



GOVERNMENT OF BERMUDA  
Ministry of Finance

# PRE-BUDGET REPORT

IN ADVANCE OF THE FISCAL YEAR  
2025 - 2026

**REDUCING** OUR COSTS,  
**INVESTING** IN OUR FUTURE.

# Pre Budget Report 2005

**Great Britain: Parliament: House of  
Commons: Treasury Committee**



## **Pre Budget Report 2005:**

**The 2006 pre-budget report** Great Britain: Parliament: House of Commons: Treasury Committee, 2007-01-25 This report from the Treasury Committee examines the recent economic analysis and assessment of the UK economy as outlined in the 2006 pre budget report and sets out a number of conclusions and recommendations including the Committee welcomes the recent rise in the growth rate of business investment but with the caveat that the downside risk as highlighted in a previous weakness for business investment remains unexplained that several risks exist around the consumption growth forecast including the potential of house prices to fall and the increase of personal insolvency the employment rate rise is commended but a lack of migration statistics in relation to the labour market means an overall assessment is not possible although an improved forecast for economic growth in 2006 the Treasury has not forecast an improvement in the fiscal position the Government appears to be on track to meet the golden rule in the current economic cycle but will start the next economic cycle with its current budget in deficit the Committee recommends also that the Treasury in future Budgets and Pre Budget reports provide a fuller explanation of its current forecast of the start and end dates of the current economic cycle also future Budget and Pre Budget reports should provide a breakdown of reported efficiency gains by department and further to enhance transparency and enable effective scrutiny the Treasury should require departments in their departmental annual reports and Autumn Performance reports in 2007 and in later years to provide consistent and comprehensive information on progress against efficiency targets the Committee expressed dissatisfaction at the lateness and vagueness of information in relation to expenditure on education but approved the early announcement of capital spending plans for education up to 2010 11 the Committee though does welcome the Government's decision to commission and publish a range of reviews informing future economic policy including tax policy the Pre Budget report is seen as an effective instrument of fiscal consultation but this could be enhanced if Parliament and the public were given greater notice of the date of the report perhaps 4 weeks before the statement is due to be made where tax changes carry significant risk of forestalling activity or distorting market behaviour such as the unusual timing and implementation of the increases in Air Passenger Duty the Committee feels as a general rule that those increases should not come into force until the House of Commons has had an opportunity to come to a formal decision on such an increase

**The Barnett formula** Great Britain: Parliament: House of Lords: Select Committee on the Barnett Formula, 2009-07-17 The Barnett Formula is the mechanism used by the United Kingdom Government to allocate more than half of total public expenditure in Scotland Wales and Northern Ireland The Formula has been used for the last thirty years to determine the annual increase in allocation the increment Each year these increments are added on to the previous year's allocation the baseline to create what is now a significant block grant of funds The Formula accounted for almost 49 billion of public spending in 2007 08 Despite the political changes within the United Kingdom the Formula has continued to be used and has never been reviewed or revised The Formula was only intended to be

