the Chief Executive also continues to support a range of key activities, including the council's response to LGR, working collaboratively with the other six authorities to achieve a safe and legal transition.

- 4.38 At this stage the council has a £2.7 million Change and Digital Reserve set aside to fund the 'Our Future Council' change programmes, of which some was delegated by Committee for use on the 2025-26 LGR proposal submission. This was supplemented with a small grant from the Government. Looking forward, this draft business plan now includes funding for work to deliver Local Government Reorganisation within the county council, through £5.1 million of additional reserves allocation and £1.5 million through flexible use of capital receipts.

5. Capital

- 5.1 The council is continuing to invest capital funding in the county's infrastructure, such as schools and roads. The full capital programme for 2026-31 (and onwards to 2036) is set out in tables 4 and 5 of the detailed finance tables (Appendix 1c), along with indicative sources of funding available. There is increasing transparency of the expected values for the capital schemes. The council now indicates expected tender values through procurement pipeline and pre-tender publications and on review have concluded that the commercial interest in securing the best price from tendering for capital works is not prejudiced from including the budgets for capital schemes in the capital tables without redactions.

The programme for 2026-27 proposes a total budget of £156 million for capital expenditure, and a medium-term programme of £783 million. It must be noted that later years do not include assumption of a large number of government grants, so the figures post 2026-27 are likely to significantly increase in later years.

Table 5.1 – Capital programme 2026-31 and beyond

	Prev Years £000	2026-27 £000	2027-28 £000	2028-29 £000	2029-30 £000	2030-31 £000	Later Yrs £000	Total £000
Children, Education and Families	93,246	55,244	41,503	31,187	39,364	19,107	4,271	283,922
Adults, Health and Commissioning	-	6,690	6,690	6,690	6,690	6,690	33,450	66,900
Place and Sustainability	190,845	86,420	66,711	26,152	2,840	1,120	17,820	391,908
Finance and Resources	13,861	4,161	2,860	2,088	1,944	1,944	8,064	34,922
Office of the Chief Executive	-	3,500	253	253	253	253	1,518	6,030
Total Budget	297,952	156,015	118,017	66,370	51,091	29,114	65,123	783,682

5.2 The funding for this programme is largely from grants and borrowing:

Table 5.2 – Capital funding summary

	Prev Years £000	2026-27 £000	2027-28 £000	2028-29 £000	2029-30 £000	2030-31 £000	Later Yrs £000	Total £000
Grants	70,707	63,426	45,546	36,026	9,606	7,275	33,070	265,656
Contributions	76,720	52,109	64,011	19,587	28,828	10,420	8,382	260,057
Capital Receipts	-	12,500	10,253	4,253	4,253	4,253	11,518	47,030
Prudential Borrowing	151,456	40,337	44,198	11,065	11,465	10,227	16,808	285,556
Prudential Borrowing (repayable)	-931	-12,357	-45,991	-4,561	-3,061	-3,061	-4,655	-74,617
Total funding	297,952	156,015	118,017	66,370	51,091	29,114	65,123	783,682

- 5.3 The programme is partly built up from Government and other grants received or due to be received. Where grant allocations for 2026-27 are also still to be announced or finalised, particularly for education, estimates have been used which will need to be adjusted once grant levels are announced. Additionally, other sums may become available during the year from a variety of sources which can be added to the programme in 2026-27.
- 5.4 In addition to government grants, additional sums in the form of capital receipts from sales of assets and borrowing can be added to the programme. Capital receipts assume a total of £12.5 million in 2026-27 received to fund part of the planned expenditure.
- 5.5 The total programme for 2026-27 as it currently stands requires £156 million of funding, which includes £28 million net from borrowing. Given the financial pressures on the revenue fund, limits are set to provide a level above which capital financing costs will have an unjustifiable impact on the revenue budget. This limit is inflated each year. The level of borrowing planned for 2026-27 has been assessed as affordable within the current provision for financing.
- 5.6 Table 5.3 below shows that the cost of capital is expected to continue to rise into 2028-29, largely due to the impact of the Dedicated Schools Grant (DSG) deficit. Adjusting for that DSG deficit, the council is projected to be within the recommended limits. The DSG deficit represents a real cash deficit that is forcing the council to borrow, and so the council is having to adjust its capital programme to reduce its impact.
- 5.7 The other major driver of borrowing across future years increases is the prioritised investment in highways.

