

Yoxford Parish Council - Bank Reconciliation as at December 31st 2023

Q3

Bank Statements

Unity Trust Bank - Current Account

Cash at bank as per statement dated 31st December 2023 £ 5,532.33

Unity Trust Bank - Savings Account

Cash at bank as per statement dated 31st December 2023 £41,157.37

United Trust Bank Deposit Account 1

Cash @ bank as per statement dated: TC has no access to accounts £ 7,442.22

United Trust Bank Deposit Account 2

Cash @ bank as per statement dated: TC has no access to accounts £ 5,488.26

Total as per Bank Statements £59,620.18

Cashbook

Unity Trust Bank - Current Account

Opening balance as at 1st October 2023 £ 3,844.74
Plus receipts - Oct/Nov/Dec 2023 £ 9,075.00
Less payments - Oct/Nov/Dec 2023 £ 7,387.41
£ 5,532.33

Unity Trust Bank - Savings Account

Opening balance as at 1st Oct 2023 £46,218.72
Plus receipts - Oct/Nov/Dec 2023 £ 3,938.65
Less payments - Oct/Nov/Dec 2023 £ 9,000.00
£41,157.37

United Trust Deposit Account 1

Opening balance as at 1st April 2023 £ 7,442.22

United Trust Deposit Account 2

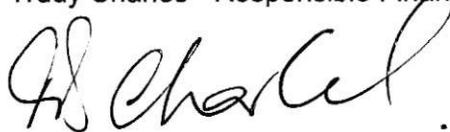
Opening balance as at 1st April 2023 £ 5,488.26

Total as per Cashbook £59,620.18

Difference £ -

Prepared by Trudy Charles - Responsible Financial Officer December 31st 2023

Clerk/RFO



signed

dated

18/01/24

Councillor



signed

dated

13/1/2024

Quarter 3 O/N/D				Unity Trust Current			Unity Trust Instant Access			United Trust Bank - 1 Year Fixed Deposit			United Trust Bank - 1 Year Fixed Deposit		
Date	Method	Payee/Payer	Details	Receipt	Payment	Balance	Receipt	Payment	Balance	Receipt	Payment	Balance	Receipt	Payment	Balance
Balance Brought Forward				£5,708.17	£11,018.18	£3,844.74	£15,222.52	£5,000.00	£46,218.72	£0.00	£0.00	£7,442.22	£0.00	£0.00	£5,488.26
10/10/2023	BACS	RSC Landscapes Ltd	INV6826 Sept		£601.20	-£601.20									
10/10/2023	BACS	Trudy Charles	Expense claim: Sim package & paper		£7.61	-£7.61									
10/10/2023	BACS	HMRC Cumbernauld	Employer NI Contributions		£34.08	-£34.08									
10/10/2023	BACS	SALC	Inv 27679 Payroll Charge		£54.00	-£54.00									
13/10/2023	BACS	PKF Littlejohn LLP	AGAR/External Audit charge		£252.00	-£252.00									
19/10/2023	DD	E.ON Next	Sports Grp: Flood Lights		£41.50	-£41.50									
19/10/2023	BACS	DS Memorials	Inv Cem2023-S Memorial Badger	£75.00		£75.00									
20/10/2023	DD	Anglian Water	Cemetery: water bill		£68.95	-£68.95									
24/10/2023	BACS	East Suffolk Council	CIL Payment Ref. 063321				£3,619.51		£3,619.51						
24/10/2023	IT	Unity Trust Bank	Transfer from Instant Access account	£2,000.00		£2,000.00									
24/10/2023	IT	Unity Trust Bank	Transfer to Current account					£2,000.00	-£2,000.00						
24/10/2023	BACS	CAS Ltd	Insurance Premium		£2,090.03	-£2,090.03									
24/10/2023	BACS	Zurich Insurance	Yoxwood Insurance Premium		£182.00	-£182.00									
31/10/2023	BACS	Trudy Charles	Salary: October		£866.13	-£866.13									
02/11/2023	BACS	Trudy Charles	Expense claim: Sim package & cem. Flags		£10.30	-£10.30									
02/11/2023	BACS	Trudy Charles	Expense claim: Grit bin		£171.00	-£171.00									
02/11/2023	BACS	Sibton Country Supplies Ltd.	Inv.: 11312 Yoxwood Servicing		£560.96	-£560.96									
03/11/2023	BACS	CAS Ltd	Insurance Premium (additional)		£4.44	-£4.44									
24/11/2023	BACS	Hazel Wheeler	Payment: MUTs Lunch		£104.00	-£104.00									
24/11/2023	BACS	RBL Poppy Appeal	Village Wreath		£30.00	-£30.00									
28/11/2023	BACS	Unity Trust Bank	Transfer from Instant Access account	£2,000.00		£2,000.00									
28/11/2023	BACS	Unity Trust Bank	Transfer to Current account					£2,000.00	-£2,000.00						
28/11/2023	BACS	Barclays Bank	YVH Payment Correction												
30/11/2023	BACS	Trudy Charles	Salary: November 2023		£866.13	-£866.13									
13/12/2023	BACS	Trudy Charles	Expense Claim: stamps		£10.00	-£10.00									
20/12/2023	BACS	Unity Trust Bank	Internal transfer from Instant Access to Current					£5,000.00	-£5,000.00						
20/12/2023	BACS	Unity Trust Bank	Internal transfer to Current from Instant Access	£5,000.00		£5,000.00									
20/12/2023	BACS	Trudy Charles	MUTs Christmas Lunch		£548.95	-£548.95									
29/12/2023	BACS	Trudy Charles	Salary: December 2023		£866.13	-£866.13									
31/12/2023	BACS	Unity Trust Bank	Quarterly Service Charge		£18.00	-£18.00									
31/12/2023	BACS	Unity Trust Bank	Interest				£319.14		£319.14						
Total Quarter 3	Reconciled 05.01.24			£9,075.00	£7,387.41	£1,687.59	£3,938.65	£9,000.00	-£5,061.35	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Total This Year				£14,783.17	£18,405.59	£5,632.33	£19,161.17	£14,000.00	£41,167.37	£0.00	£0.00	£7,442.22	£0.00	£0.00	£5,488.26

