

SUBJECT: BUDGET AND FINANCE 2024-2025
REPORT TO: BETLEY, BALTERLEY AND WRINEHILL PARISH COUNCIL
DATE OF MEETING: 22nd January 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 Transfer to Unity Trust Bank

The Parish Council is asked to approve a transfer of £2,000.00 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
ICO	Annual Subscription		£47.00
Staffordshire Pensions	November Pension		£174.22
M Clough	November Salary		£468.67
HMRC	PAYE/NI		£147.64
Robert Bettley-Smith	Reimbursement for sweets		£57.51
Unity Trust Bank	Monthly Service Charge		£6.00
Betley Farm	Christmas Tree - VAT exempt		£220.00
Luke Rimmer	Invoice 619		£140.00
	Transfer from COOP	£2,000.00	
WaterPlus	Direct Debit (Water Plus)		£1.55
Staffordshire Pensions	December Pension		£179.77
HMRC	PAYE/NI		£154.41
M Clough	December Salary		£483.54
Unity Trust Bank	Service Charge		£6.00

(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	January 2026 Salary	£468.67
HMRC	January 2026 PAYE & NI	£147.64
Staffordshire Pension	January 2026 Pension	£174.22
Luke Rimmer	January Maintenance	(Contracted and within budget)
Unity Trust Bank	Monthly service charge – January	£6.00
Microsoft 365	Annual subscription renewal	£84.99

(vi) Budget Expenditure to 14th January 2026 – Unity Trust Bank

To note the following Budget Head expenditure to 14th January 2026:-

Budget Head	Total	Budget Allocated	£ Difference
Salary	£4,092.95	£5,758.00	£1,665.05
Income Tax/National Insurance	£1,321.82	£1,800.00	£478.18
Pension	£1,562.42	£1,784.00	£221.58
Insurance	£927.16	£975.00	£47.84
Audit Fees External	£0.00	£875.50	£875.50
Audit Fees Internal	£262.50	£262.50	£0.00
Venue Hire	£196.00	£450.00	£254.00
Subscriptions	£342.32	£350.00	£7.68
Website	£120.00	£150.00	£30.00
Emails	£0.00	£150.00	£150.00
Information Commissioner	£47.00	£47.00	£0.00
Stationery	£46.21	£50.00	£3.79
Payroll Services	£595.80	£625.00	£29.20
Mileage	£116.64	£150.00	£33.36
Footpaths	£655.49	£2,500.00	£1,844.51
Grants	£0.00	£1,000.00	£1,000.00
Sandy Croft	£830.82	£1,100.00	£269.18
Memorial Garden	£3,542.66	£3,550.00	£7.34
Chair's Expenses	£0.00	£250.00	£250.00
Unity Trust Bank Fees	£54.00	£100.00	£46.00
	£14,713.79	£21,927.00	£7,213.21

(vii) Explanation of Variances

The Clerk has vired £50.00 and £12.00 from the External Audit Fees Budget Head to the Memorial Garden and the Information Commissioners Budget Heads.

(viii) Bank Reconciliation as at 14th January 2026

To approve the following Bank Reconciliation for Co-op Bank and Unity Trust Bank as at 14th January 2026:-

Bank Reconciliation 14th January 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 December 2025	£3,873.25
Reserve Account CO-OP (49148300) - 2nd December 2025 (£8,000 to be retained as a Reserve)	£30,156.25
Less: any unpresented cheques/payments	
Current Account UNITY (20500409)	
Reserve Account CO-OP (49148300)	

Add: any unbanked cash - Unity	
Add: any unbanked cash - CO-OP	
Net bank balances as at 14th January 2026	£34,029.50
The net balances reconcile to the Cash Book (receipts and payments account) for the year, as follows	
CASH BOOK	
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	£14,713.79
Co-op Bank	
Closing balance per cash book [receipts and payments book] must equal net bank balances above	£34,029.50

(ix) **Bank Statements**
Unity Trust Bank Statement – 30th November 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 Wrinehill Parish Council
 Peach Tree House
 Calveley Hall Lane
 Tarporley
 CW6 9LG

Date: 30/11/2025

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
31/10/2025		Balance brought forward	£0.00	£0.00	£4,966.13
03/11/2025	Faster Payment Debit	B/P to: Newcastle Plumbing	£23.57	£0.00	£4,942.56
03/11/2025	Faster Payment Debit	B/P to: Shires Accountants	£21.00	£0.00	£4,921.56
03/11/2025	Faster Payment Debit	B/P to: BetleyVillageHall	£105.00	£0.00	£4,816.56

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Statement number 025



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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
12/11/2025	Faster Payment Debit	B/P to: Luke Rimmer	£830.00	£0.00	£3,986.56
17/11/2025	Faster Payment Debit	B/P to: Newcastle Plumbing	£27.00	£0.00	£3,959.56
24/11/2025	Direct Debit	Direct Debit (ICO)	£47.00	£0.00	£3,912.56
28/11/2025	Faster Payment Debit	B/P to: Staffs Pension	£174.22	£0.00	£3,738.34
28/11/2025	Faster Payment Debit	B/P to: Muna Clough	£468.67	£0.00	£3,269.67
28/11/2025	Faster Payment Debit	B/P to: HMRC Cumbernauld	£147.64	£0.00	£3,122.03
28/11/2025	Faster Payment Debit	B/P to: R BettleySmith	£57.51	£0.00	£3,064.52
30/11/2025	Fee	Service Charge	£6.00	£0.00	£3,058.52

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

Date: 31/12/2025

Account Name: Betley, Balterley And Wrinehill Parish Council

Swift Code (BIC): NWBKGB2L

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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
30/11/2025		Balance brought forward	£0.00	£0.00	£3,058.52
01/12/2025	Faster Payment Debit	B/P to: Betley Court Farm	£220.00	£0.00	£2,838.52
01/12/2025	Faster Payment Debit	B/P to: Luke Rimmer	£140.00	£0.00	£2,698.52
02/12/2025	Credit	Credit 000015	£0.00	£2,000.00	£4,698.52

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We invest in people Gold



Your Current T1 account transactions:					
Date	Type	Details	Payments Out	Payments In	Balance
31/12/2025	Direct Debit	Direct Debit (WATER PLUS)	£1.55	£0.00	£4,696.97
31/12/2025	Faster Payment Debit	B/P to: Staffs Pension	£179.77	£0.00	£4,517.20
31/12/2025	Faster Payment Debit	B/P to: HMRC Cumbernauld	£154.41	£0.00	£4,362.79
31/12/2025	Faster Payment Debit	B/P to: Muna Clough	£483.54	£0.00	£3,879.25
31/12/2025	Fee	Service Charge	£6.00	£0.00	£3,873.25

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*phone 03457 213 213



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



002600 32500 C

Charity And Community Bank Account

Summary	Date	Description	Withdrawals	Deposits	Balance
Account title BETLEY, BALTERLEY & WRINEHILL PARISH CNCL	4 NOV 25	OPENING BALANCE			32,156.25
	2 DEC 25	401487 0043197589870000	2,000.00		30,156.25
		Statement closing balance			30,156.25

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 December 2025

Statement number
376

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Statement opening balance
32,156.25

Total withdrawals
2,000.00

Total deposits
0.00

Statement closing balance
30,156.25

International Bank Account Number
GB28 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