

SUBJECT: BUDGET AND FINANCE 2024-2025
REPORT TO: BETLEY, BALTERLEY AND WRINEHILL PARISH COUNCIL
DATE OF MEETING: 26th February 2026
REPORTING OFFICER: Parish Clerk and Responsible Financial Officer

(i) Applications for Financial Assistance

There are no applications for financial assistance

(ii) CO-OP Bank

The Parish Council is asked to consider closing its account with the Co-op Account, and transferring it to another bank account with the Unity Trust Bank, which provides interest. At the moment the interest is 1.95%.

(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
HugoFox	Incorrect Direct Debit - should be £2.99 - query submitted on 12/02/2026		£11.99
	Transfer from Co-op	£2,000.00	
HugoFox	HugoFox Annual Website Fee		£143.86
WaterPlus	WaterPlus		£9.91
HMRC	B/P to: HMRC Cumbernauld		£147.64
M Clough	B/P to: Muna Clough		£468.67
Staffordshire Pensions	B/P to: Staffs Pension		£174.22
Unity Trust Bank	Service Charge		£6.00
Sebastian Daly	Mileage Fees Reimbursement 56.6 miles @ 0.45p reimbursement		£25.47
Betley Village Hall	Invoice 4286		£105.00
Neil Bullock	Reimbursement for High Viz Jackets		£99.90
M Clough	Reimbursement for Microsoft 365		£84.99

(iv) Transactions – CO-OP Bank

There has been an internal transfer of £2,000.00 from the Co-op Bank to the Unity Trust Bank, as agreed at 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	February 2026 Salary	£468.67
HMRC	February 2026 PAYE & NI	£147.64
Staffordshire Pension	February 2026 Pension	£174.22
Luke Rimmer	February Maintenance	(Contracted and within budget)
Unity Trust Bank	Monthly service charge – January	£6.00

(vi) Budget Expenditure to 18th February 2026 – Unity Trust Bank

To note the following Budget Head expenditure to 18th February 2026:-

Budget Head	Total	Budget Allocated	£ Difference
Salary	£4,561.62	£5,758.00	£1,196.38
Income Tax/National Insurance	£1,469.46	£1,800.00	£330.54
Pension	£1,736.64	£1,784.00	£47.36
Insurance	£927.16	£975.00	£47.84
Audit Fees External	£0.00	£825.50	£825.50
Audit Fees Internal	£262.50	£262.50	£0.00
Venue Hire	£301.00	£450.00	£149.00
Subscriptions	£342.32	£350.00	£7.68
Website	£143.86	£150.00	£6.14
Emails	£131.99	£150.00	£18.01
Information Commissioner	£47.00	£47.00	£0.00
Stationery	£131.20	£50.00	-£81.20
Payroll Services	£595.80	£625.00	£29.20
Mileage	£142.11	£150.00	£7.89
Footpaths	£755.39	£2,500.00	£1,744.61
Grants	£0.00	£1,000.00	£1,000.00
Sandy Croft	£840.73	£1,100.00	£259.27
Memorial Garden	£3,542.66	£3,550.00	£7.34
Chair's Expenses	£0.00	£250.00	£250.00
Unity Trust Bank Fees	£60.00	£100.00	£40.00
	£15,991.44	£21,877.00	£5,885.56

(vii) Explanation of Variances

RECOMMENDATIONS

- (a) That the Clerk vires £82.00 from the External Audit Fees Budget to the Stationery Budget, to fund the Microsoft 365 Subscription.
- (b) That the sum of £256.00, be vired from the Salary Budget to the Pension Budget.
- (c) That the sum of £30.00, be vired from the Income Tax/National Insurance Budget to the Pension Budget.

(viii) Bank Reconciliation as at 18th February 2026

To approve the following Bank Reconciliation for Co-op Bank and Unity Trust Bank as at 18th February 2026:-

Bank Reconciliation 18th February 2026	
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 January 2026	£4,910.96
Reserve Account CO-OP (49148300) - 4th February 2026 (£8,000 to be retained as a Reserve)	£28,156.25

Less: any unpresented cheques/payments	
Current Account UNITY (20500409)	£315.36
Reserve Account CO-OP (49148300)	£0.00
Add: any unbanked cash - Unity	£0.00
Add: any unbanked cash - CO-OP	£0.00
Net bank balances as at 18th February 2026	£32,751.85
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	£570.14
Co-op Bank	£22,191.00
Less: Payments in the year	
Unity Trust Bank	£15,991.44
Co-op Bank	
Closing balance per cash book [receipts and payments book] must equal net bank balances above	£32,751.85

(ix) **Bank Statements**
Unity Trust Bank Statement – 31st January 2026

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 Wrinehill Parish Council
 Peach Tree House
 Calveley Hall Lane
 Tarporley
 CW6 9LG

Date: 31/01/2026

Account Name: Betley, Balterley And Wrinehill 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
31/12/2025		Balance brought forward	£0.00	£0.00	£3,873.25
19/01/2026	Direct Debit	Direct Debit (GOCARDLESS)	£11.99	£0.00	£3,861.26
27/01/2026	Credit	Credit 000016	£0.00	£2,000.00	£5,861.26
29/01/2026	Direct Debit	Direct Debit (GOCARDLESS)	£143.86	£0.00	£5,717.40

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Statement number 027



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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
29/01/2026	Direct Debit	Direct Debit (WATER PLUS)	£9.91	£0.00	£5,707.49
30/01/2026	Faster Payment Debit	B/P to: HMRC Cumbernauld	£147.64	£0.00	£5,559.85
30/01/2026	Faster Payment Debit	B/P to: Muna Clough	£468.67	£0.00	£5,091.18
30/01/2026	Faster Payment Debit	B/P to: Staffs Pension	£174.22	£0.00	£4,916.96
31/01/2026	Fee	Service Charge	£6.00	£0.00	£4,910.96

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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.
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INVESTORS IN PEOPLE
We invest in people Gold



CO-OP Bank Statement – 4th February 2026

The **co-operative** bank

co-operativebank.co.uk/business

***phone 03457 213 213**

002383 PDOEA03-20260205-07743-000516



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



32500 C

Charity And Community Bank Account

Summary	Date	Description	Withdrawals	Deposits	Balance
Account title BETLEY, BALTERLEY & WRINEHILL PARISH CNCL	4 DEC 25	OPENING BALANCE			30,156.25
	27 JAN 26	401488 0043760618870000	2,000.00		28,156.25
		Statement closing balance			28,156.25

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 February 2026

Statement number
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Statement opening balance
30,156.25

Total withdrawals
2,000.00

Total deposits
0.00

Statement closing balance
28,156.25

International Bank Account Number
 GB88 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

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