Your Account Statement



For Businesses. For Communities. For Good.

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

Ms Trudy Charles
1 Park Place
Yoxford
SAXMUNDHAM
Suffolk
IP17 3HN

Date: 30/11/2023

Account Name: Yoxford Parish Council

Swift Code (BIC): NWBKGB2L

IBAN Number: GB93NWBK60023571418024

Sort Code: 608301

Account Number: 20469786

Our new Online Banking is now available for everyone to use, giving you benefits like a refreshed new look, with simpler navigation. Finding your way around on a desktop or mobile phone is easier than ever.

The credit interest rate is 2.75% AER as of your statement date.



Contact Us

Call us: 0345 140 1000

Email us: us@unity.co.uk

Visit us: unity.co.uk

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 or refer to our FSCS Information Sheet and Exclusions List at unity.co.uk/fscs

Your Instant Access account transactions:

Date	Type	Details	Payments Out	Payments In	Balance
31/10/2023		Balance brought forward	£0.00	£0.00	£47,838.23
28/11/2023	Transfer	Transfer to 20469773	£2,000.00	£0.00	£45,838.23

Page number 1 of 2

Statement number 012

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WV1 9DG

Ms Trudy Charles
1 Park Place
Yoxford
SAXMUNDHAM
Suffolk
IP17 3HN

Date: 31/12/2023

Account Name: Yoxford Parish Council

Swift Code (BIC): NWBKGB2L

IBAN Number: GB93NWBK60023571418024

Sort Code: 608301

Account Number: 20469786

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Your Instant Access account transactions:

Date	Type	Details	Payments Out	Payments In	Balance
30/11/2023		Balance brought forward	£0.00	£0.00	£45,838.23
20/12/2023	Transfer	Transfer to 20469773	£5,000.00	£0.00	£40,838.23
31/12/2023	Credit Interest	Credit Interest	£0.00	£319.14	£41,157.37

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Statement number 013

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Willenhall
WV1 9DG

Ms Trudy Charles
1 Park Place
Yoxford
SAXMUNDHAM
Suffolk
IP17 3HN

Date: 31/12/2023

Account Name: Yoxford Parish Council

Swift Code (BIC): NWBKGB2L

IBAN Number: GB93NWBK60023571418024

Sort Code: 608301

Account Number: 20469773

Your arranged overdraft limit is £0.00

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

Your Current T1 account transactions:

Date	Type	Details	Payments Out	Payments In	Balance
04/12/2023		Balance brought forward	£0.00	£0.00	£1,975.41
13/12/2023	Faster Payment Debit	B/P to: Trudy D Charles	£10.00	£0.00	£1,965.41
20/12/2023	Transfer	Transfer from 20469786	£0.00	£5,000.00	£6,965.41
22/12/2023	Faster Payment Debit	B/P to: Trudy D Charles	£548.95	£0.00	£6,416.46

Page number 1 of 3

Statement number 017

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When receiving currency into your Unity account, you must inform us of the transaction. The SWIFTBIC number relates to a central Unity account. We use this account to receive international currency before allocating the payment to your account. Please call us on **0345 140 1000** for more information.