a short term measure and should no longer be A UK Funding Commission should be established to assess relative need in the UK's regions and advise on a new method of distributing funding to reflect those needs The baseline has never been reviewed to take account of changing population patterns this means that the grant provides funds without reference to the needs of each of the countries and regions of the UK There should be a link between the grant of funds made to each of the administrations and their actual per capita funding needs The Committee's research suggests that England and Scotland have markedly lower overall needs per head of population than Wales and Northern Ireland The Committee suggest that the UK Funding Commission undertake an assessment of relative need now and in the future and that they undertake periodic reviews as well as publish annual data about the allocation of funding between the devolved administrations *The 2007 pre-Budget report and comprehensive spending review* Great Britain: Parliament: House of Commons: Environmental Audit Committee, 2008-03-05 Environmental taxes as a proportion of all taxation peaked at 9.7 per cent in 1999 and have declined ever since falling to 7.3 per cent in 2006 This report sets out a number of conclusions and recommendations covering different areas of environmental policy 1 Aviation the reform of Air Passenger Duty into a levy per flight rather than per passenger is welcome but tax on aviation must be significantly increased so as to stabilise demand and resulting emissions 2 Motoring road transport emissions in England increased by 12 per cent between 1997 and 2006 and are forecast to increase so it is important for the Budget to put in place rises in fuel duty 3 Carbon capture and storage the Treasury must provide more assistance for the development of this technology in the UK 4 Shadow price of carbon this should be increased to discourage the approval of carbon intensive policies and projects and so improve the prospects of achieving the reduction in global emission targets 5 Environmental transformation fund the Pre Budget report Cm 7227 ISBN 9780101722728 announced funding for such a fund with 370 million to be spent over three years but only 170 million was new money 6 Emissions trading it must be clear when reported emissions figures incorporate the purchase of carbon credits otherwise they will give a false picture of the decarbonisation progress within the UK 7 Public service agreements the new PSA is too diffuse with no clear departmental targets for reducing emissions the Government should consider setting emissions reduction targets for specific sectors of the economy The Treasury has not responded on the scale or with the urgency recommended by the Stern Review ISBN 9780102944204 and the 2008 Pre Budget report needs to establish a coherent set of measures to help deliver the UK's 2020 domestic and EU targets on emissions and renewable energy *Pre-budget Report 2008* Great Britain. Parliament. House of Commons. Environmental Audit Committee, 2009 This report examines firstly the Treasury's response to recession The fiscal stimulus measures intended to pull the economy out of recession represent an invaluable opportunity to transform the UK into a low carbon economy But meeting climate change and renewable energy targets will require a step change in environmental investment This year's Pre Budget Report announced a 535m package of green fiscal stimulus measures designed to tackle economic and environmental problems simultaneously

This investment is welcome but the scale too small most of this funding was already committed and will be offset by reduced spending in 2010 11 Extra funding announced for the Warm Front programme will not deliver the scale and speed of change that is needed Programmes aimed at improving the energy efficiency of existing buildings should be the number one priority for green fiscal stimulus It is disappointing that the wider fiscal stimulus package contains hundreds of millions of pounds for road building and widening The Treasury should publish an assessment of the net impacts of its fiscal stimulus package on the environment The second part of the report looks at green taxation In real terms revenue from green taxes has gone down slightly since 1998 while revenue from all taxation has increased by around 30 per cent On aviation taxes the Committee criticise the Treasury s backtracking on replacing Air Passenger Duty with a per plane charge and exhorts the Government to seek reform of the Chicago Convention so as to allow taxation of international aviation fuel On motoring taxes it calls for re examination of the merits and practicalities of a car scrappage scheme to pay people to trade in their existing older cars for newer more efficient models

**Pre-budget Report 2008** Great Britain. Parliament. House of Commons. Treasury Committee,2009 The Treasury Committee s report on the Pre Budget Report 2008 Cm 7484 ISBN 9780101748421 considers that the balance of risks to the Treasury s forecast for a swift recovery in economic growth for 2010 after a significant decline in output in 2009 is on the downside The report highlights the lack of bank lending as the single most critical problem for the economy in the near term The overall effect of the fiscal stimulus remains uncertain the cost of the reduction in VAT is considerable and in the view of the majority of commentators the Treasury s analysis of its impact is an optimistic one The report notes that the risk of a self reinforcing deflationary cycle exists in the UK economy at present and recommends that the Treasury prepare and publish the actions it may consider taking should a period of quantitative easing be needed While the need for lower interest rates to maintain economic growth is crucial at the present time the needs of savers must not be forgotten and the Treasury should consider measures that will also support savers at this difficult time The report notes with concern that the Pre Budget Report contains no policy measures which will significantly advance meeting the 2010 child poverty target