Table 5.3 – Capital financing position

	2024-25 £m	2025-26 £m	2026-27 £m	2027-28 £m	2028-29 £m	2029-30 £m
2025-26 draft borrowing (net figures excluding invest to save / earn schemes)	43.7	45.6	46.3	46.5	50.5	48.6
Adjustment for impact of DSG deficit	-2.3	-3.3	-4.7	-5.9	-6.9	-7.4
Recommend limit	42.2	43.0	43.9	44.7	45.6	46.5
HEADROOM (-)	-0.8	-0.8	-2.3	-4.2	-2.1	-5.3

Recommend limit (3 years)	129.1	136.8
HEADROOM (-) (3 years)	-3.9	-11.6
Impact of DSG Deficit	10.4	20.3

- 5.8 At the same time as continually challenging the programme, the Finance service has been carrying out treasury management reviews to take opportunities to reprioritise, re-profile and better manage cash over borrowing to fund schemes. The focus is to ensure capital financing costs are squeezed downwards wherever possible. Reprogramming the capital programme has the impact of pushing the costs into later years, and an estimate of this has been made within the budgeting. This will prevent the council from borrowing money too early and having to pay unnecessary interest repayments. Work was undertaken to assess the ability to apply more capital receipts from disposal of assets. In addition, officers continue to explore proposals to manage its minimum revenue provision.
- 5.9 The council is currently reviewing the medium-term budget and financial strategy submitted by the Greater Cambridge Partnership (GCP) following consideration by its Executive Board in November. The GCP's budget planning governance has been brought forward to align with the county council's timescales. Significant progress has been made in recent years with reducing the GCP 'overprogramming', whereby an overallocation of funds was initially made in a recognition that not all capital schemes would progress and gain permission. The spending programme for the next five years is now firmer and more closely aligned to total budget available. The GCP has significant capital expenditure programmed over the coming years, funded through a mixture of government grants and developer contributions. Although overprogramming has been reduced, there remains a timing risk around developer contributions, with much of these expected to be receivable in later years (later than the spend associated with the schemes they fund). Modelling of scenarios for the current programme, including financing costs and income indexation, indicate a revenue deficit and a capital surplus. Alternative funding and prioritisation options are continuing to be explored. At present, the county council, as GCP's Accountable Body, has not included an estimate of repayable borrowing from GCP within its capital strategy whilst the partnership gives further consideration to likely delivery timescales and available funding sources.
- 5.10 More information about the county council's capital programme can be found in the draft capital strategy at Appendix 1e.

5.11 Linked to its borrowing, the council is required to set a Treasury Management Strategy (TMS) and to approve and monitor a set of prudential indicators for 2026–31. These include indicators for the authorised limit and operational boundary for external borrowing, the cost of servicing debt as a percentage of net revenue, and the council’s underlying borrowing requirement. The proposed TMS is part of the business plan. There have been no significant updates for this version of the TMS compared to the most recent version.

6. Funding

6.1 The council draws its funding from two main sources: government grants and locally generated revenue (predominantly council tax, as well as business rates).

Government Grants

6.2 The Government has increasingly given councils specific but un-ringfenced grants to provide some support to emerging pressures, particularly relating to social care and its own priorities. For 2026-27 to 2028-29, through the provisional settlement, the Government has stated its intention to reverse this trend slightly through the increase in revenue support grant, providing general funding to the council and through rolling-in several grants that were previously ringfenced. The main rolled-in grants are the Market Sustainability and Improvement Fund and the Children and Families Grant, for which the proposal is to broadly replicate previous specific grant funding for services with a general budget allocation. For 2026-27, the council is expecting to receive £82 million of these general grants.

6.3 In addition to this the Government is expected to be issuing a smaller number of specific ringfenced grants for schools funding, social care pressures and market support, private finance initiatives and others. Through the settlement, the Government will consolidate several ringfenced sources into a smaller number of grants:

Table 6.1 Consolidated ring-fenced grant allocation announced in the provisional settlement

Homelessness, Rough Sleeping and Domestic Abuse Grant	Total	£1.48m
	of which: domestic abuse safe accommodation	£1.48m
Public Health Grant	Total	£35.63m
	of which: smoking cessation ringfence	£2.05m
	of which: drugs and alcohol ringfence	£8.18m
Crisis and Resilience Fund	Total	£5.35m
Children, Families and Youth Grant	Total	£8.87m
	of which: Family First Partnership programme ringfence	£6.71m
	of which: holiday activities and food ringfence	£2.04m

