

2026-29 Business Plan and Budget

- To: Communities, Social Mobility and Inclusion Committee
- Meeting Date: 15 January 2026
- From: Deputy Chief Executive and Executive Director of Place and Sustainability
- Electoral division(s): All
- Key decision: No
- Forward Plan ref: Not Applicable
- Executive Summary: This report summarises the draft 2026-29 Business Plan and Budget, presented to the Strategy, Resources and Performance Committee on 11 December 2025. It focuses on proposals relevant to this committee and provides an update on the new draft Strategic Framework vision, ambitions and priorities.
- Recommendation: The Communities, Social Mobility and Inclusion Committee is asked to:
- a) Consider and scrutinise the proposals relevant to this committee within the 2026-29 Business Plan and Budget put forward by the Strategy, Resources and Performance Committee on 11 December 2025;
 - b) Recommend changes and/or actions for consideration by the Strategy, Resources and Performance Committee at its meeting on 29 January 2026 to enable a business plan and budget to be proposed to Full Council on 10 February 2026; and
 - c) Receive the fees and charges schedule for this committee included at Appendix 2.

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1. Towards a healthy, fair and sustainable Cambridgeshire

- 1.1 Amidst a wave of change nationally and locally, a new Administration was elected to lead the county council in May 2025. This initiated a review of the council’s existing Strategic Framework, to ensure it aligns with the council’s ambitions and the current and future operating context. Over Autumn 2025, Policy and Service committee Chairs and Vice Chairs worked with officers to draft a revised vision and set of ambitions for the council to deliver for Cambridgeshire. This was considered at the Strategy, Resources and Performance committee at its meeting on 11 December 2025. A fully revised Strategic Framework will be presented to the Strategy, Resources and Performance Committee on 29 January 2026 as part of the 2026-29 Business Plan and Budget.
- 1.2 The revised Strategic Framework will maintain a clear strategic vision, with 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. The new draft vision, ambitions and priorities for Cambridgeshire are set out in the table below.

Table 1.1 New draft vision, ambitions and priorities

Vision: A healthy, fair and sustainable Cambridgeshire	
Ambitions:	Ambition priorities:
Support a green and sustainable county	Low carbon council: Reduce the council’s carbon emissions by 38% by 2027-28 (excluding forestry, land use and agriculture) and support wider climate action in Cambridgeshire
	Tackling climate risks: Support community energy and local area energy planning, and work with communities to understand and manage the effects of a changing climate, from the threats of flooding and fire to securing the future of water, food and farming
	Restoring nature: Create and connect green spaces, restore natural habitats on council land and support community-led nature recovery projects
	A circular economy: Support repair cafés, reuse hubs, food waste reduction campaigns, sustainable waste management and other projects with partners and communities to promote sustainable living
Enable full, healthy lives for all	Eating well: Work with partners on targeted interventions that help provide enough good food for every home, aiming to have no family hungry or under-nourished
	Good health and wellbeing: Support people to build strong connections with their families, communities and the natural environment to combat loneliness and improve mental and physical health
	Active living: Create more safe cycling and walking routes and work with partners and communities to promote green spaces, community sports and accessible ways to get active
	Independent living: Provide social care that supports adults and unpaid carers to live safely in the way they choose, and

	reduces the need for more intensive support and care where possible
Ensure fairness and opportunity wherever we can	The best start in life for children and young people: Work with partners to provide a safe and healthy environment for children and young people to live, learn and develop strong mental health from their earliest moments through their school years
	Jobs for the future: Work alongside other providers to ensure people have the right skills and opportunities to build successful working lives, including those with care experience, learning disabilities and mental health conditions
	Financial security: Invest in targeted interventions that help move people out of poverty and build long-term financial stability and independence
	Well connected: Better broadband, tackling mobile phone 'not-spots', with safe and sustainable transport routes to connect people to jobs, education and health services

- 1.3 This new draft vision, three ambitions and 12 supporting priorities evolved directly from the existing Strategic Framework's vision and seven ambitions consolidating and refocusing them into the three new draft ambitions above to better reflect the council's strategic approach and to relate more clearly to the vision. The table below illustrates how the new ambitions consolidate and refocus the existing seven.

