

Yoxford Parish Council - Bank Reconciliation as at March 31st 2024

04

Bank Statements

Unity Trust Bank - Current Account	
Cash at bank as per statement dated 31st March 2024	<u>£ 5,754.36</u>
Unity Trust Bank - Savings Account	
Cash at bank as per statement dated 31st March 2024	<u>£41,439.55</u>
United Trust Bank Deposit Account 1	
Cash @ bank as per statement dated: 21st February 2024	<u>£ 7,611.05</u>
United Trust Bank Deposit Account 2	
Cash @ bank as per statement dated: 21st February 2024	<u>£ 5,668.09</u>
Total as per Bank Statements	<u>£60,473.05</u>

Cashbook

Unity Trust Bank - Current Account	
Opening balance as at 1st January 2024	£ 5,532.33
Plus receipts - Jan/Feb/Mar 2024	£ 6,066.36
Less payments - Jan/Feb/Mar 2024	£ 5,844.33
	<u>£ 5,754.36</u>
Unity Trust Bank - Savings Account	
Opening balance as at 1st Jan 2024	£41,157.37
Plus receipts - Jan/Feb/Mar 2024	£ 282.18
Less payments - Jan/Feb/Mar 2024	£ -
	<u>£41,439.55</u>
United Trust Deposit Account 1	
Opening balance as at 21st February 2024	<u>£ 7,611.05</u>
United Trust Deposit Account 2	
Opening balance as at 21st February 2024	<u>£ 5,668.09</u>
Total as per Cashbook	<u>£60,473.05</u>
Difference	£ -

Prepared by Trudy Charles - Responsible Financial Officer April 3rd 2024

Clerk/RFO		signed	dated 03/04/24
Councillor		signed	dated 3/4/24

Your Account 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
IP17 3HN

Date: 31/01/2024

Account Name: Yoxford Parish Council

Swift Code (BIC): NWBKGB2L

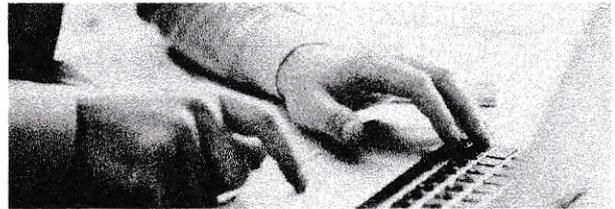
IBAN Number: GB93NWBK60023571418024

Sort Code: 608301

Account Number: 20469773

Your arranged overdraft limit is £0.00

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.



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**

Contact Us

Call us: 0345 140 1000

Email us: us@unity.co.uk

Visit us: unity.co.uk

Your Current T1 account transactions:

Date	Type	Details	Payments Out	Payments In	Balance
31/12/2023		Balance brought forward	£0.00	£0.00	£5,532.33
05/01/2024	Credit	EAST SUFFOLK BACS	£0.00	£2,041.50	£7,573.83
22/01/2024	Faster Payment Debit	B/P to: HMRC Cumbernauld	£34.08	£0.00	£7,539.75
22/01/2024	Faster Payment Debit	B/P to: Trudy D Charles	£8.88	£0.00	£7,530.87

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Statement number 018

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Sending or Receiving Currency

You may be asked for your SWIFTBIC (Bank Identification Code) and IBAN (International Bank Account Number). These can be found at the top of this statement and are required to ensure that international banks can find the correct account to credit or debit funds.

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

Unity offers a number of supporting services such as statements in braille or large print. Please contact us for more information.

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)

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Your Account Statement



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Planetary Road
Willenhall
WV1 9DG

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

Date: 29/02/2024

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
31/01/2024		Balance brought forward	£0.00	£0.00	£6,785.67
05/02/2024	Faster Payment Debit	B/P to: Trudy D Charles	£14.00	£0.00	£6,771.67
05/02/2024	Faster Payment Debit	B/P to: Hazel Wheeler	£136.00	£0.00	£6,635.67
29/02/2024	Faster Payment Debit	B/P to: Hazel Wheeler	£144.00	£0.00	£6,491.67

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WV1 9DG

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

Date: 31/03/2024

Account Name: Yoxford Parish Council

Swift Code (BIC): NWBKGB2L

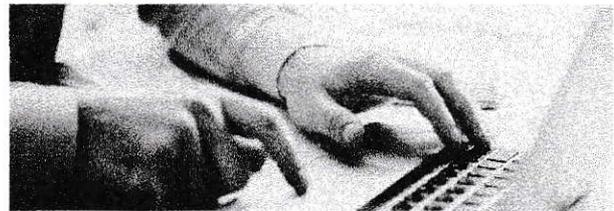
IBAN Number: GB93NWBK60023571418024

Sort Code: 608301

Account Number: 20469773

Your arranged overdraft limit is £0.00

Our unauthorised overdraft charges are changing from tracked rate of 25% above base rate to a fixed Nominal rate 25% EAR (Equivalent Annual Rate 28.39%). To find out more read our Overdrafts Key Features document and our Standard Service Tariff available at www.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