*Pre-budget Report 2009* Great Britain: Parliament: House of Commons: Treasury Committee,2010 This report acknowledges that deciding the right time for fiscal consolidation requires making a fine judgement about the resilience of the recovery It emphasises that a plan to restore the health of the public finances must deal with the structural deficit While the Treasury aims to cut the deficit from 9% of GDP to 3.6% of GDP in four years the expert witnesses who examined it all criticised the document for not providing enough information about how this will be achieved Future Budgets and PBRs should attempt to quantify the downside risks around the structural deficit forecast There will be uncertainty in these figures but they are produced as part of the Spending Review process so there appears to be no argument against their publication Similarly the Bank of England publishes forecasts showing the possible range of inflation rates and publishing information about debt interest on a similar basis would be useful The recession appears to have had

substantially less impact on the labour market than might have been feared though concern remains about the level of youth unemployment Repossessions have been far lower than expected however it is recommended that the Treasury proceeds cautiously over the timing of removal of Government support in this area We do not want to see a return to the times of easy credit but the Government needs to remain aware of the risk that lending will not support renewed private sector growth as the public sector retrenches The purpose of the tax on bank bonuses is to change behaviour so that banks increase their capital rather than providing large discretionary payments to employees The next Parliament needs to examine the effectiveness of any regime introduced by the Financial Services Bill in terms both of its success in altering bank behaviour and of its effect on the competitiveness of the UK financial sector

**The 2007 budget** Great Britain: Parliament: House of Commons: Treasury Committee,2007-04-23 This report is in four main sections the first looks at the state of the economy the second examines public finances the third covers tax measures and the fourth miscellaneous issues such as the Girshon programme of efficiency savings and the Comprehensive Spending Review It is based on evidence sessions from outside experts Treasury officials and the Chancellor as well as written submissions and is published before the Second Reading of the Finance Bill

**Budget 2006** Great Britain. Treasury,2006-03-22 The Budget sets out the Government's plans for taxation public spending and economic growth for the coming year Details announced include an annual growth rate of 2.5 per cent for 2006-07 with a forecast of 2.75 to 3.25 per cent for 2007-08 an inflation rate of two per cent this year and public sector borrowing on course for a 16bn surplus over the economic cycle ending in 2010-11 with net borrowing set at 37 billion for this year and 36 billion next year falling to 23 billion in the year to 2010-11 Measures announced in the 2006 Budget include i the climate change levy to be indexed in line with inflation from 2007 a new vehicle excise duty rate of 210 for the least fuel efficient cars 4x4 cars or SUVs and the establishment of a new 1bn energy and environmental research institute funded by government and private industry ii measures to help to single parents into work and tackle child poverty including an increase in child benefit child tax credit and childcare vouchers and a top up to child trust fund accounts at the age of seven iii an increase in duty of nine pence on cigarettes and one pence on beer with a freeze in duty on whisky and other spirits iv the exemption on stamp duty raised to 125 000 and a rise in the level of inheritance tax from 275 000 to 325 000 v the level of investment in schools to rise from 5.6 billion to 8 billion a year vi free off peak national bus travel for pensioners in every part of the country and vii funding in partnership with commercial sponsorship to support top athletes to prepare for the 2012 Olympics

**Economics** Richard G. Lipsey,K. Alec Chrystal,2007 The eleventh edition of this successful textbook for Economics majors has been thoroughly updated and revised to give more depth to core principles Pitched at a level that will stretch readers but still comprehensible for beginners Economics is explained in a straightforward manner whilst maintaining the rigour needed to enable students to progress with their studies The book features a depth and breadth of topics combined with a balance of technical and applied material In depth explanations of theoretical concepts are balanced

with a range of real world examples help students to understand and apply the concepts they have learnt A supporting and newly expanded Online Resource Centre features supplements for lecturers including an instructor s manual PowerPoint slides answers to questions in the text class exercises and artwork from the text Supplements for students include self assessment multiple choice questions with feedback crosswords compiled from key glossary terms a list of useful websites maths appendices past exam papers and additional case studies

**Banking Reform** Great Britain. Parliament. House of Commons. Treasury Committee,2008 This report follows on from the Committee s report on the crisis at Northern Rock 5th report HC 56 I ISBN 9780215038388 and the lessons to be learned by the Treasury the Financial Services Authority FSA and the Bank of England the Tripartite authorities It examines legislative and practical changes that are needed The overall case for legislative action in the field of banking regulation is compelling but the Government s preparations for new legislation may not be in place by late February 2009 The Committee recommends that the legislation provides greater clarity about the nature and objective of heightened supervision an explicit statutory power for the Bank of England to recommend to the FSA that a firm be made subject to the new Special Resolution Regime a clear institutional separation between the executive functions of the Bank and the non executive role of the Court of the Bank of England Practical measures should include the strengthening FSA s capacity to regulate the Tripartite authorities must develop a communications strategy to secure public and market confidence in their new powers and depositor protection arrangements must be developed which will function smoothly and effectively in the event of a bank failure The Committee makes recommendations on heightened supervision and the Special Resolution Regime identifies priorities for reform of the Financial Services Compensation Scheme to protect depositors and sets out proposals for strengthening the Bank of England The new Tripartite Standing Committee must assume a central and continuing role in the financial stability work of the authorities at all time