Table 1.2: Rationale for new ambitions

1 - Net zero carbon emissions for Cambridgeshire by 2045, and our communities and natural environment are supported to adapt and thrive as the climate changes	Support a green and sustainable county	Allows a more comprehensive approach to climate, nature and the environment whilst allowing transport/travel to support other ambitions as well
2 - Travel across the county is safer and more environmentally sustainable		
3 - Health inequalities are reduced	Enable full, healthy lives for all	Recognises the central role of health and wellbeing for delivering positive outcomes for people
4 - People enjoy healthy, safe and independent lives through timely support that is most suited to their needs		
5 - People are helped out of poverty and income inequality	Ensure fairness and opportunity wherever we can	Brings together issues relating to the delivery of core front line services and fair access for all people to fully participate in society locally, with priorities more focused on the council's remit to deliver, and space
6 - Places and communities prosper because they have a resilient and inclusive economy, access to good quality public services and social justice is prioritised		
7 - Children and young people have opportunities to thrive		

		for education and children's social care to support other ambitions as well
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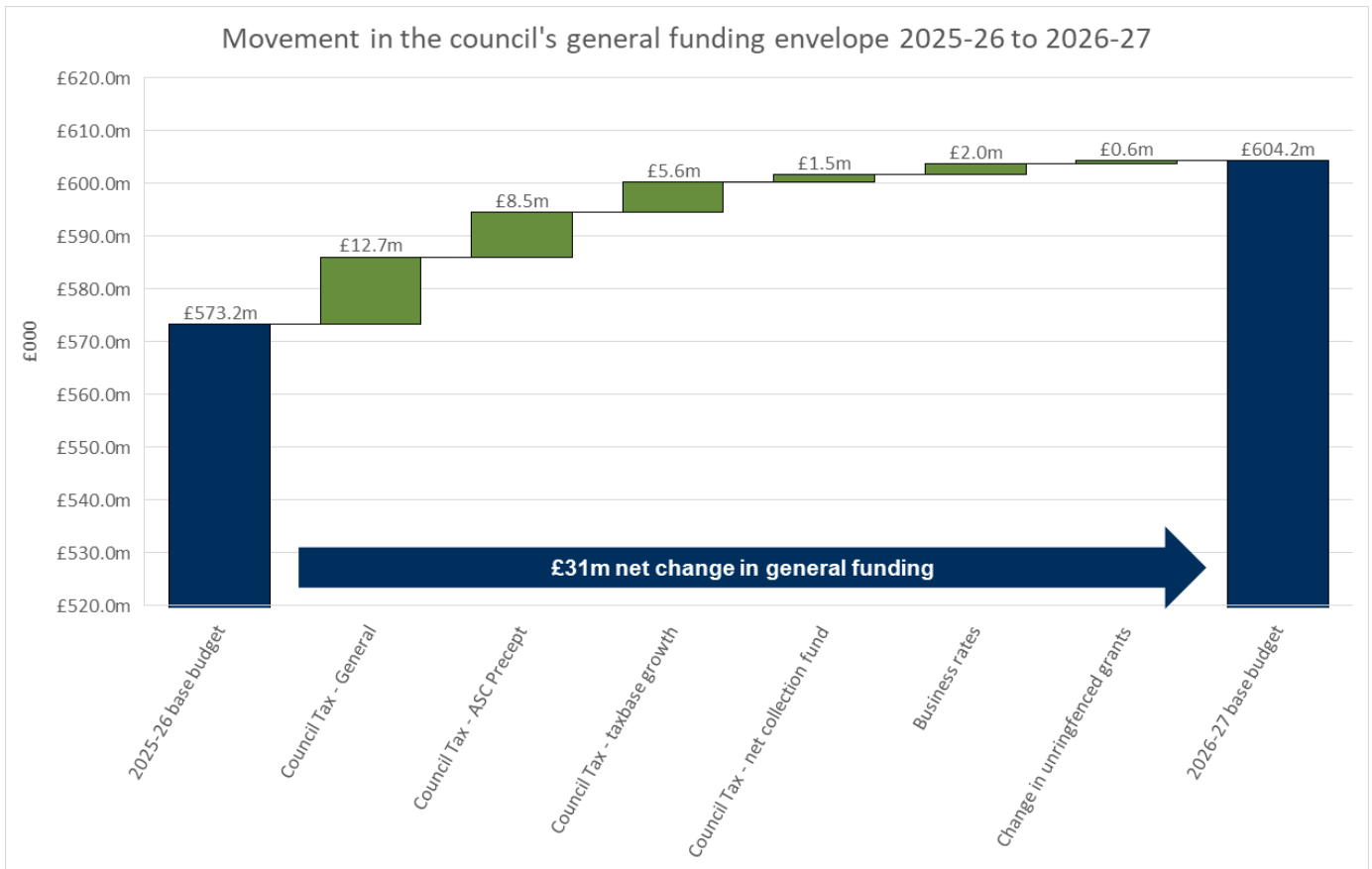
- 1.4 Driven by the three proposed ambition areas, the 12 priorities are what the council will focus on in its decision-making, service planning and service delivery. As part of the council's commitment to being evidence-led and responsive to residents' needs, these ambitions and priorities are informed by the Quality of Life Survey results presented to Strategy, Resources and Performance Committee on 23 October 2025. There is a clear connection between the three new draft ambitions and the most prominent areas of concern revealed by the Quality of Life Survey: health and wellbeing issues such as the mental health of young people, economic issues such as job opportunities and the cost of living, and local climate and environment issues. With strategic ambitions more clearly aligned to the concerns of our residents, the council will be in an even better position to track its progress on delivering the ambitions through its engagement with residents.
- 1.5 The development of the priorities was informed by recent council strategies that reflect council directorates' current and future operating context. These include the Public Health Strategic Plan, the Adults, Health and Commissioning Strategy, the Cambridgeshire Poverty Strategy Commission findings, the refreshed Climate Change and Environment Strategy, the draft Economic Strategy and other new or developing strategies and approaches. Alongside the council's corporate enabling strategies such as the 'Our Future Council' change strategy and the People Strategy, these directorate strategies will be key to guiding the delivery of the council's new ambitions and priorities. As the primary statement of the council's highest goals, the Strategic Framework is the main reference point for everything the council plans and delivers for local communities. The revised Strategic Framework has been developed as a strong unifying thread for council decision-making, activity and impact.