Fraud Concerns

If you have any concerns regarding fraud on your account, then please call the freephone number **0808 196 8420**.

What happens when something goes wrong?

If you have a problem with your Unity account or our service, please get in touch with us on **0345 140 1000**. We aim to resolve any issues as soon as possible.

Accessibility

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Additional information

A copy of our interest rates can be found on our website – [unity.co.uk/interest-rates](https://www.unity.co.uk/interest-rates)

A copy of our fees and charges can be found on our website – <https://www.unity.co.uk/terms-and-conditions/>

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To help us improve our service and maintain security, we may monitor and/or record your telephone calls with us.

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Your Account Statement



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PO Box 7193
Planetary Road
Willenhall
WV1 9DG

Ms Trudy Charles
1 Park Place
Yoxford
SAXMUNDHAM
Suffolk
IP17 3HN

Date: 04/12/2023

Account Name: Yoxford Parish Council

Swift Code (BIC): NWBKGB2L
IBAN Number: GB93NWBK60023571418024

Sort Code: 608301
Account Number: 20469773

Your arranged overdraft limit is £0.00

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Your Current T1 account transactions:					
Date	Type	Details	Payments Out	Payments In	Balance
30/11/2023		Balance brought forward	£0.00	£0.00	£1,975.41

Your pre-notification statement



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

Ms Trudy Charles
1 Park Place
Yoxford
SAXMUNDHAM
Suffolk
United Kingdom
IP17 3HN

Date: 04/12/2023

Page number 1 of 3

Account Name: Yoxford Parish Council

Statement number: 016

Sort Code: 608301

Account Number: 20469773

Dear Ms Trudy Charles,

This letter outlines charges relating to the transactions and debit interest on your account between 04/09/2023 and 04/12/2023.

You can find full details of our fees and charges within the Standard Service Tariff on our website <https://www.unity.co.uk/terms-and-conditions/>

The charges for this billing period are:

Total charges	£18.00
Total debit interest	£0.00
To be debited from your account on	31/12/2023

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Your Account Statement



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Ms Trudy Charles
1 Park Place
Yoxford
SAXMUNDHAM
Suffolk
IP17 3HN

Date: 30/11/2023

Account Name: Yoxford Parish Council

Swift Code (BIC): NWBKGB2L

IBAN Number: GB93NWBK60023571418024

Sort Code: 608301

Account Number: 20469773

Your arranged overdraft limit is £0.00

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Contact Us

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

Your Current T1 account transactions:

Date	Type	Details	Payments Out	Payments In	Balance
31/10/2023		Balance brought forward	£0.00	£0.00	£1,722.24
03/11/2023	Faster Payment Debit	B/P to: Business Services	£4.44	£0.00	£1,717.80
03/11/2023	Faster Payment Debit	B/P to: Sibton Country Sup	£560.96	£0.00	£1,156.84
03/11/2023	Faster Payment Debit	B/P to: Trudy D Charles	£171.00	£0.00	£985.84

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Statement number 015

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Fraud Concerns

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What happens when something goes wrong?

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Ms Trudy Charles
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SAXMUNDHAM
Suffolk
IP17 3HN

Date: 31/10/2023

Account Name: Yoxford Parish Council

Swift Code (BIC): NWBKGB2L

IBAN Number: GB93NWBK60023571418024

Sort Code: 608301

Account Number: 20469773

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Your Current T1 account transactions:

Date	Type	Details	Payments Out	Payments In	Balance
30/09/2023		Balance brought forward	£0.00	£0.00	£3,844.74
10/10/2023	Faster Payment Debit	B/P to: RSC Landscapes Ltd	£601.20	£0.00	£3,243.54
10/10/2023	Faster Payment Debit	B/P to: Trudy D Charles	£7.61	£0.00	£3,235.93
10/10/2023	Faster Payment Debit	B/P to: HMRC Cumbernauld	£34.08	£0.00	£3,201.85

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Statement number 014

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