- 6.4 The council also receives a key contribution from the Government, via the NHS, through the Better Care Fund which supports adult social care. The DSG and the Better Care Fund are both expected to increase in line with Government commitments, and other adult social care grants appear to be protected. The public health grant totals around £35.6 million but now includes sub-ringfences for smoking cessation and drug and alcohol work. It has been confirmed that the Household Support Fund, worth around £7 million for the council, will be ended for 2026-27, and replaced in part by the new Crisis and Resilience Fund at £5.35 million but with stricter and more targeted grant conditions. The Holiday Activity Fund will continue.
- 6.5 Ringfenced grants usually require new expenditure to meet grant conditions, and so there is not a direct link between the increase in ringfenced grants and any change in the council's budget gap. Where conditions allow, the council does seek to maximise the use of ringfenced grants against existing or already planned pressures. For example, increases in some social care grants offset the already planned demand increases, and so produce a net benefit to the council's financial position.
- 6.6 The expected grants overall are:

Table 6.2: Grant projections

Grant	Amount 2026-27
Revenue Support Grant	£79.4m
Retained Duties (Education)	£2.7m
Total Un-ringfenced Grants	£82m
Better care fund	£22.9m
Local Authority Better Care Grant	£18.7m
Adult skills	£2.3m
PFI grants	£6.5m
Public Health Grants	£35.6m
Unaccompanied asylum seeking children	£5.3m
Crisis and Resilience Fund	£5.3m
Children, Families and Youth Grant	£8.9m
Leaving Care Post 18	£2.3m
Best Start in Life	£1.2m
Other ringfenced grants	£11.1m
Total Ringfenced Grants	£120m
Total Grants	£202m

- 6.6 The Government has also announced that funding for Extended Producer Responsibility Payments – a scheme under which producers of packaging waste would be required to make a payment – will continue for 2026-27 and could see around £5 million for Cambridgeshire. This is an unconfirmed and diminishing revenue source, and so cannot be relied upon to underpin our general budget. Through this business plan, it is proposed to use this funding to underpin the waste disposal budget and make a corresponding transfer to reserves to enable mitigation of key risks around demand pressures and LGR.
- 6.7 The main sources of locally generated revenue to the council are set out below.

Fees and charges

- 6.8 The council generates over £158 million a year in income from charging for its services. This can be charges to local residents either on a statutory (such as assessed charges for adult social care) or discretionary basis (such as parking charges), charges to other councils and public bodies (such as income for shared services), or other income (such as charges to utility companies for roadworks, or interest income from the council's cash balances).
- 6.9 Directorates review fees and charges annually as part of the business planning process, and these can be found at Appendix 2. These are updated in accordance with the council's policy for an annual inflationary increase, where permitted, and also updated where there are additional income generation proposals.
- 6.10 At this stage, a summary of fees and charges budgeted for by directorate is presented in the following table:

Table 6.3 – Fees and charges for 2026-27

Directorate	2026-27 fees and charges budget	Examples of charging
Children, Education and Families	£10.5 million	Traded education services, contributions from other local authorities for services, charges in line with policy for home to school transport
Adults, Health and Commissioning	£75.1 million	Statutory assessed social care contributions from individuals receiving care
Place and Sustainability	£33.8 million	Charges for highways management and permitting; income from selling generated electricity; libraries and archives income
Finance and Resources	£29.7 million	Commercial and treasury income, including from property rents, loan interest and fund investments. Rental income from the farms estate
Office of the Chief Executive	£0.5 million	Learning and development income, and income received for insight/analysis work
Financing	£9.9 million	Interest on council banking balances
Total	£159 million	