2. Responding to the council's context

- 2.1 The draft 2026-29 Business Plan and Budget, presented at Strategy, Resources and Performance Committee at its meeting on 11 December 2025, details how the council will deliver against its ambitions, respond to resident feedback and set a legal budget. This committee, alongside other Policy and Service committees, will consider the draft business plan and budget proposals relevant to its remit, and any feedback will be presented to Strategy, Resources and Performance Committee at its next meeting on 29 January 2026 for consideration in recommending budget proposals to Full Council on 10 February 2026.
- 2.2 The council is currently forecasting a £31 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 estimates regarding Government grant levels. The level of government grants at this stage are only an estimate, made before the local government finance settlement issued on 17 December 2025. The settlement saw the implementation of government reforms to local authority funding, including a full re-calculation of relative needs of councils, consolidation of a wide number of grants into fewer more general grants, equalisation for ability to raise council tax, and rebaselining of the business rates system. This is the biggest set of local government funding reforms for over a decade. The full implications of the settlement are being calculated for the council, and a

full update will be provided to Strategy, Resources and Performance Committee on 29 January 2026.

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



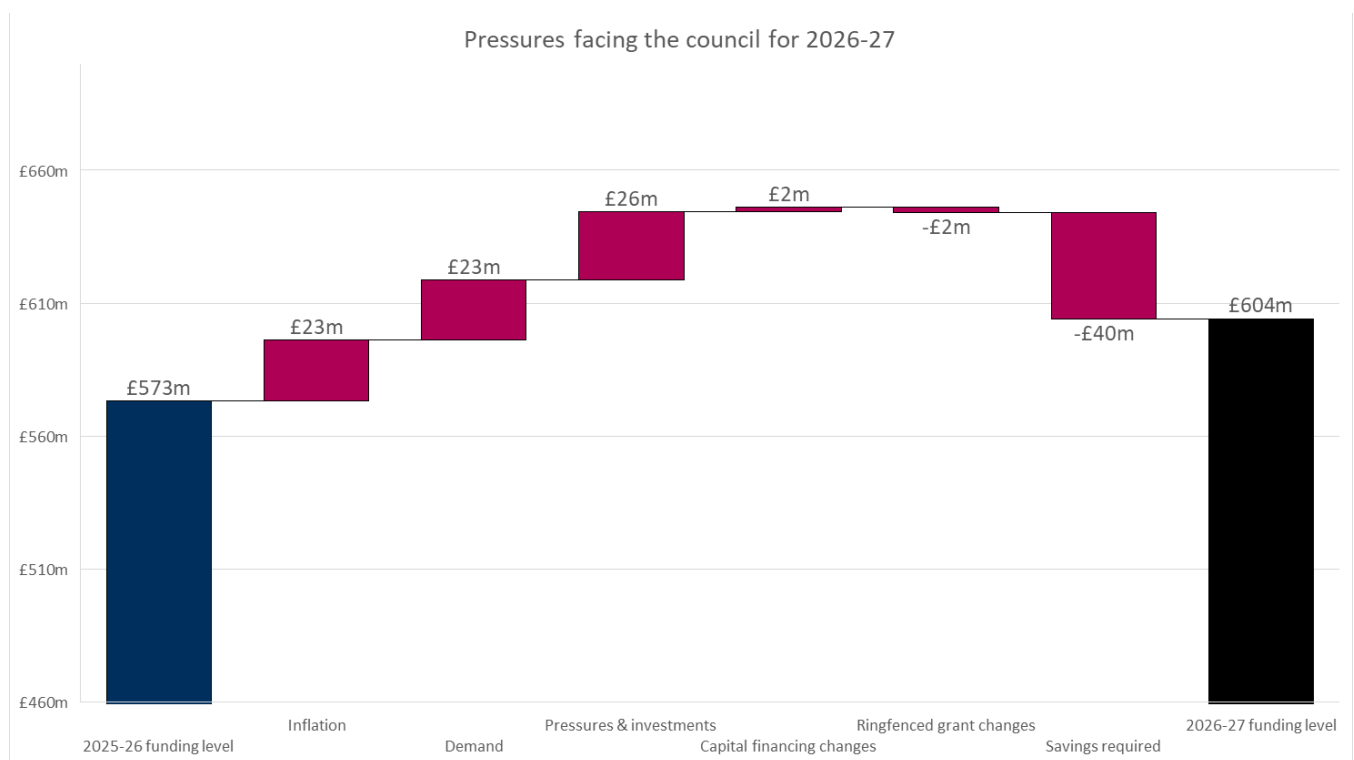
2.3 The totality of the council's gross budget, including schools and services funded by specific grants, is expected to be over £1.2 billion for 2026-27. Each year councils in England are required to set a legal budget. This means the council must ensure the money it plans to spend will not exceed the 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.

