

**Blackburn with Darwen
Analysis of Balances and Reserves**

	Revised Balance at 31st December 2023 £000	Change in Use of Reserves Qtr 4 2023/24 £000	Proposed Redistribution of Reserves £000	Balance at 31st March 2024 £000	Budget Use of Reserves 2024/25 (as per Finance Council) £000	In Year Change in Use of Reserves 2024/25 £000	Balance of Reserves at 31st March 2025 £000	Included in MTFP £000	Not Included in MTFP £000	Forecast Balance of Reserves at 31st March 2026 £000	Included in MTFP £000	Forecast Balance of Reserves at 31st March 2027 £000	Included in MTFP £000	Forecast Balance of Reserves at 31st March 2028 £000
Minimum Working Balance (GF Balance)	6,009	989	-	6,998	-	(998)	6,000			6,000		6,000		6,000
Budget Support Reserve	1,985	1,000	2,010	4,995	(1,540)	(1,086)	2,369	-	-	2,369	(1,500)	869	(500)	369
Invest to Save Reserves	4,266	-	-	4,266	(1,410)	(514)	2,342	(80)		2,262		2,262		2,262
Insurance Reserve	-	-	4,000	4,000	-	-	4,000			4,000		4,000		4,000
Earmarked (Discretionary) Reserves - Committed														
- Welfare, Council Tax and Business Rate Reforms	6,204	388	(1,000)	5,592	(36)	(87)	5,469			5,469		5,469		5,469
- Investment in Assets and Infrastructure	4,143	(30)	-	4,113	(3,245)	(103)	765			765		765		765
- Support for Other Resources and Transformation Projects	297	-	-	297	-	-	297			297		297		297
- Support for People Services	6,897	1,841	(1,000)	7,738	1,593	(1,178)	8,153			8,153		8,153		8,153
- Support for Place Services	920	26	-	946	-	-	946			946		946		946
- Support for IT Related Projects	2,210	44	-	2,254	(506)	-	1,748			1,748		1,748		1,748
- Contingent Sums	5,306	2,915	(687)	7,534	-	(11)	7,523			7,523		7,523		7,523
- Slippage from Previous Years	4,542	2,082	(2,798)	3,826	-	(1,871)	1,955		(1,955)	-		-		-
- Amounts unspent from Grants and Contributions	547	5,483	-	6,030	-	(3,494)	2,536		(2,536)	-		-		-
- Amounts committed to Future Years Budgets	931	(15)	(600)	316	-	(143)	173			173		173		173
- Reserves held for Specific Purposes	6,374	2,953	-	9,327	(5,296)	221	4,252		(4,252)	-		-		-
Total Specific (Discretionary) Reserves	38,371	15,687	(6,085)	47,973	(7,490)	(6,666)	33,817	-	(8,743)	25,074	-	25,074	-	25,074
Other Earmarked Reserves	117	186	-	303	-	(25)	278			278		278		278
School Related Reserves	11,446	24	75	11,545	-	-	11,545			11,545		11,545		11,545
Total Reserves	62,194	17,886	-	80,080	(10,440)	(9,289)	60,351	(80)	(8,743)	51,528	(1,500)	50,028	(500)	49,528