**Unclaimed assets within the financial system** Great Britain: Parliament: House of Commons: Treasury Committee,2007-08-06 Between 400 to 500 million is currently held in dormant bank and building society accounts in the UK where for whatever reason a financial institution has lost contact with an account holder A large proportion of this money will never be reclaimed by its rightful owner The Government working with the banking industry has therefore proposed the establishment of an unclaimed assets scheme to put these dormant accounts to productive use whilst continuing to recognise the ongoing rights of customers to reclaim their accounts at any stage The Committee s report examines the proposed legislative framework for the scheme and its regulation how to define and identify dormant accounts the scope of the scheme the proposed scheme to reunify customers with dormant accounts a centralised national register for unclaimed assets dormant accounts in building societies the distribution of funds released from unclaimed assets funding of a Social Investment Bank and local disbursement options

*Aspects of Modern Monetary and Macroeconomic Policies* P. Arestis,E. Hein,E. Le Heron,Edwin Le Heron,2007-06-07 Within the New Consensus Macroeconomics monetary policy is upgraded while fiscal policy is

downgraded This new monetary policy has been the main instrument of policy under the guise of inflation targeting an approach pursued by a number of central banks worldwide This book raises problems relating to this new monetary and macroeconomic policy **A Comparative History of Motor Fuels Taxation, 1909-2009** Carl-Henry

Geschwind,2017-05-09 Slowing down global warming is one of the most critical problems facing the world s policymakers today One favored solution is to regulate carbon consumption through taxation including the taxation of gasoline Yet gasoline tax levels are much lower in the United States than elsewhere Why is this so and what does it tell us about the prospects for taxing carbon here A Comparative History of Motor Fuels Taxation 1909 2009 Why Gasoline Is Cheap and Petrol Is Dear examines these questions by tracing the evolution of gasoline tax policies in the United States Germany the United Kingdom and New Zealand since the early twentieth century In the process it highlights the crucial role played by fiscal crises

*Environmental Taxation Law* John Snape,Jeremy de Souza,2016-05-06 The theoretical arguments for environmental taxes and other types of economic instruments for environmental protection have been discussed extensively in the literature Rather less well discussed has been the extremely complex form that such instruments have in fact taken in practice *Environmental Taxation Law Policy Contexts and Practice* examines the legal implications of introducing environmental taxes and other economic instruments into the regulatory framework of UK law In doing so it analyzes and explains the difficulties of grafting environmental taxes onto the complexities of existing regulatory structures not all of which of course were originally devised with environmental considerations in mind Although the focus of the book is the UK s pioneering implementation of a web of distinct yet interrelated policy measures it locates the UK s taxes and instruments not simply in their broader context of market and environmental regulation but also in the contexts of European and international law

**Understanding housing policy (third edition)** Brian Lund,2011-04-13 What are the major housing problems in contemporary Britain How effective are the policies designed to tackle these problems These are the central questions this book sets out to answer using a critical approach to identifying housing problems and the formation of policy *Understanding housing policy* is an up to date text on a rapidly changing policy field written by an author with extensive experience in implementing housing policy The second edition of this best selling text has been completely revised and includes a new chapter on the political processes involved in the construction and delivery of housing policies In addition the new edition reviews theoretical perspectives helpful in understanding the normative dimensions of housing policy examines explanations of policy development and implementation processes explores the development of housing policy in the United Kingdom contains a chapter on comparative housing policy examines a number of contemporary housing problems affordability homelessness low demand and neighbourhood deprivation overcrowding multi occupation decent homes and sustainable housing devotes a chapter to the relationship between housing and social justice includes an assessment of the impact of New Labour s housing policies and the policy orientation of the Conservative Liberal Democrat Coalition For more detailed



