

SUBJECT: BUDGET AND FINANCE 2024-2025

REPORT TO: BETLEY, BALTERLEY AND WRINEHILL PARISH COUNCIL

DATE OF MEETING: 25th September 2025

REPORTING OFFICER: Parish Clerk and Responsible Financial Officer

(i) Applications for Financial Assistance

There are no applications for financial assistance

(ii) CO-OP Bank Transfer to Unity Trust Bank

The Parish Council is asked to approve a transfer of £3,000.00 from the Co-op Bank to the Unity Trust Bank Account.

(iii) Transactions – Unity Trust Bank

To approve the following transactions in the Unity Trust Bank (some transactions may have been made under the authority of the Financial Regulations).

PAYEE/PAYER	DETAILS	RECEIPTS	PAYMENTS
Staffordshire Pensions	July Contributions		£166.12
HMRC	PAYE/NI		£137.92
M Clough	July Salary		£446.83
Unity Trust Bank	Monthly Service Charge		£6.00
	Transfer from COOP	£2,000.00	
Zurich Municipal	Annual Insurance		£927.16
Luke Rimmer	July Maintenance		£210.00
M Clough	Mileage		£116.64
T W Heler	Path clearance		£600.00
	Transfer from COOP	£2,000.00	
Npower	Electricity charges		£75.67
M Clough	August Salary		£526.06
Staffordshire Pensions	August contributions		£195.51
HMRC	PAYE/NI		£173.21
Unity Trust Bank	Monthly Service Charge		£6.00
Royal British Legion	3 x Poppies		£85.50
Luke Rimmer	August maintenance		£150.00

(iv) Transactions – CO-OP Bank

There have been two, £2,000.00 internal transfers from the Co-op Bank to the Unity Trust Bank, since the last meeting of the Parish Council.

(v) Payment of Invoices and Reimbursements

To approve the following forthcoming payments (additional payments may need to be authorised that are received after the despatch of the Agenda):-

M Clough	September 2025 Salary	£447.03
HMRC	September 2025 PAYE & NI (111.60 & £26.12)	£137.72
Staffordshire Pension	September 2025 Pension	£166.12
Luke Rimmer	September maintenance	Approx. £150.00

(vi) Budget Expenditure to 18th September 2025 – Unity Trust Bank

To note the following Budget Head expenditure to 18th September 2025:-

Budget Head	Total	Budget Allocated	£ Difference
Salary	£2,203.40	£5,758.00	£3,554.60
Income Tax/National Insurance	£724.49	£1,800.00	£1,075.51
Pension	£859.99	£1,784.00	£924.01
Insurance	£927.16	£975.00	£47.84
Audit Fees External	£0.00	£937.50	£937.50
Audit Fees Internal	£262.50	£262.50	£0.00
Venue Hire	£91.00	£450.00	£359.00
Subscriptions	£342.32	£350.00	£7.68
Website	£0.00	£150.00	£150.00
Emails	£0.00	£150.00	£150.00
Information Commissioner	£0.00	£35.00	£35.00
Stationery	£46.21	£50.00	£3.79
Payroll Services	£344.40	£625.00	£280.60
Mileage	£116.64	£150.00	£33.36
Footpaths	£600.00	£2,500.00	£1,900.00
Grants	£0.00	£1,000.00	£1,000.00
Sandy Croft	£829.27	£1,100.00	£270.73
Memorial Garden	£2,140.07	£3,500.00	£1,359.93
Chair's Expenses	£0.00	£250.00	£250.00
Unity Trust Bank Fees	£30.00	£100.00	£70.00
	£9,517.45	£21,927.00	£12,409.55

(vii) Explanation of Variances

There are no virement requests at this meeting.

(viii) Bank Reconciliation as at 18th September 2025

To approve the following Bank Reconciliation for Co-op Bank and Unity Trust Bank as at 18th September 2025:-

Bank Reconciliation 18th September 2025	
BETLEY BALTERLEY AND WRINEHILL PARISH COUNCIL	
Financial year ending 31 March 2025	
Prepared by: Muna Clough, Parish Clerk & RFO	
Balance per bank statements as at	£
Current Account UNITY (20500409) - 31st August 2025	£1,973.93
Reserve Account CO-OP (49148300) - 4th September 2025 (£8,000 to be retained as a Reserve)	£37,156.25
Less: any unpresented cheques/payments	
Current Account UNITY (20500409)	£235.50
Reserve Account CO-OP (49148300)	

Add: any unbanked cash - Unity	
Add: any unbanked cash - CO-OP	
Net bank balances as at 18th September 2025	£38,894.68
The net balances reconcile to the Cash Book (receipts and payments account) for the year, as follows	
<u>CASH BOOK</u>	
Opening Balance	
Unity Trust Bank @ 1st April 2025	£5,016.90
Co-op Bank @ 1st April 2025	£20,965.25
Add: Receipts in the year	
Unity Trust Bank	£238.98
Co-op Bank	£22,191.00
Less: Payments in the year	
Unity Trust Bank	£9,517.45
Co-op Bank	
Closing balance per cash book [receipts and payments book] must equal net bank balances above	£38,894.68

*Members to note that the costs of the Madeley Parish by-election in 2024 were around £8060. The Parish Council has been advised however, that since that date there has been a substantial increase in postage costs, printing costs and other staffing and polling station factors have to be taken into account.

