

Yoxford Parish Council - Bank Reconciliation as at March 31st 2025

Bank Statements

Unity Trust Bank - Current Account

Cash at bank as per statement dated 31st March 2025

£ 1,133.47

Unity Trust Bank - Savings Account

Cash at bank as per statement dated 31st March 2025

£39,934.25

United Trust Bank Deposit Account 1

Cash @ bank as per statement dated: 21st February 2024

£ 7,995.50

United Trust Bank Deposit Account 2

Interest on maturity 2nd January 2025

£ 5,668.09

£ 284.40

Cash @ bank as per statement dated:

£ 5,952.49

Total as per Bank Statements

£55,015.71

Cashbook

Unity Trust Bank - Current Account

Opening balance as at 1st January 2025

£ 6,885.43

Plus receipts - Jan/Feb/Mar 2025

£ 700.00

Less payments - Jan/Feb/Mar 2025

£ 6,451.96

£ 1,133.47

Unity Trust Bank - Savings Account

Opening balance as at 1st Jan 2025

£39,684.40

Plus receipts - Jan/Feb/Mar 2025

£ 249.85

Less payments - Jan/Feb/Mar 2025

£ -

£39,934.25

United Trust Deposit Account 1

Opening balance as at 1st April 2025

£ 7,995.50

United Trust Deposit Account 2

Opening balance as at 1st April 2025

£ 5,952.49

Total as per Cashbook

£55,015.71

Difference

£ -

Prepared by Trudy Charles - Responsible Financial Officer 3rd April 2025

Clerk/RFO



signed

dated

03/04/2025.

Councillor



signed

dated

15/5/2025.

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:				£32,428.08	£31,287.01	£6,885.43	£8,244.85	£10,000.00	£39,684.40	£384.45	£0.00	£7,995.50	£0.00	£0.00	£5,668.09
02/01/2025	BACS	United Trust Bank	Fixed Deposit 20159280 Interest on maturity										£284.29		£284.29
02/01/2025	BACS	United Trust Bank	Fixed Deposit 20159280 Interest										£0.11		£0.11
22/01/2025	BACS	HMRC Cumbernauld	P30 Employer Payslip Q3 ending Jan 2025		£580.42	-£580.42									
22/01/2025	BACS	SALC	Inv.: 29394		£76.80	-£76.80									
31/01/2025	BACS	Trudy Charles	Salary: January 2025		£1,212.68	-£1,212.68									
31/01/2025	BACS	Unity Trust	Monthly service charge		£6.00	-£6.00									
23/01/2025	BACS	SALC	Inv.: 29439 Cllr. Basics training (HW)		£76.80	-£76.80									
26/02/2025	BACS	David Tower	Exp. Cllr.: Mileage		£18.00	-£18.00									
26/02/2025	BACS	Trudy Charles	Exp. Cllr.: Stationery (A4 x 2) & Sim: Nov, Dec, Jan & Feb		£27.10	-£27.10									
28/02/2025	BACS	Trudy Charles	Salary: February 2025		£958.08	-£958.08									
28/02/2025	BACS	Unity Trust	Monthly service charge		£6.00	-£6.00									
13/03/2025	BACS	SCL Landscape Managt Ltd	Inv.: 3992		£1,650.00	-£1,650.00									
13/03/2025	BACS	CAS Ltd	Inv.: 0686 Website migration to .gov.uk & emails		£883.00	-£883.00									
14/03/2025	BACS	Tony Brown Funeral Services	Inv.: Cem2025-10 Wright interment	£500.00		£500.00									
28/03/2025	BACS	YAA	YAA 2025-6 Rent	£200.00		£200.00									
31/03/2025	BACS	Trudy Charles	Salary: March 2025		£951.08	-£951.08									
31/03/2025	DD	Unity Trust	Monthly service charge		£6.00	-£6.00									
31/03/2025	BACS	Unity Trust	Interest				249.85		249.85						
Total Quarter 4				£700.00	£6,451.96	-£5,751.96	£249.85	£0.00	£249.85	£0.00	£0.00	£0.00	£284.40	£0.00	£284.40
Total This Year				£33,128.08	£37,748.97	£1,133.47	£8,494.70	£10,000.00	£39,934.25	£384.45	£0.00	£7,995.50	£284.40	£0.00	£5,952.49

Your Account Statement



For Businesses. For Communities. For Good.

