

Yoxford Parish Council - Bank Reconciliation as at 31st March 2021

Bank Statements

HSBC Current Account

Cash at bank as per statement dated 31st March 2021	£22,391.60
Plus cheques received and not yet banked	£0.00
Less unrepresented cheques	£0.00
	<u>£22,391.60</u>

National Savings & Investment Account

Cash at bank as per statement dated 1st January 2021	£11,042.80
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United Trust Bank Deposit Account 1

Cash at bank as per statement dated 1st August 2020	£7,281.04
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United Trust Bank Deposit Account 2

Cash at bank as per statement dated 27th December 2020	£5,366.82
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Total as per Bank Statements £46,082.26

Cashbook

HSBC Current Account

Opening balance as at 1st January 2021	£26,669.50
Plus receipts - Jan/Feb/Mar 2021	£1,379.77
Less payments - Jan/Feb/Mar 2021	£5,657.67
	<u>£22,391.60</u>

National Savings & Investment Account

Opening balance as at 1st January 2021	£10,963.87
Plus receipts - Jan/Feb/Mar 2021	£78.93
	<u>£11,042.80</u>

United Trust Deposit Account 1

Opening balance as at 1st January 2021	£7,281.04
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United Trust Deposit Account 2

Opening balance as at 1st January 2021	£5,366.82
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Total as per Cashbook £46,082.26

Difference £0.00

Clerk/RFO - Sharon Smith signed dated

Cllr. Ian Shaw signed dated

085279_090 1/ 2 00004 8155 1691 35700

Mrs S Smith
 Yoxford Parish Council
 Arbour House
 Rectory Road
 Middleton
 Saxmundham, Suffolk
 IP17 3NP



Your Statement

Account Summary	
Opening Balance	22,642.89
Payments In	1,179.77
Payments Out	1,431.06
Closing Balance	22,391.60

International Bank Account Number

GB41HBUK40402051362879

Branch Identifier Code

HBUKGB4153D

1 March to 31 March 2021

Account Name

Yoxford Parish Council

Sortcode

40-40-20

Account Number Sheet Number

51362879 123

Your Community Account details

Date	Payment type and details	Paid out	Paid in	Balance
28 Feb 21	BALANCE BROUGHT FORWARD			22,642.89
10 Mar 21	CR CHQ IN AT 404020		200.00	22,842.89
18 Mar 21	CHQ 100712	443.20		
	CHQ 100714	16.22		22,383.47
24 Mar 21	CHQ 100717	185.54		
	CHQ 100715	240.50		
	CHQ 100713	5.60		21,951.83
25 Mar 21	CR HMRC VTR		979.77	22,931.60
26 Mar 21	CHQ 100716	420.00		22,511.60
30 Mar 21	CHQ 100718	120.00		22,391.60
31 Mar 21	BALANCE CARRIED FORWARD			22,391.60

Information about the Financial Services Compensation Scheme

Your deposit is eligible for protection under the Financial Services Compensation Scheme (FSCS). For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk, call into your nearest branch or call your telephone banking service. Further details can be found on the FSCS Information Sheet and Exclusions List which is available on our website (www.hsbc.co.uk).

Credit Interest Rates	balance	AER variable	Debit Interest Rates	balance	EAR variable
Credit interest is not paid			Debit interest		21.34%



Your Investment Account statement

NS&I
Sunderland
SR43 2SB

www.nsandi.com
Helpline 08085 007 007
24 hours a day
7 days a week

Yoxford Parish Council
Mrs S Smith
Arbour House
Rectory Road
Middleton
SAXMUNDHAM
IP17 1EX

Account details

Account holder	Yoxford Parish Council
Account number	137920431
Balance	£11,042.80
Interest rate	0.01% gross/AER
Statement	9 (page 1 of 1)

Period covered

1 January 2020 to 31 December 2020

Date	Details	Money in	Money out	Balance
	Balance brought forward			£10,963.87
1 Jan 21	Interest capitalisation	£78.93		£11,042.80
Totals		£78.93	£0.00	
	Balance carried forward			£11,042.80

Important tax information

The gross interest (without tax deducted) that has been credited to this account in the tax year ending 5 April 2021 is: **£78.93**

Because the interest is subject to UK Income Tax, you may need to declare it to HM Revenue & Customs, depending on your circumstances. So please keep this statement for your records.