2.4 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. 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 2.9 above. Latest estimates now show over £74 million of cost pressures, offset by a £31 million increase in our general funding and a £2 million increase in ringfenced grants, leaving a gap of £40 million to find for 2026-27.

Chart 2.2: Overall movement in net budget from 2025-26 to 2026-27



- 2.5 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 £40 million for 2026-27.
- 2.6 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 draft 2026-29 Business Plan and Budget has focused 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.

2.7 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 relevant to this committee can be found in the next section of this report. Having proposed these plans, the budget gap for 2026-27 remains at £6.4 million.

Table 2.1 - How the legal budget is arrived at

	£million	£million
Pressures, investments and adjustments	72.0	
Budget Changes		72.0
Less funding changes:		
Change in ringfenced grants		-2.0
Change in general grants	-0.6	
Proposed council tax increase	-21.3	
Council tax taxbase and collection fund	-7.1	
Business rates income	-2.0	
General funding increase		-31.0
Funding envelope changes		-33.0
Total gap to find		38.9
Savings identified	-32.1	
Changes in income, excluding schools	-4.0	
Add: reverse out previous year reserves budget	9.5	
Less: reserves use	-5.9	
Total Gap remaining		6.4

2.8 A gap remains at this stage in the draft business plan and budget, and a legal budget position for 2026-27 is contingent on Government funding announcements or, failing that, further savings. There are also budget gaps remaining in future years as shown in Table 2.2:

Table 2.2: Revised medium-term budget gaps

Year	2027-28	2028-29	2029-30
Latest unidentified savings gap	£17.1 million	£31.8 million	£27.5 million

This means that the medium-term picture for the council shows an overall funding gap of £96 million over the next three years, of which £41 million is not yet addressed.