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

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

Date: 31/01/2025

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

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** 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
31/12/2024		Balance brought forward	£0.00	£0.00	£6,885.43
23/01/2025	Faster Payment Debit	B/P to: HMRC Cumbernauld	£580.42	£0.00	£6,305.01
23/01/2025	Faster Payment Debit	B/P to: Suffolk Associatio	£76.80	£0.00	£6,228.21
31/01/2025	Faster Payment Debit	B/P to: Trudy D Charles	£1,212.68	£0.00	£5,015.53

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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.

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Your Current T1 account transactions:					
Date	Type	Details	Payments Out	Payments In	Balance
31/01/2025	Fee	Service Charge	£6.00	£0.00	£5,009.53



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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

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SAXMUNDHAM
Suffolk
IP17 3HN

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

Date: 28/02/2025

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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Date	Type	Details	Payments Out	Payments In	Balance
31/01/2025		Balance brought forward	£0.00	£0.00	£5,009.53
26/02/2025	Faster Payment Debit	B/P to: Suffolk Associatio	£76.80	£0.00	£4,932.73
26/02/2025	Faster Payment Debit	B/P to: David Tower	£18.00	£0.00	£4,914.73
26/02/2025	Faster Payment Debit	B/P to: Trudy D Charles	£27.10	£0.00	£4,887.63

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Date	Type	Details	Payments Out	Payments In	Balance
28/02/2025	Faster Payment Debit	B/P to: Trudy D Charles	£958.08	£0.00	£3,929.55
28/02/2025	Fee	Service Charge	£6.00	£0.00	£3,923.55



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Date	Type	Details	Payments Out	Payments In	Balance
28/02/2025		Balance brought forward	£0.00	£0.00	£3,923.55
13/03/2025	Faster Payment Debit	B/P to: SCL	£1,650.00	£0.00	£2,273.55
13/03/2025	Faster Payment Debit	B/P to: CAS Ltd	£883.00	£0.00	£1,390.55
14/03/2025	Credit	Tony Brown F	£0.00	£500.00	£1,890.55

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28/03/2025	Credit	Credit 000007	£0.00	£200.00	£2,090.55
31/03/2025	Faster Payment Debit	B/P to: Trudy D Charles	£951.08	£0.00	£1,139.47
31/03/2025	Fee	Service Charge	£6.00	£0.00	£1,133.47



Interest and Charges

Our General Terms & Conditions state when we may apply charges or interest.

Further information about debit interest and other fees or charges can be found in our Standard Service Tariff.

Credit interest – AER stands for Annual Equivalent Rate and describes what the interest rate would be if interest was paid and compounded annually.

Debit interest – ABR stands for Above Base Rate and describes the rate charged annually above the Bank of England Base Rate.

Overdrafts

Arranged overdrafts – We agree in advance to provide you with an overdraft that allows you to borrow money on your account up to an agreed overdraft limit. If approved by Unity you will be given an arranged overdraft limit along with an agreed interest rate. These are typically agreed for a period of 12 months and are linked to the Bank of England Base Rate.

Unarranged overdrafts – An overdrawn balance on your account which we have not agreed in advance. We will charge our unarranged overdraft rate on any unarranged balances.

If you have an arranged overdraft limit and exceed this limit, we will charge interest at the rate we have agreed with you on the balance of your arranged overdraft limit and will charge an unarranged overdraft rate on any balance over your arranged overdraft limit.

In either of these circumstances, debit interest will be applied on each working day that your account is overdrawn.

For details of our interest rates and charges, please visit <https://www.unity.co.uk/terms-and-conditions/>

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