information on this title please go to the author s website <http://housingpolicy.moonfruit.com>      *Credit Searches* Great Britain: Parliament: House of Commons: Treasury Committee,2009 The report by the Treasury Committee calls on the Office of Fair Trading and the Information Commissioner s Office to investigate the fairness of a part of the credit market The Report follows an inquiry sparked by concerns that in shopping around for credit especially for unsecured credit such as personal loans and credit cards consumers were building up a record of credit application searches on their credit reference files and that high numbers of recorded applications in fact made it harder for them to obtain credit or affected the rates charged The Committee s inquiry considered a range of evidence including from members of the public who responded to a call put through web site [moneysavingexpert.com](http://moneysavingexpert.com) to provide examples of their experiences and difficulties obtaining credit credit search companies themselves the OFT ICO and others The Report concludes that there is a fine balance of public interest between ensuring that fraud is prevented and consumers are protected from reckless lending and ensuring that the market is subject to the disciplines of informed consumer choice Loan providers have over 400 indicators that they may use to assess suitability the Committee did not get compelling evidence that application search data is essential Nor was it presented with overwhelming evidence that making multiple application searches is a major source of direct consumer detriment although the number of consumers doing this seems likely to rise However the Committee was extremely concerned about the effect of the use of credit searches on market mechanisms since in principle the ability to shop around is not only an important means for consumers to assess the market but also provides a key discipline on providers During the course of the inquiry the Committee heard about some solutions which could reduce the adverse effects of the use of credit application search data in credit reference files it considers that any acceptable solution must strike an appropriate balance between minimising fraud and over borrowing and ensuring the market is subject to normal market disciplines It recommends that the OFT look at this      *Trade, development and environment* Great Britain: Parliament: House of Commons: Environmental Audit Committee,2007-05-23 The Environmental Audit Committee established a sub committee to explore concerns that Government policy on trade and development was not adequately incorporating the need for sustainable development and environmental protection The series of inquiries have scrutinised DFID the WTO and UK trade policy the Government s response to the United Nations Millennium Ecosystem Assessment This is the final inquiry and it looks at the role of the Foreign and Commonwealth Office in delivering international environmental objectives Although it is not often the lead department it has a role in building international support for policy objectives and it also has direct responsibility with DFID towards the environment in UK Overseas Territories The report looks at FCO policy FCO capacity on the environment international environment strategy setting an example UK Overseas Territories      **Department for Education and Skills departmental report 2007** Great Britain: Department for Education and Skills,2007-05-17 Dated May 2007 With correction slip dated May 2007      Budget 2007 Great Britain. Treasury,2007-03-21 The Budget sets out the

Government's plans for taxation public spending and economic growth for the coming year It focuses on providing support for pensioners and families increasing employment opportunities and protecting the environment Measures announced in the 2007 Budget include basic rate of income tax to be reduced from 22 pence to 20 pence from April 2008 higher rate income tax threshold to be raised by 800 a year in April 2009 Working Tax Credit threshold to be increased by 1200 to 6420 in April 2008 higher personal allowances for those aged 65 or over to be raised by 1180 in April 2008 Child Tax Credit to be increased by 150 per year in April 2008 and Child Benefit for the eldest child to be raised to 20 a week in April 2010 headline Corporation Tax to be lowered from 30 per cent to 28 per cent from April 2008 increase of 2 pence per litre in fuel duty rates from 1 October 2007 changes to Vehicle Excise Duty for the next three years with rates for the most polluting cars rising to 400 and for clean cars falling to 35 duty on beer and cider rises to 1p a pint 5p for wine 11p for cigarettes Inheritance Tax threshold will rise from 285 000 to 350 000 in 2010 ISA savings limit up from 3 000 to 3 600 measures to improve energy efficiency of all homes by the end of the next decade *Department for Environment, Food and Rural Affairs departmental report 2007* Great Britain. Department for Environment, Food & Rural Affairs, Great Britain: Department for Environment, Food and Rural Affairs, 2007-05-17 Dated May 2007

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