Interest rate

The rate quoted is correct at the time of printing and is the rate that applied to your account balance at that time. The interest rate is variable - you can check the current rate at any time by visiting our website nsandi.com

This statement is a record of all your transactions over the year, so please keep it safe.

Your statement, along with any transaction records you receive, replaces your passbook, so you no longer need to send us your book if you still have it. To make any deposits or withdrawals please use the forms which you can download and print from nsandi.com. Or call us and we'll send you the forms you need. Thank you for saving with NS&I.

Definitions

Gross is the taxable rate of interest without the deduction of UK Income Tax.

AER (Annual Equivalent Rate) illustrates what the annual rate of interest would be if the interest was compounded each time it was paid. Where interest is paid annually, the quoted rate and the AER are the same.

Changes to your customer agreement

This is to let you know in advance that we will make three changes to your customer agreement (terms and conditions) later this year. Here's a quick summary of the changes. Any deposits you make by bank transfer (including standing orders) will normally reach your NS&I account no later than the next banking day after we receive them. Also, because the UK has left the EU and the transition period has now ended, you will no longer be able to make a complaint through the European Online Dispute Resolution service. Lastly, we are removing references to Open Banking as we are not currently taking part.

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Telephone +44 (0)20 7190 5555 United Trust Bank Limited
 Email info@utbank.co.uk One Ropemaker Street
 Website www.utbank.co.uk London EC2Y 9AW

Ms S Smith
 Yoxford Parish Council
 Arbour House
 Rectory Road
 Middleton
 Saxmundham Suffolk
 IP17 3NP



Deal Date : 5th August 2020
 Sort Code : 300151
 Account No : 20124607
 Account Type : Business 1 Year Bond

Dear Ms Smith

We confirm your fixed deposit as follows:

From	To	RATE%	Currency	Amount
5th August 2020	5th August 2021	1.15	GBP	7,281.04
			Interest	83.73

For fixed deposit terms in excess of one year the interest has been calculated depending on whether you have elected to have interest compounded or paid annually to a nominated account.

We will contact two weeks before your deposit is due to mature, in order to renew or provide other instructions we need to receive your instructions before the maturity date.

In the absence instructions being received we will reinvest your deposit into a seven day instant access account with an interest rate fixed at the Bank's prevailing rate for such accounts, currently 0.10% Gross/AER. Following a maximum of four, seven day renewals (i.e. 28 days following the original maturity date), we will make a full repayment electronically to your Nominated Bank Account.

In the event of any errors or omissions please contact us by email deposit@utbank.co.uk

Telephone +44 (0)20 7190 5555 United Trust Bank Limited
 Email info@utbank.co.uk One Ropemaker Street
 Website www.utbank.co.uk London EC2Y 9AW

Ms S Smith
 Yoxford Parish Council
 Arbour House
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 Saxmundham Suffolk
 IP17 3NP



Deal Date : 29th December 2020
 Sort Code : 300151
 Account No : 20133052
 Account Type : Business 1 Year Bond

Dear Ms Smith

We confirm your fixed deposit as follows:

From	To	RATE%	Currency	Amount
29th December 2020	29th December 2021	1.00	GBP	5,366.82
			Interest	53.67

For fixed deposit terms in excess of one year the interest has been calculated depending on whether you have elected to have interest compounded or paid annually to a nominated account.

We will contact two weeks before your deposit is due to mature, in order to renew or provide other instructions we need to receive your instructions before the maturity date.

In the absence instructions being received we will reinvest your deposit into a seven day instant access account with an interest rate fixed at the Bank's prevailing rate for such accounts, currently 0.10% Gross/AER. Following a maximum of four, seven day renewals (i.e. 28 days following the original maturity date), we will make a full repayment electronically to your Nominated Bank Account.