Business rates

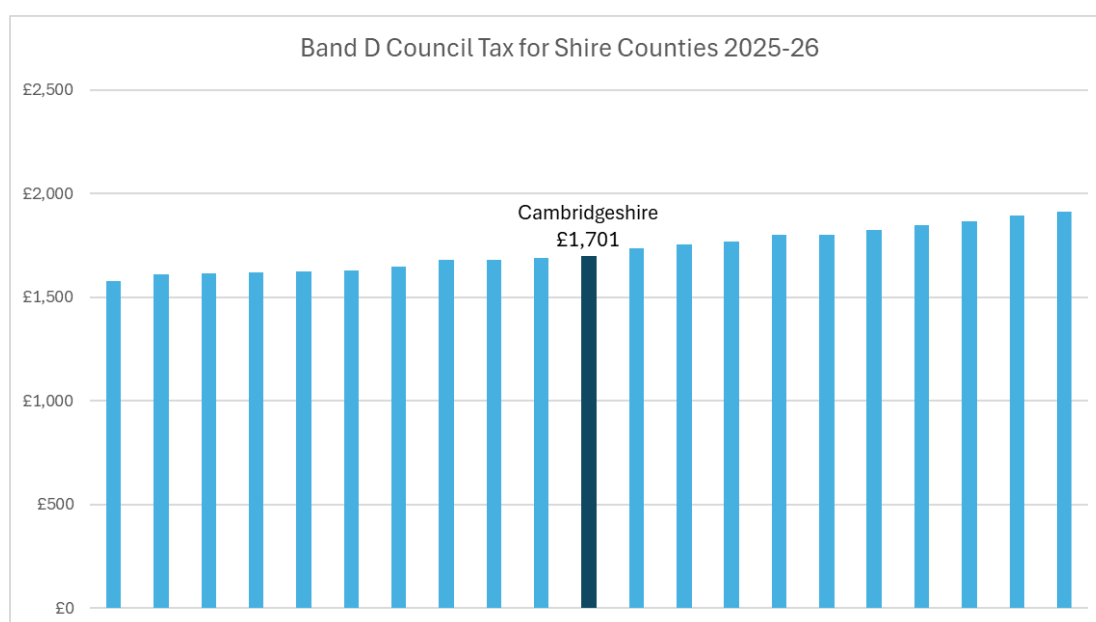
- 6.11 This is a tax on commercial property and is based on the assessed property value at a rate

set by central Government (including various reliefs and exemptions). Half of the business rates collected by local authorities is retained locally, and the remainder is passed to central Government who redistribute it to councils to equalise the impact on areas that collect less in rates. The Government also minimises the impact on councils of the reliefs and exemptions that are put in place – as the scale of reliefs increases (particularly the Government having not increased business rates by inflation much over recent years) an increasing amount of funding is received as a grant instead of as business rates. For 2026-27, the council is forecasting to receive £96 million in business rates (which may come in through rates paid by businesses, or as compensation grants from the Government to reflect any reliefs). At this stage, this is purely based on the Government's provisional settlement which estimates local business rates income, as the system reset has delayed local estimates of what will actually be collected from district councils, which will be received by mid-February. There is therefore more uncertainty than usual in this estimate.

Council tax

- 6.12 For council tax, increased income is seen through two routes. Firstly, the council is permitted to increase the rate at which council tax is set. In recent years, this has been a maximum of 5%, above which a confirmatory referendum must be held. A portion of this increase is permitted if it is ringfenced to support adult social care services (the adult social care precept). Following the November Local Government Policy Statement published by the Ministry of Housing, Communities and Local Government (MHCLG), the Government has confirmed that upper-tier councils will be permitted to raise council tax by up to 5%. For the purposes of this budget update, an uplift of 4.99% has been assumed for 2026-27 (an increase from the underlying assumption of 2% set in last year's business plan, which continues to apply to later years). A 4.99% increase in council tax generates around £21 million for the council, of which £13 million would be additional compared to the previous assumed level. While this increase is above the level of general inflation, workforce expenditure and the cost of commissioning or delivering council services is increasing at a rate in excess of general inflation.
- 6.13 As well as increasing the rate of tax, the underlying taxbase also increases. This is mainly through additional properties being developed but also follows work in the council to review eligibility for discounts and exemptions. Based on projections from district councils, the council estimates a 2.76% increase in taxbase, generating around £7 million. Usually, people who live on their own are entitled to benefit from the national 25% discount scheme from council tax. All of the district councils in Cambridgeshire operate a council tax reduction or support scheme for some eligible households which are on low incomes or in receipt of benefits. These schemes vary from district to district.
- 6.14 Compared to other shire counties, Cambridgeshire is currently around the average in terms of the annual council tax charge it levies, and given pressures facing local authorities across the country the council would expect to continue to be in the middle of this comparator group for 2026-27:

Chart 6.1 – Band D council tax (county element only) shire counties 2025-26



6.15 The amount of council tax paid by a household depends on the banding of the property, with band D used as the baseline, comparator and benchmark. Despite this, the majority of properties within Cambridgeshire are lower than band D and will therefore pay less:

Table 6.4 – Cambridgeshire council tax bands per district

	Band A	Band B	Band C	Band D	Band E	Band F	Band G	Band H	Bands A-C
Cambridge	7.3%	18.2%	34.3%	17.4%	10.0%	6.6%	5.4%	0.8%	59.8%
East Cambridgeshire	12.1%	28.2%	20.8%	18.4%	12.4%	6.0%	2.0%	0.2%	61.1%
Fenland	36.3%	27.4%	18.8%	10.3%	5.2%	1.5%	0.4%	0.1%	82.5%
Huntingdonshire	15.0%	26.0%	23.2%	15.5%	12.4%	5.4%	2.4%	0.2%	64.2%
South Cambridgeshire	3.8%	11.6%	30.4%	18.7%	16.7%	11.7%	6.6%	0.6%	45.8%
Cambridgeshire	13.7%	21.5%	26.1%	16.2%	11.8%	6.6%	3.6%	0.4%	61.3%

6.16 The Local Government Finance Act 1992 (as amended by the 2003 Act) sets out the powers and duties of the council in setting the annual council tax. The key requirements under Part IV of the Act are that:

- Council tax is set at Full Council.
- Council tax is set at a sufficient level to meet its proposed budget requirements for the ensuing year.
- The level of council tax is set before 11 March to enable circulation of council tax bills to residents.
- The Executive Director of Finance and Resources as the council's appointed Section 151 Officer must report on the robustness of estimates and the proposed adequacy of reserves – Section 25. This forms a separate paper to this committee in January alongside this one and is summarised in section 13 below.

6.17 The latest estimates from district councils are that the taxbase for council tax is 251,633 band d equivalent properties, and the county council's council tax requirement at the

moment is estimated as £449.3 million. The band D council tax charge from the county council would therefore be £1,785.42 (an increase of £84.78), with other bands seeing charges as presented in the table below.

Table 6.5 – Cambridgeshire County Council, council tax charge increase for 2026-27

Band	Fraction	County council tax charge	Increase	Increase per week
A	6	£1,190.28	£56.52	£1.09
B	7	£1,388.66	£65.94	£1.27
C	8	£1,587.04	£75.36	£1.45
D	9	£1,785.42	£84.78	£1.63
E	11	£2,182.18	£103.62	£1.99
F	13	£2,578.94	£122.46	£2.36
G	15	£2,975.70	£141.30	£2.72
H	18	£3,570.84	£169.56	£3.26

6.18 The formal derivation of our council tax requirement is set out in the table below.

Table 6.6 – Derivation of council tax requirement:

2026-27 revised opening gross budget	£1210.0m
Plus: Demand, inflation, pressures and priorities	£78.4m
Less: Expenditure Savings	-£30.6m
Change in budget for reserve drawdowns	£10.6m
Gross budget	£1268.3m
Less: Ringfenced grants	-£120.1m
Fees and charges	-£157.6m
Schools grants	-£363.2m
Net budget required for 2026-27	£627.5m
Funded by:	
General un-ringfenced grants	-£82.1m
Business rates and top-up	-£96.1m
Collection fund adjustment	-£0.2m
Council tax requirement	£449.06m
Taxbase	251,515.30
Band D	£1,785.42

7. Reserves

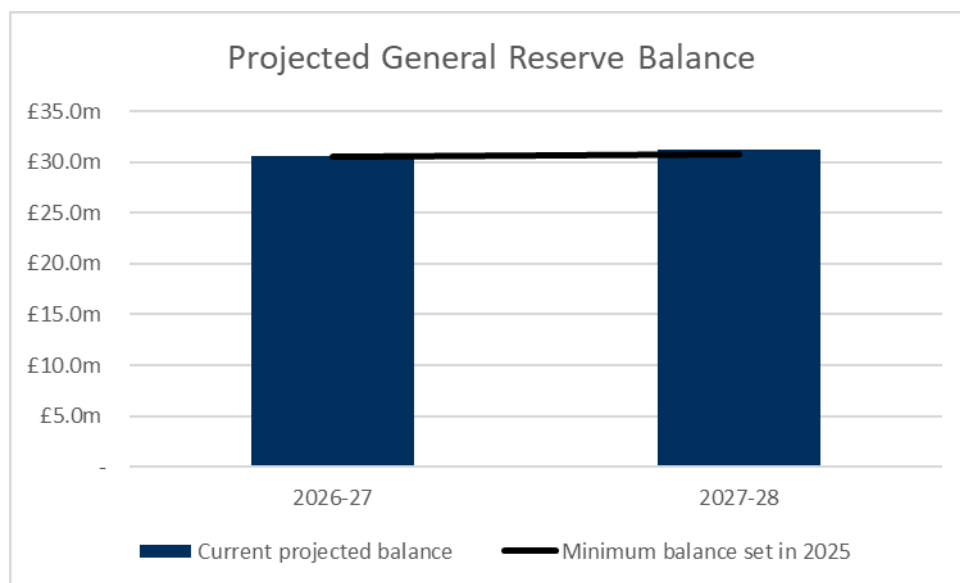
7.1 The council holds reserves for four main purposes:

- To mitigate risks and meet the impact of unforeseen costs
- To enable investment and pump priming of activity to make us more sustainable
- To meet cyclical costs
- To hold ringfenced funds until they are spent.

7.2 The minimum position of the general reserve set in the current business plan is £30.6 million for 2025-26, with this reserve being the source of funding for any overspend at the

end of the year that cannot otherwise be funded. The council is focusing on reducing the forecast overspend for 2025-26 and, following extensive mitigating actions that have reduced the scale of the projected overspend, is expecting to be able to recommend funding from certain earmarked risk reserves instead of the general reserve. If this is not possible and general reserve funding is necessary, the council will need to prioritise topping this reserve back up. The formal assessment on the adequacy of reserves is presented through a standalone report on financial sustainability to this committee from the s151 Officer.

Chart 7.1 – Projected general reserve balance versus the minimum level set in 2025



- 7.3 As well as the general reserve, the council maintains some more specific reserves to cover known risks. The general reserve and other risk reserves are for use where other actions cannot deliver savings or urgent ones of needs arise unexpectedly. The council will seek to manage within resources by proposing alternative savings first rather than drawing on reserves which are only available as a one off and do not address recurring saving needs.
- 7.4 Reserves funding to deliver the council's strategic priorities predominantly come from the Just Transition Fund (established in 2022 to drive change required to make the council more sustainable), the Change and Digital Reserve (to pump prime reforms and the council's change programme) and a £1.7 million allocation to deliver on anti-poverty priorities. These are committed over the medium-term as part of this business plan.
- 7.5 The following key assumptions are made in considering the level of reserves:
- Savings – these are expected to be generally deliverable, but some provision is made through the business plan for slippage on delivery.
 - Funding – the continuing lack of certainty around the medium-term funding position requires us to hold reserve to mitigate against adverse changes and fluctuations.
 - Demand – uncertain demand for council services due to changing needs and unforeseen events such as weather disruption.
- 7.6 The key risks identified at this time are related to unpredictable costs and demand

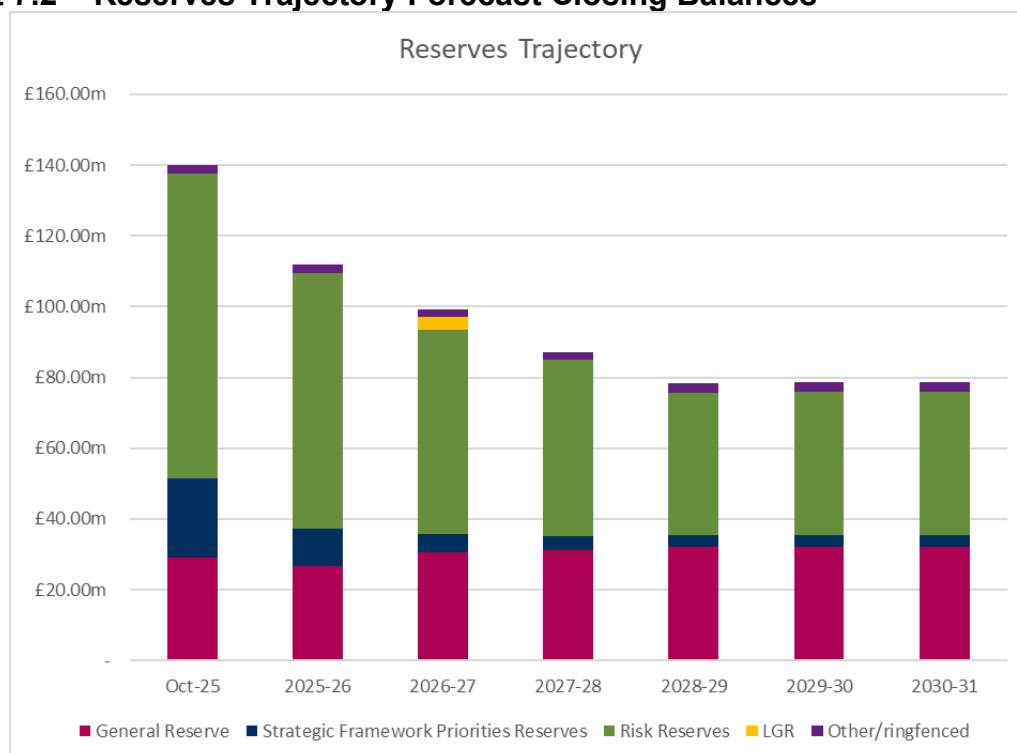
trajectories in social care, the council’s high needs block deficit, volatility in council tax projections, long-term arrangements for waste disposal, and commercial income.

