

## Forecast reserves and provisions

<b>Earmarked Reserves</b>	Estimated Reserves at start of year 1 April 2015	Planned Contributions included in MTFS	Estimated Use of reserves in-year	Estimated Reserves at year end 31 March 2016
	<b>£000</b>	<b>£000</b>	<b>£000</b>	<b>£000</b>
Transformation & Priority Initiatives Fund	3,800	0	1,000	2,800
Business Risk Reserve	2,100	0	1,700	400
MTFS Implementation Reserve	4,000	0	2,000	2,000

<b>Provisions</b>	Estimated Provision at start of year 1 April 2015	Planned Contributions included in MTFS	Estimated Use of provisions in-year	Forecast Balances at year end 31 March 2016
	<b>£000</b>	<b>£000</b>	<b>£000</b>	<b>£000</b>
Insurance provision	6,500	1,660	1,660	6,500
Employee & Litigation Provision	800	375 (base)	575	600
Bad Debt Provision (Sundry debts and Housing Benefit Overpayments)	6,500	1,100	1,250	6,350