(ix) **Bank Statements**
Unity Trust Bank Statement – 31st July 2025

Your Account Statement



For Businesses. For Communities. For Good.

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

Mrs Muna Clough
 Betley Balterley And Winehill Parish Council
 Peach Tree House
 Calveley Hall Lane
 Tarporley
 CW6 9LG

Date: 31/07/2025

Account Name: Betley, Balterley And Winehill Parish Council

Swift Code (BIC): NWBKGB2L
IBAN Number: GB93NWBK60023571418024

Sort Code: 608301
Account Number: 20500409

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
30/06/2025		Balance brought forward	£0.00	£0.00	£1,741.05
07/07/2025	Faster Payment Debit	B/P to: Luke Rimmer	£180.00	£0.00	£1,561.05
31/07/2025	Faster Payment Debit	B/P to: Staffs Pension	£166.12	£0.00	£1,394.93
31/07/2025	Faster Payment Debit	B/P to: HMRC Cumbemauid	£137.92	£0.00	£1,257.01

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**For Businesses.
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Unity Trust Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Unity Trust Bank is entered in the Financial Services Register under number 204570. Registered Office: Four Brindleyplace, Birmingham, B1 2JB. Registered in England and Wales no. 1713124. Calls may be monitored and recorded for training, quality and security purposes. © Unity Trust Bank. All Rights Reserved.



Your Current T1 account transactions:					
Date	Type	Details	Payments Out	Payments In	Balance
31/07/2025	Faster Payment Debit	B/P to: Muna Clough	£446.83	£0.00	£810.18
31/07/2025	Fee	Service Charge	£6.00	£0.00	£804.18



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• **Unity Trust Bank Statement – 31st August 2025**

Your Account Statement



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

Mrs Muna Clough
Betley Balterley And Winehill Parish Council
Peach Tree House
Calveley Hall Lane
Tarpoley
CW6 9LG

Date: 31/08/2025

Account Name: Betley, Balterley And Winehill Parish Council

Swift Code (BIC): NWBKGB2L
IBAN Number: GB93NWBK60023571418024

Sort Code: 608301
Account Number: 20500409

Your arranged overdraft limit is £0.00

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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
31/07/2025		Balance brought forward	£0.00	£0.00	£804.18
04/08/2025	Credit	Credit 000011	£0.00	£2,000.00	£2,804.18
06/08/2025	Faster Payment Debit	B/P to: Luke Rimmer	£210.00	£0.00	£2,594.18
06/08/2025	Faster Payment Debit	B/P to: Muna Clough	£116.64	£0.00	£2,477.54

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Your Current T1 account transactions:					
Date	Type	Details	Payments Out	Payments In	Balance
06/08/2025	Faster Payment Debit	B/P to: Zurich Municipal	£927.16	£0.00	£1,550.38
15/08/2025	Faster Payment Debit	B/P to: TW Heler Son	£600.00	£0.00	£950.38
27/08/2025	Credit	Credit 000012	£0.00	£2,000.00	£2,950.38
28/08/2025	Faster Payment Debit	B/P to: NPower	£75.67	£0.00	£2,874.71
29/08/2025	Faster Payment Debit	B/P to: Muna Clough	£526.06	£0.00	£2,348.65
29/08/2025	Faster Payment Debit	B/P to: Staffs Pension	£195.51	£0.00	£2,153.14
29/08/2025	Faster Payment Debit	B/P to: HMRC Cumbemauld	£173.21	£0.00	£1,979.93
31/08/2025	Fee	Service Charge	£6.00	£0.00	£1,973.93

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CO-OP Bank Statement
4th September 2025

The **co-operative** bank
 co-operativebank.co.uk/business

*phone 03457 213 213



MRS M CLOUGH
 C/O Peach Tree House
 Calveley Hall Lane
 Calveley
 Tarporley Cheshire
 CW6 9LG



002571 32500 C

Charity And Community Bank Account

Summary	Date	Description	Withdrawals	Deposits	Balance
Account title BETLEY, BALTERLEY & WRINEHILL PARISH CNCL	4 AUG 25	OPENING BALANCE			39,156.25
	27 AUG 25	401484 0042238188870000	2,000.00		37,156.25
		Statement closing balance			37,156.25

Abbreviations: **S** Sub Total (Intermediate Balance) **OD** Overdrawn Balance **OD/S** Overdrawn Intermediate Balance **NSTF** Non Sterling Transaction Fee.
 Details of overdraft interest rates are shown overleaf. Details of calculations of interest charged are available on request.

Sort code
089008

Account number
61491483 00

Statement date
4 September 2025

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Statement opening balance
39,156.25

Total withdrawals
2,000.00

Total deposits
0.00

Statement closing balance
37,156.25

International Bank Account Number
 GB38 CPBK 0890 0861 4914 83

Bank Identification Code
 CPBK GB22

Deposits* into this account are eligible for the Financial Services Compensation Scheme (FSCS). More information can be found overleaf.

*For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk

Following the decrease to the Bank of England base rate from 4.25% to 4% on 7 August 2025, the interest rate for existing overdrafts linked to the Bank of England base rate will have decreased by 0.25% in line with this change.