- 2.9 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. 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. A summary of the progress of each current ‘Our Future Council’ cross cutting change programme can be found in the update to the 23 October 2025 meeting of the Strategy, Resources and Performance Committee.
- 2.10 With the Strategic Framework defining what the council aims to deliver (its vision, ambitions and priorities) and ‘Our Future Council’ defining how the council future-proofs delivery, whilst the council’s CARE (collaborative, accountable, respectful and excellence) values define the way council employees work with each other. The CARE values also inform the Customer Care Standards, which define the way the council delivers through its interactions with residents, businesses, VCSE (voluntary, community and social enterprise) organisations and other partners. The CARE 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.
- 2.11 The council is continuing to invest capital funding in the county’s infrastructure, such as schools and roads. There is increasing transparency of the expected financial value of capital schemes. The council now indicates expected tender values through the 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.

Table 2.3 – 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	55,477	42,776	31,190	39,367	19,110	4,271	285,437
Adults, Health and Commissioning	-	6,690	6,690	6,690	6,690	6,690	33,450	66,900
Place and Sustainability	165,826	79,244	62,781	24,990	6,782	1,440	20,664	381,727
Finance and Resources	10,703	3,597	2,860	2,088	1,944	1,944	8,064	31,200
Office of the Chief Executive	1,500	1,500	253	253	253	253	1,518	5,530
Total Budget	271,275	146,508	115,360	65,211	55,036	29,437	67,967	750,794

- 2.12 The total programme for 2026-27 as it currently stands requires £146.5 million of funding, which includes £37 million 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.
- 2.13 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. The other major driver of borrowing across future years increases is the prioritised investment in highways.

3. Place and Sustainability Directorate Overview in relation to the Communities, Social Mobility and Inclusion Committee

- 3.1 The work of the Place and Sustainability directorate impacts the lives of everyone living, working, learning and travelling through Cambridgeshire every day.
- 3.2 Changes to the senior management structure of the council come into effect from 1 January 2026. From January the Place and Sustainability directorate will become responsible for all of the services reporting to this committee which support, protect and develop community resilience - including Trading Standards, Registration Services, Coronial Services, Emergency Planning, Community Services, Domestic Abuse and Sexual Violence services, Changing Futures, Housing First, Libraries, Archives, Culture and Adult Skills.
- 3.3 Overall, it is proposed the Place and Sustainability Directorate will receive a £136.7 million gross budget in 2026-27, including revenue growth of £2.3 million. This budget will support continued investment in services the directorate delivers and commissions that fall under the remit of the Communities, Social Mobility and Inclusion committee as outlined in section 3.2 and including our network of 33 libraries and mobile library offer. This budget also supports services that are delivered and commissioned that report to the Environment and Green Investment Committee and the Highways and Transport Committee.
- 3.4 The directorate also hosts services on behalf of the wider system to address systemic barriers and provide support to help people overcome complex issues, such as the High Intensity Users team, working with people who frequently access NHS Emergency Services for non-medical reasons, and Changing Futures, which works with people facing multiple disadvantage, such as homelessness. The directorate also delivers a grant-funded Adult Education and Skills service that supported 4,475 enrolments in the last academic year across 88 sites.
- 3.5 Since 2021, services reporting to this committee have overseen the delivery of the Household Support Fund. This fund will end on March 31 2026 and from April 2026, the Crisis and Resilience Fund will be introduced nationally. Details of the fund are to be confirmed but indications are that a shift towards prevention will be a key feature of the new programme. Once confirmed, the funding and delivery of the programme will sit with services reporting to this committee.