7.7 The table and graph below summarise the forecast reserves balances over the medium-term. Projections show quite a steep reduction in reserve balances over the remainder of 2025-26 and in 2026-27. As well as currently projecting the need to finance the in-year overspend, reserve draw-downs are expected for delivery of priorities through the Just Transition Fund and Change and Digital Reserve, the use of certain specific risk reserves on planned spend (such as for guided busway works) and the use of ringfenced grants and contributions:

Table 7.1 – Reserves summary

Reserve category	Forecast closing balances					
	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31
General Reserve	£26.70m	£30.60m	£31.32m	£32.00m	£32.00m	£32.00m
Strategic Framework Priorities	£10.60m	£5.11m	£3.86m	£3.39m	£3.39m	£3.39m
Risk	£72.30m	£57.78m	£49.70m	£40.36m	£40.51m	£40.51m
Ringfenced	£14.18m	£9.72m	£5.32m	£3.33m	£1.86m	£1.86m
Local Government Reorganisation	-	£3.60m	-	-	-	-
Sinking Fund	£1.89m	£1.94m	£2.18m	£2.57m	£2.77m	£2.77m
Unusable	£0.38m	£0.29m	£0.20m	£0.11m	£0.00m	£0.00m
Total Revenue Reserves	£126.05m	£109.04m	£92.57m	£81.75m	£80.53m	£80.53m

Chart 7.2 – Reserves Trajectory Forecast Closing Balances



8. Medium Term Financial Strategy

- 8.1 As a result of the changes proposed through this update to the business plan, the overall current draft medium-term financial plan is set out in Table 8.1 below. It is noted that the Medium Term Financial Strategy looks beyond the current suggested LGR vesting date of 1 April 2028, however, as this has not been confirmed, and the council has a duty to plan. Looking longer term will allow for this forecast data to then be used in any LGR assessment and future work.

Table 8.1 – Draft medium-term financial plan

	2026-27	2027-28	2028-29	2029-30	2030-31
Funding					
Council Tax	-£449m	-£463m	-£479m	-£495m	-£512m
Business Rates	-£96m	-£98m	-£100m	-£102m	-£105m
General government grants	-£82m	-£109m	-£119m	-£119m	-£119m
Funding total (Net Budget)	-£628m	-£671m	-£698m	-£716m	-£735m
Net Expenditure					
Opening net budget	£573m	£628m	£686m	£735m	£780m
Base adjustments	£6m	£3m	£3m	£0m	-£0m
Inflation	£23m	£25m	£26m	£28m	£30m
Demand	£23m	£25m	£20m	£22m	£23m
Pressures	£12m	-£1m	-£0m	£0m	-
Priorities & Investments	£19m	£1m	-£0m	-£11m	£0m
Capital Financing budget changes	£2m	-£2m	£1m	-£3m	-£4m
Changes in ringfenced grants	-£6m	£22m	-£1m	£11m	-
Subtotal	£651m	£699m	£735m	£781m	£829m
Income savings	£0m	-£0m	£2m	£2m	-£0m
Expenditure savings	-£31m	-£8m	-£0m	-£0m	-£0m
Income inflation	-£4m	-£3m	-£3m	-£3m	-£3m
Change in budget for reserves draw-down	£10.6m	-£2.1m	£0.8m	£0.4m	-
Net Expenditure Budgets	£628m	£686m	£735m	£780m	£825m
Cumulative budget gap	-£0m	-£15m	-£37m	-£64m	-£91m
Funding Requirement	£628m	£671m	£698m	£716m	£735m
Council tax as %	71.6%	69.1%	68.6%	69.1%	69.6%

- 8.2 The full detailed Medium-term Financial Strategy of the council is set out in Appendix 1b.

