

SUBJECT: FINANCE AND BUDGET 2024-2025

REPORT TO: BETCHTON PARISH COUNCIL

DATE OF MEETING: 6th March 2025

REPORTING OFFICER: Parish Clerk and Responsible Financial Officer

1. TRANSACTIONS

To approve the following transactions, some of which may be made under the Financial Regulations.

PAYEE/PAYER	DETAILS	RECEIPT	PAYMENT
Unity Trust Bank	Service Charge		£3.20
M Clough	November Salary		£180.00
HMRC	PAYE November		£45.00
M Clough	December Salary		£180.00
HMRC	PAYE December		£45.00
M Clough	January Salary		£176.09
HMRC	PAYE January		£44.00
Unity Trust Bank	Service Charge		£6.00
NatWest	Transfer following Closure £1,973.95		
NatWest	Transfer following Closure £2,038.54		

2. APPROVAL OF PAYMENTS

To approve the following payments (please note that additional payments may need to be authorised that are received following the publication of the Agenda):-

PAYEE/PAYER	DETAILS	PAYMENT
M Clough	March Salary (13 hours @ £16.93 p/h)	Approx. £179.00
HMRC	PAYE March	Approx. £45.00
M Clough	April Salary (13 hours @ £16.93 p/h)	Approx. £180.00
HMRC	PAYE April	Approx. £45.00
St. Philip's Church Hall Room Hire	29/09/2022 £25 17/11/2022 £25 26/01/2023 £25 16/03/2023 £25 18/05/2023 £25 13/07/2023 £25 28/09/2023 £25 16/11/2023 £25 18/01/2024 - Meeting cancelled (lights) 21/03/2024 £25 16/05/2024 Meeting cancelled 25/06/2024 £12.50 (1hr) 18/07/2024 £25 19/09/2024 £25 02/01/2025 £25 Total cost £312.50	£312.50

3. 2024-2025 BUDGET EXPENDITURE AT 24th FEBRUARY 2025

To approve the following Budget Head expenditure at 24th February 2025

Budget Head	Total UNITY	Total NATWEST	Budget Allocated	£ Difference
Salary (including HMRC PAYE Costs)	£940.09	£0.00	£2,400.00	£1,459.91
Office Expenses	£0.00	£175.00	£200.00	£25.00
Insurance	£0.00	£257.60	£350.00	£92.40
Information Commissioner	£0.00	£0.00	£40.00	£40.00
Room Hire	£0.00	£0.00	£120.00	£120.00
Poppies/Wreaths	£0.00	£0.00	£130.00	£130.00
Community Projects	£0.00	£665.24	£1,000.00	£334.76
Village Maintenance	£0.00	£16.00	£150.00	£134.00
Website and Email	£0.00	£288.00	£300.00	£12.00
Subscriptions	£0.00	£210.90	£300.00	£89.10
Internal Audit	£0.00	£0.00	£150.00	£150.00
Contingency	£9.20	£0.00	£500.00	£490.80
CIL Ringfenced	£1,286.89	£350.00	£1,939.00	£302.11
	£2,236.18	£1,962.74	£7,579.00	£3,380.08

4. EXPLANATION OF VARIANCES

There are no variances to the Budget to consider.

5. BANK RECONCILIATION AS AT 24TH FEBRUARY 2025

Bank Reconciliation 24th February 2025	
TILSTON PARISH COUNCIL	
Financial year ending 31 March 2025	
Prepared by: Muna Clough, Parish Clerk & RFO	
Balance per bank statements	£
Unity Current Account – 31 st January 2025	£3,263.82
NatWest Current Account – 3 rd February 2025	£0.00
NatWest Savings Account – 3 rd February 2025	£0.00
Less: any unpresented cheques	
Unity Current Account	£0.00
NatWest Current Account	£0.00
NatWest Savings Account	£0.00
Add: any unbanked cash	
Unity Current Account	£4,012.49
NatWest Current Account	£0.00
NatWest Savings Account	£0.00
Net bank balances as at 24th February 2025	£7,276.31

The net balances reconcile to the Cash Book (receipts and payments account) for the year, as follows	
<u>CASH BOOK</u>	
Opening Balance (Total Current and Reserve Account)	
Unity Current Account - 01/04/2024	£0.00
NatWest Current Account - 01/04/2024	£2,023.83
NatWest Savings Account - 01/04/2024	£6,840.69
Add: Receipts in the year	
Unity Current Account	£0.00
NatWest Current Account	£2,596.00
NatWest Savings Account	£14.71
Less: Payments in the year	
Unity Current Account	£2,236.18
NatWest Current Account	£1,962.74
NatWest Savings Account	£0.00
Closing balance per cash book [receipts and payments book] must equal net bank balances above	£7,276.31

6. BANK STATEMENTS

- NATWEST CURRENT ACCOUNT 07073917 - 3RD FEBRUARY 2025

Account Name
BETCHTON PARISH COUNCIL

Account No 07073917 Sort Code 01-07-80 Page No 1 of 2



00000298/00000821/01-07-80 0085831-0001-0
BETCHTON PARISH COUNCIL
105 ALTON STREET
CREWE
CH62 7DL

Current Account

Summary	
Statement Date	03 FEB 2025
Period Covered	01 FEB 2025 to 03 FEB 2025
Previous Balance	£1,973.95
Paid In	£0.00
Withdrawn	£1,973.95
New Balance	ACCOUNT CLOSED
BIC	NWBKGB2L
IBAN	GB64NWBK01078007073917

Welcome to your NatWest Statement

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If you have changed your address or telephone number please let us know.

Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
01 FEB 2025	BROUGHT FORWARD			1,973.95
03 FEB	Transfer TRANSFER TO CLOSE		1,973.95	0.00



103400029800010001

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Registered Office: 250 Bishopsgate, London, EC2M 4AA
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

• NATWEST RESERVE ACCOUNT 96522526 – 31ST JANUARY 2025

Account Name
BETCHTON PARISH COUNCIL

Account No 96522526 Sort Code 01-07-80 Page No 1 of 2



00000619/00001246/325 A 0085693-0001-0

BETCHTON PARISH COUNCIL

BETCHTON STREET

CHICHESTER

PO12 2PL



Business Reserve Account

Summary	
Statement Date	31 JAN 2025
Period Covered	02 NOV 2024 to 31 JAN 2025
Previous Balance	£2,031.44
Paid In	£6.89
Withdrawn	£0.00
New Balance	£2,038.33
BIC	NWBKGB2L
IBAN	GB23NWBK01078096522526

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Interest rate: 1.25% Gross / 1.26% AER

Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
02 NOV 2024	BROUGHT FORWARD			2,031.44
29 NOV	Interest 29NOV GRS 96522526	2.18		2,033.62
31 DEC	Interest 31DEC GRS 96522526	2.41		2,036.03
31 JAN 2025	Interest 31JAN GRS 96522526	2.30		2,038.33



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RETSTMT - V122 16/01/25

• NATWEST RESERVE ACCOUNT 96522526 – 3RD FEBRUARY 2025

Account Name
BETCHTON PARISH COUNCIL

Account No 96522526 Sort Code 01-07-80 Page No 1 of 2



00000298/00000625/01-07-80 0065831-0001-0
BETCHTON PARISH COUNCIL
100 ANTON STREET
GROVE
GROVE

Business Reserve Account

Summary	
Statement Date	03 FEB 2025
Period Covered	01 FEB 2025 to 03 FEB 2025
Previous Balance	£2,038.33
Paid In	£0.21
Withdrawn	£2,038.54
New Balance	ACCOUNT CLOSED
BIC	NWBKGB2L
IBAN	GB23NWBK01078096522526

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Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
01 FEB 2025	BROUGHT FORWARD			2,038.33
03 FEB	Interest 96522526/GRS/CLOSE	0.21		2,038.54
	Transfer TRANSFER TO CLOSE		2,038.54	0.00



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RETSTMT - V123 31/01/25

Your Account Statement



For Businesses. For Communities. For Good.

Unity Trust Bank plc
PO Box 7193
Planetary Road
Willenhall
WV1 9DG

Mrs Muna Clough
Betchton Parish Council
Peach Tree House
Calveley Hall Lane
Tarporely
CW6 9LG

Date: 31/12/2024

Account Name: Betchton Parish Council

Swift Code (BIC): NWBKGB2L
IBAN Number: GB93NWBK60023571418024

Sort Code: 608301
Account Number: 20519047

Your arranged overdraft limit is £0.00

Go Paperless! Receive your statements online and we'll notify you by SMS or email when they're available to view. Simply log into Your Online Banking and update your statement preferences or give us a call on 0345 140 1000



For eligible organisations, your deposits held with Unity Trust Bank are protected up to £85,000 under the Financial Services Compensation Scheme (FSCS). For more information about eligibility and compensation provided by the FSCS, please visit: [FSCS.org.uk](https://www.fscs.org.uk) or refer to our FSCS Information Sheet and Exclusions List at [unity.co.uk/fscs](https://www.unity.co.uk/fscs)

Contact Us

- Call us: **0345 140 1000**
- Email us: us@unity.co.uk
- Visit us: [unity.co.uk](https://www.unity.co.uk)

Your Current T1 account transactions:					
Date	Type	Details	Payments Out	Payments In	Balance
30/11/2024		Balance brought forward	£0.00	£0.00	£3,943.11
31/12/2024	Fee	Service Charge	£3.20	£0.00	£3,939.91

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Statement number 002



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Your Account Statement



Mrs Muna Clough
Betchton Parish Council
Peach Tree House
Calveley Hall Lane
Tarporey
CW6 9LG

Unity Trust Bank plc
PO Box 7193
Planetary Road
Willenhall
WV1 9DG

Date: 31/01/2025

Account Name: Betchton Parish Council

Swift Code (BIC): NWBKGB2L
IBAN Number: GB93NWBK60023571418024

Sort Code: 608301
Account Number: 20519047

Your arranged overdraft limit is £0.00

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Contact Us

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- Email us: us@unity.co.uk
- Visit us: [unity.co.uk](https://www.unity.co.uk)

Your Current T1 account transactions:					
Date	Type	Details	Payments Out	Payments In	Balance
31/12/2024		Balance brought forward	£0.00	£0.00	£3,939.91
03/01/2025	Faster Payment Debit	B/P to: HMRC PAYE	£45.00	£0.00	£3,894.91
03/01/2025	Faster Payment Debit	B/P to: Muna Clough	£180.00	£0.00	£3,714.91
03/01/2025	Faster Payment Debit	B/P to: HMRC PAYE	£45.00	£0.00	£3,669.91

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Statement number 003



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Your Current T1 account transactions:					
Date	Type	Details	Payments Out	Payments In	Balance
03/01/2025	Faster Payment Debit	B/P to: Muna Clough	£180.00	£0.00	£3,489.91
31/01/2025	Faster Payment Debit	B/P to: Muna Clough	£176.09	£0.00	£3,313.82
31/01/2025	Faster Payment Debit	B/P to: HMRC PAYE	£44.00	£0.00	£3,269.82
31/01/2025	Fee	Service Charge	£6.00	£0.00	£3,263.82

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Statement number 003



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