- 3.6 The council collaborated with partners to create an independently led Poverty Strategy Commission that published its findings and recommendations to address the root causes of poverty and improve support available to those affected by it, in May 2025. The council is responding to the Commission's recommendations with partners, drawing down from remaining £1.5 million budget, originally made available during 2024/25, to back the implementation of the recommendations from the Commission's report. An additional investment of £100k has been provided to enhance the existing income maximisation work commissioned from Citizen's Advice, approved by this committee on 5 December 2024. This additional investment will help us to ensure families in receipt of Free School Meals are aware of their entitlements. The implementation of the Poverty Commission's recommendations will be linked to the deployment of the Government's Crisis and Resilience fund once more information on that fund is available.
- 3.7 Many of the council's resident-facing interactions take place through an extensive network of libraries. In 2024/25 £1.3 million was made available for the 'Libraries Plus' programme, to make improvements across the library estate. During 2025/26 improvement works have taken place across the county and we will continue to draw down from this fund to better facilities throughout 2026/27, creating more flexible spaces and expanding the range of services available locally to our residents, so they are 'Closer to Communities'.
- 3.8 From April 2026, our current shared Trading Standards service will separate from Peterborough City Council. This separation will require one off investment to procure a case management system for Cambridgeshire. It is anticipated that a pressure of £87k in additional costs will arise from the separation of the service to ensure we have sufficient capacity and expertise to meet the needs of Cambridgeshire residents.
- 3.9 The directorate as a whole will continue to strive to deliver efficient and effective services to residents. This includes ensuring it performs its regulatory functions, which report to this committee, in line with the relevant statutory duties.

Table 3.1 – Budget position 2026-27

Heading	2026-27 £000 Place and Sustainability	2026-27 £000 Community Development and Resilience	Comments
Net revised opening budget	91,236	10,731	Relevant to this committee, this includes the ending of the Household Support Fund grant in March 2026.
Net inflation	2,384	96	
Demography and Demand	51	51	Relevant to this committee, the demand for Coroner Services is expected to continue to rise, at a cost of £51k, due to the increasing population size and increased number of complex cases to be investigated.
Pressures	-890	302	Relevant to this committee, a pressure of £87k of additional costs when from April 2026 Cambridgeshire County Council will be responsible for delivering its trading standards service directly rather than through a shared arrangement with Peterborough City Council, It also includes a one off pressure to provide a new system for trading standards case management, which is linked to the transfer of responsibility back to the Council. This is

			funded from a reserve as outlined in the reserves section of this paper.
Priorities and Investments	1,250	100	£100k investment to enhance the existing income maximisation work commissioned from Citizen's Advice
Use of Reserves	-709	-315	Funding from the Homes for Ukraine grant continues to support delivery of services relevant to this committee during the 2026-27 financial year and funding from the proceeds of crime reserves will be used as a one off to fund replacement trading standards back-office software system
Savings	-808	-175	Savings of £175k are attributable to services reporting to this committee, £155k proposed from a review of posts in Communities, Libraries and Skills to ensure compliance with the council's organisation design principles and £20k from returning the proposed 3% inflationary increase to the library stock fund as a saving.
Income Changes	879	-32	
Net budget	93,393	10,758	

Table 3.2 – Highlights of proposed savings within the remit of this committee

Proposal and Table Reference Number	2026-27 £000	2027-28 £000	2028-29 £000	Detail
C/R.7.241 Review of posts in Communities, Libraries and Skills service areas	-155			Restructure roles across the Communities, Libraries and Skills Service areas to ensure compliance with the council's organisation design principles and to deliver savings.
C/R.7.242 Decline inflationary increase to Library stock fund	-20			Return the proposed inflationary increase of 3% to the stock fund as a saving.

Table 3.3 – Medium-term Financial Plan for the Place and Sustainability directorate by service area

£000	2026-27 gross to net		Net Budgets		
	Spend	Income	2026-27	2027-28	2028-29
Executive Director	3,185	-1,095	2,090	2,889	3,721
Highways and Transport	55,048	-28,392	26,656	30,198	30,845
Environment, Planning and Economy	59,553	-5,663	53,889	51,214	52,411
Community Development and Resilience	18,901	-8,143	10,758	11,767	11,924
Total	136,686	-43,293	93,393	96,068	98,901

3.10 Capital

The capital programme for Communities and Libraries comprises £1.052m of planned expenditure in 2026-27 and a further £0.218m over the ten-year planning horizon as captured in the table below. This includes delivery of the remaining committed projects that are funded through the Cambridgeshire Priorities Capital Fund, the replacement of a camera in the Archives service and library improvements and expansions (including the use of section 106 funding):

Table 3.4 – Capital Programme

£000	Total Cost	Previous Years	2026-27	2027-28	2028-29	2029-30	2030-31	Later Years
Communities & Libraries	6,760	5,490	1,052	218	0	0	0	0

4. Funding

4.1 The council draws its funding from two main sources – government grants and locally generated revenue (predominantly council tax, as well as business rates, and then charging for council services).

