

**SUBJECT:** BUDGET AND FINANCE 2024-2025

**REPORT TO:** BETLEY, BALTERLEY AND WRINEHILL PARISH COUNCIL

**DATE OF MEETING:** 23<sup>rd</sup> October 2025

**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
M Clough	September Salary		£468.67
Staffordshire Pensions	September Contributions		£174.22
HMRC	PAYE/NI		£147.64
Unity Trust Bank	Monthly Service Charge		£6.00
	Transfer from COOP	£3,000.00	
Shires Accountants	Invoice SHI-2978		£230.40
Luke Rimmer	September Maintenance Invoice 600		£160.00

**(iv) Transactions – CO-OP Bank**

There has been an internal transfer of £3,000.00 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	October 2025 Salary	£447.03
HMRC	October 2025 PAYE & NI (111.60 & £26.12)	£137.72
Staffordshire Pension	October 2025 Pension	£166.12
Luke Rimmer	October maintenance and winter bedding	(Contracted and within budget)
Unity Trust Bank	Monthly service charge	£6.00

**(vi) Budget Expenditure to 16th October 2025 – Unity Trust Bank**

To note the following Budget Head expenditure to 16<sup>th</sup> October 2025:-

Budget Head	Total	Budget Allocated	£ Difference
Salary	£2,672.07	£5,758.00	£3,085.93
Income Tax/National Insurance	£872.13	£1,800.00	£927.87
Pension	£1,034.21	£1,784.00	£749.79
Insurance	£927.16	£975.00	£47.84
Audit Fees External	£0.00	£937.50	£937.50

Audit Fees Internal	£262.50	£262.50	£0.00
Venue Hire	£91.00	£450.00	£359.00
Subscriptions	£342.32	£350.00	£7.68
Website	£0.00	£150.00	£150.00
Emails	£0.00	£150.00	£150.00
Information Commissioner	£0.00	£35.00	£35.00
Stationery	£46.21	£50.00	£3.79
Payroll Services	£574.80	£625.00	£50.20
Mileage	£116.64	£150.00	£33.36
Footpaths	£600.00	£2,500.00	£1,900.00
Grants	£0.00	£1,000.00	£1,000.00
Sandy Croft	£829.27	£1,100.00	£270.73
Memorial Garden	£2,300.07	£3,500.00	£1,199.93
Chair's Expenses	£0.00	£250.00	£250.00
Unity Trust Bank Fees	£36.00	£100.00	£64.00
	£10,704.38	£21,927.00	£11,222.62

**(vii) Explanation of Variances**

There are no virement requests at this meeting.

**(viii) Bank Reconciliation as at 16<sup>th</sup> October 2025**

To approve the following Bank Reconciliation for Co-op Bank and Unity Trust Bank as at 16<sup>th</sup> October 2025:-

<b>Bank Reconciliation 16th October 2025</b>	
<b>BETLEY BALTERLEY AND WRINEHILL PARISH COUNCIL</b>	
<b>Financial year ending 31 March 2025</b>	
Prepared by: Muna Clough, Parish Clerk & RFO	
Balance per bank statements as at	£
Current Account UNITY (20500409) - 30th September 2025	£941.90
Reserve Account CO-OP (49148300) – 3rd October 2025 (£8,000 to be retained as a Reserve)	£34,156.25
Less: any unpresented cheques/payments	
Current Account UNITY (20500409)	£390.40
Reserve Account CO-OP (49148300)	
Add: any unbanked cash - Unity	£3,000.00
Add: any unbanked cash - CO-OP	
<b>Net bank balances as at 16th October 2025</b>	<b>£37,707.75</b>
<b>The net balances reconcile to the Cash Book (receipts and payments account) for the year, as follows</b>	
<b>CASH BOOK</b>	
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	£238.98
Co-op Bank	£22,191.00
Less: Payments in the year	
Unity Trust Bank	£10,704.38
Co-op Bank	
<b>Closing balance per cash book [receipts and payments book] must equal net bank balances above</b>	<b>£37,707.75</b>

(ix) **Bank Statements**  
**Unity Trust Bank Statement – 30<sup>th</sup> September 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:** 30/09/2025

**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](mailto: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
31/08/2025		Balance brought forward	£0.00	£0.00	£1,973.93
10/09/2025	Faster Payment Debit	B/P to: Royal British Legi	£85.50	£0.00	£1,888.43
17/09/2025	Faster Payment Debit	B/P to: Luke Rimmer	£150.00	£0.00	£1,738.43
30/09/2025	Faster Payment Debit	B/P to: Muna Clough	£468.67	£0.00	£1,269.76

Page number 1 of 3

Statement number 023



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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
30/09/2025	Faster Payment Debit	B/P to: Staffs Pension	£174.22	£0.00	£1,095.54
30/09/2025	Faster Payment Debit	B/P to: HMRC Cumbernauld	£147.64	£0.00	£947.90
30/09/2025	Fee	Service Charge	£6.00	£0.00	£941.90

Page number 2 of 3

Statement number 023

**For Businesses.  
For Communities.  
For Good.**

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 204670.  
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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We invest in people Gold



**CO-OP Bank Statement**  
**3rd October 2025**

The **co-operative** bank

co-operativebank.co.uk/business

**\*phone 03457 213 213**



**MRS M CLOUGH**

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



006111 32500 C

**Charity And Community Bank Account**

Summary	Date	Description	Withdrawals	Deposits	Balance
Account title <b>BETLEY, BALTERLEY &amp; WRINEHILL PARISH CNCL</b>	<b>4 SEP 25</b>	<b>OPENING BALANCE</b>			<b>37,156.25</b>
	2 OCT 25	401485 0042599463870000	3,000.00		34,156.25
Sort code <b>089008</b>	<b>Statement closing balance</b>				<b>34,156.25</b>

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.

Account number  
**61491483 00**

Statement date  
**3 October 2025**

Statement number  
**374**

Page number  
**1 of 1**

Statement opening balance  
**37,156.25**

Total withdrawals  
**3,000.00**

Total deposits  
**0.00**

Statement closing balance  
**34,156.25**

**International Bank  
Account Number**

GB88 CPBK 0690 0661 4914 83

**Bank Identification Code**  
CPBK GB22

**Deposits<sup>o</sup> into this account are eligible for the Financial Services Compensation Scheme (FSCS). More information can be found overleaf.**

<sup>o</sup>For further information about the compensation provided by the FSCS, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk)

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