- 8.3 The medium-term financial plan is updated from the version previously presented to committee in December 2025 in several respects:

- updated funding projections based on the provisional settlement, and taxation information from district councils
- removal of a formal demand stretch-target saving for children in care, based on an assessment of deliverability
- recognition of anticipated specific funding for waste disposal
- ensuring initial funding for this council's LGR preparation is factored in
- allowing for risk in demand-led budgets for 2026-27 and 2027-28.

9. Significant implications

9.1 Finance implications

The proposals set out the response to the financial context and the need to review the council's service offer and model to maintain a sustainable budget. The full detail of the financial proposals, including investments, savings and income as well as the impact on the budget are described in the financial tables of the business plan appended. Assessment of all proposals endorse deliverability and have accounted for any costs to implement.

Proposals seek to ensure that the council makes the most effective use of available resources and is delivering the best possible services given the reduced funding.

More detailed consideration of the council's financial sustainability is provided to members as part of the 29 January 2026 Strategy, Resources and Performance Committee through the section 151 officer's section 25 report. This includes detailed assessment of reserves, including provision for LGR. At this stage the proposals do not include any provision for LGR. This will be commented on further before Council consider the budget in February 2026.

9.2 Legal implications

The Monitoring Officer considers that the proposals for consultation and decision-making on the budget fulfil the statutory requirements set out below with regard to setting the amount of council tax for the forthcoming year and to set a balanced budget:

- Section 30(6) Local Government Finance Act 1992 (the 1992 Act). This section requires that council tax must be set before 11 March, in the financial year preceding that for which it is set.
- Section 42A of the 1992 Act. This section sets out the calculations to be made in determining the budget requirements, including contingencies and financial reserves.
- Section 42B of the 1992 Act. This section requires the council to set a balanced budget.
- Section 25(1) Local Government Act 2003 (the 2003 Act). The Chief Finance Officer of the Authority must report to it on the following matters: (a) the robustness of the estimates made for the purposes of the calculations; and (b) the adequacy of the proposed financial reserves.
- Section 25(2) the 2003 Act. When the council is considering calculations under section 42A, it must have regard to the Chief Finance Officer's report issued pursuant to section 25(1) concerning the robustness of the estimates made for the purposes of the calculations and the adequacy of the proposed financial reserves.

The legislation that governs local government will continue to be reviewed across this parliamentary term, and the business plan will be kept under review to see if changes are needed as the changes in legislation are made available and clarified. Elected Members will be given separate guidance in relation to their responsibilities in setting the budget.

9.3 Risk implications

Services have considered risk in developing the proposals for investment and savings shown in the financial plan and these will be reflected in their usual risk management arrangements. There is a risk that budget proposals will impact on delivery of the council's Strategic Framework, but this will be monitored, and appropriate action taken. There is a risk that assumptions within these proposals are incorrect. Due diligence has been undertaken, as well as assessment within the reserves to mitigate such risks.

9.4 Equality and Diversity implications

This report sets out the council's approach to strengthening the county, including how it will interact with its customers and improve access to services and information as per the council's Equality, Diversity and Inclusion Strategy. The 2026-29 Business Plan and Budget contains specific investment to support vulnerable adults and children in Cambridgeshire and is also informed by the Quality of Life Survey, which reached a representative sample of the Cambridgeshire population, including harder to reach residents. An Equality Impact Assessment has been conducted for the overall business plan and budget (EQIA-00412) and the new Strategic Framework (EQIA-09770). The equality implications of the long-term strategies already approved were considered as part of the development of those strategies. In order for the council to fulfil its legal requirements under the Public-Sector Equality Duty, individual Equality Impact Assessments will be done on the delivery plans for the respective budget decisions at the stage when plans for implementation are drawn up. These can be made available to all elected Members during the decision-making process so that the full equality implications of proposals are understood, inform final decisions and due regard is paid to the Public Sector Equality Duty.

10. Source Documents

10.1 [Quality of Life Survey results](#)

10.2 [Business Planning and Budget Setting](#) – 23 October Strategy, Resources and Performance Committee

10.3 [Business Planning and Budget Setting](#) – 11 December Strategy, Resources and Performance Committee