Government Grants

4.2 The Council receives a range of grants to deliver services across Cambridgeshire. The Safe Accommodation grant funds commissioned contracts and support from the Domestic Abuse and Sexual Violence service, ensuring the council meets its statutory duties in accordance with the Domestic Abuse Act 2021. Cambridgeshire Skills is a grant funded service, receiving money each academic year through the Cambridgeshire and Peterborough Combined Authority. Several services are also part funded by grants or through partnership arrangements, for example the Communities Service receives funding from the Integrated Care System to host the High Intensity Users team and Changing Futures receives its funding from district councils and the Combined Authority.

4.1.2 Subject to the Funding Review the expected grants overall are:

- Safe Accommodation for Victims of Domestic Abuse (Ministry of Housing, Communities and

- Local Government) £1,480,995 (to be confirmed, figure based on 2025/26 allocation).
- Victim Services Grant for Domestic Abuse (Office of Police and Crime Commissioner) £69,460k.
- Adult Skill Fund (via the CPCA) £2,025m (funded on an academic year cycle).
- Free Courses for Jobs (via the CPCA) £120k (funded on an academic year cycle).
- Adult Skills Fund (Education and Skills Funding Agency) £150k.
- Youth Guarantee Trailblazer (via the CPCA) £1m.
- The Library Presents (Arts Council England) £176,942 (to be confirmed, figure based on current allocation).
- Community Health Information Service (Public Health) £69k.
- Museum Partnership Support (Museum Development South East) £27k (to be confirmed, figure based on current allocation).
- Crisis and Resilience Fund (amount and terms and conditions to be confirmed).
- High Intensity Users (Integrated Care System) £600k.

Fees and charges

- 4.2 Within services under the remit of this committee, there is a budget of £4.9m for fees and charges. Examples of these fees and charges are libraries income, registrations and ceremony income, and contributions from other local authorities for services.
- 4.3 In accordance with the council's scheme of financial management, Executive Directors are responsible for reviewing annually the levels of fees and charges, in consultation with the section 151 officer and presenting a schedule of fees and charges to the relevant service committee. The planned fees and charges within the remit of this committee are included as Appendix 2.

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Reserves

- 4.4 One off funding of £1.7m is allocated through this committee 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. To meet the recommendations of the commission, this funding will be used to:
- Retain capacity to coordinate anti-poverty work across the county and with key strategic partners and oversee the implementation of the Crisis and Resilience fund once the terms and conditions are known.
 - Retain the delivery of income maximisation work through Citizens Advice and fund mechanisms to better target support to those eligible for help.
 - Provide small grants to spearhead anti-poverty measures that enable the council to bring to life community-based ideas and initiatives.
 - Investment to build and sustain a systematic way of hearing the voices of people with lived experience in relation to policy development/delivery council-wide with a focus on work that has an impact on residents, particularly those who are at greater socio-economic disadvantage.

5. Significant Implications

5.1 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 set out in Appendix 1. Assessment of all proposals endorse deliverability and have accounted for any costs to implement.

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

Any feedback from the Communities, Social Mobility and Inclusion Committee will be provided to Members as part of the 29 January 2026 Strategy, Resources and Performance Committee through the Section 151 Section 25 report. This includes detailed assessment of reserves, including provision for Local Government Reorganisation. This will be commented on further before Council consider the budget in February 2026.

5.2 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.

5.3 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.

5.4 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 draft 2026-29 Business Plan and Budget contain 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 (EQIA-00412) has been conducted for the overall draft business plan and budget. 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 Equality Duty.

6. Source Documents

- 6.1 [Agenda Item 5 \(Draft Business Plan and Budget Setting 2026-27 – 2028-29\) – Strategy, Resources and Committee meeting on 11 December 2025](#)