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Your Current T1 account transactions:

Date	Type	Details	Payments Out	Payments In	Balance
04/03/2024		Balance brought forward	£0.00	£0.00	£5,601.11
11/03/2024	Faster Payment Debit	B/P to: Trudy D Charles	£63.06	£0.00	£5,538.05
14/03/2024	Credit	HMRC VTR	£0.00	£3,324.86	£8,862.91
19/03/2024	Credit	LAKIS D/ROY GOLD	£0.00	£200.00	£9,062.91

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

Date: 31/03/2024

Account Name: Yoxford Parish Council

Swift Code (BIC): NWBKGB2L
IBAN Number: GB93NWBK60023571418024

Sort Code: 608301
Account Number: 20469786

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



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Contact Us

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- Visit us: unity.co.uk

Your Instant Access account transactions:					
Date	Type	Details	Payments Out	Payments In	Balance
29/02/2024		Balance brought forward	£0.00	£0.00	£41,157.37
31/03/2024	Credit Interest	Credit Interest	£0.00	£282.18	£41,439.55

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WV1 9DG

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

Date: 29/02/2024

Account Name: Yoxford Parish Council

Swift Code (BIC): NWBKGB2L
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Sort Code: 608301
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Your Instant Access account transactions:					
Date	Type	Details	Payments Out	Payments In	Balance
31/01/2024		Balance brought forward	£0.00	£0.00	£41,157.37

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: 31/01/2024

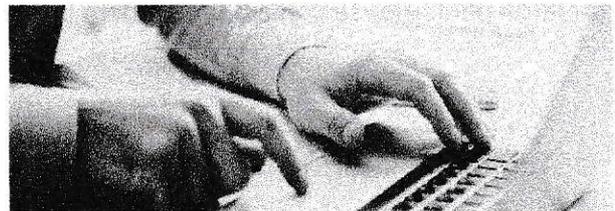
Account Name: Yoxford Parish Council

Swift Code (BIC): NWBKGB2L
IBAN Number: GB93NWBK60023571418024

Sort Code: 608301
Account Number: 20469786

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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 Instant Access account transactions:

Date	Type	Details	Payments Out	Payments In	Balance
31/12/2023		Balance brought forward	£0.00	£0.00	£41,157.37

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Statement number 014

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Quarter 4: J/F/M				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 BF:				£14,783.17	£18,405.59	£5,532.33	£19,161.17	£14,000.00	£41,157.37	£0.00	£0.00	£7,442.22	£0.00	£0.00	£5,488.26
01/01/2024	BACS	United Trust Bank	Interest			£2,041.50							£179.83		£179.83
05/01/2024	BACS	ESC	Winter Cost of Living Grant for MUTS	£2,041.50											
22/01/2024	BACS	HMRC Cumbernauld	Employer NI Contributions Q3		£34.08	-£34.08									
22/01/2024	BACS	Trudy Charles	Expense Claim: Sim package Nov, Dec, Jan		£8.88	-£8.88									
23/01/2024	BACS	E.ON Next	Sports Grp Electricity		£379.07	-£379.07									
30/01/2024	Postal Chq	Harold Humphreys	Cemetery Plot Reservations A50 & A51	£500.00		£500.00									
31/01/2024	BACS	Trudy Charles	Clerk Salary: January 2024		£866.13	-£866.13									
02/02/2024	BACS	Hazel Wheeler	Inv.: MUTs Lunch 30.01.24		£136.00	-£136.00									
02/02/2024	BACS	Trudy Charles	Expense Claim: A4 paper x 2		£14.00	-£14.00									
26/02/2024	BACS	Hazel Wheeler	Inv.: MUTs Lunch 27.02.24		£144.00	-£144.00									
29/02/2024	BACS	Trudy Charles	Clerk Salary: February 2024		£890.56	-£890.56									
07/03/2024	BACS	Trudy Charles	Expense claim: mobile & printer ink		£63.06	-£63.06									
14/03/2024	BACS	HMRC VTR	VAT Reclaim (YPC+YBH)	£3,324.86		£3,324.86									
19/03/2024	BACS	YAA	Annual Rent 2024/5	£200.00		£200.00									
21/03/2024	BACS	Yoxford Village Hall	Transfer of reclaimed VAT		£2,367.86	-£2,367.86									
29/03/2024	BACS	Trudy Charles	Clerk Salary: March 2024		£922.69	-£922.69									
31/03/2024	DD	Unity Trust Bank	Service Charge		£18.00	-£18.00									
31/03/2024	BACS	Unity Trust Bank	Interest				£282.18		£282.18						
Total Quarter 4				£6,066.36	£5,844.33	£222.03	£282.18	£0.00	£282.18	£0.00	£0.00	£0.00	£179.83	£0.00	£179.83
Total This Year				£20,849.53	£24,249.92	£5,754.36	£19,443.35	£14,000.00	£41,439.55	£0.00	£0.00	£7,442.22	£179.83	£0.00	£5,668.09