In the event of any errors or omissions please contact us by email deposits@utbank.co.uk

YOXFORD PARISH COUNCIL - CASH BOOK 2020-21

Quarter 1		HSBC Current		National Savings & Investments		United Trust Bank - 1 Year Fixed Deposit		United Trust Bank - 1 Year Fixed Deposit								
Date	Cheque No	Payee/Payer	Details	Receipt	Payment	Balance	Receipt	Payment	Balance	Receipt	Payment	Balance	Receipt	Payment	Balance	Total Funds
Balance Brought Forward				£0.00	£18,643.05	£10,963.87	£0.00	£0.00	£7,140.61	£0.00	£0.00	£5,271.16	£0.00	£0.00	£42,018.89	
02/04/2020	100656	Sharon Smith	Clerk's Salary		£461.30	-£461.30										
02/04/2020	100658	Sharon Smith	Clerk's Expenses		£71.33	-£71.33										
02/04/2020	100659	HMRC	Clerk's PAYE/NI		£99.70	-£99.70										
02/04/2020	Direct Debit	Zen Internet Ltd	Website Name Domain Renewal		£5.39	-£5.39										
02/04/2020	100660	CommuniCorp	Clerks & Councils Direct Magazine		£12.00	-£12.00										
02/04/2020	100661	Suffolk Association of Local Councils	Clerk's Training - GDPR (quarter share)		£13.50	-£13.50										
02/04/2020	100662	Birketts LLP	Village Hall Sole Trustee Legal Charges		£3,234.00	-£3,234.00										
02/04/2020	100663	Stephen Siddall	HM Land Registry Title Deeds		£21.00	-£21.00										
20/04/2020	Direct Debit	Anglian Water Business (National) Ltd	Water Charges		£48.04	-£48.04										
24/04/2020	Direct Credit	East Suffolk Council	COVID-19 Grant	£250.00		£250.00										
25/04/2020	Direct Debit	Information Commissioner's Office	Data Protection Renewal		£35.00	-£35.00										
25/04/2020	100667	Sharon Smith	Clerk's Salary		£448.80	-£448.80										
25/04/2020	100664	Suffolk Association of Local Councils	Clerk's Expenses		£10.97	-£10.97										
25/04/2020	100668	Yoxford Village Hall	Annual Membership Fee		£335.00	-£335.00										
25/04/2020	100665	Leiston Press	Quarterly Contribution		£240.50	-£240.50										
28/04/2020	Direct Credit	East Suffolk Council	COVID-19 Leaflet Printing	£5,376.18		£5,376.18										
29/04/2020	Direct Credit	East Suffolk Council	Community Infrastructure Levy	£7,109.24		£7,109.24										
04/06/2020	100672	Sharon Smith	Precept - First Instalment		£448.80	-£448.80										
04/06/2020	100673	Sharon Smith	Clerk's Salary		£99.48	-£99.48										
04/06/2020	100669	RSC Landscapes Ltd	Clerk's Expenses		£499.20	-£499.20										
04/06/2020	100670	RSC Landscapes Ltd	Grass Cutting		£433.20	-£433.20										
04/06/2020	100671	Suffolk Association of Local Councils	Grass Cutting		£234.00	-£234.00										
05/06/2020	Receipt	Internal Audit	Internal Audit	£400.00		£400.00										
05/06/2020	Receipt	Tray Brown's Funeral Services	Interment and Double-Depth Plot - Smith - 2020-3	£24.02		£24.02										
05/06/2020	Receipt	Don Crane re Mandy Brown	Share of Water Charges	£200.00		£200.00										
30/06/2020	Receipt	HM Revenue and Customs	Plot Reservation - 2020-4	£780.88		£780.88										
30/06/2020	Receipt	Dr Janet Sheldon	VAT Recovery	£200.00		£200.00										
30/06/2020	Receipt	DS Memorials	Plot Reservation - 2020-6	£75.00		£75.00										
Total Quarter 1			Memorial Headstone - Cooper - 2020/5	£14,414.32	£6,751.21	£7,663.11	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£49,681.80
Total This Year				£14,414.32	£6,751.21	£26,306.16	£0.00	£0.00	£10,963.87	£0.00	£0.00	£7,140.61	£0.00	£0.00	£5,271.16	£49,681.80
Quarter 2																
Date		Payee/Payer	Details	Receipt	Payment	Balance	Receipt	Payment	Balance	Receipt	Payment	Balance	Receipt	Payment	Balance	Total Funds
Balance Brought Forward				£14,414.32	£6,751.21	£26,306.16	£0.00	£0.00	£10,963.87	£0.00	£0.00	£7,140.61	£0.00	£0.00	£5,271.16	£49,681.80
06/07/2020	100674	RSC Landscapes Ltd	Grass Cutting		£751.20	-£751.20										
06/07/2020	100675	Sharon Smith	Clerk's Salary		£532.80	-£532.80										
06/07/2020	100676	HMRC	Clerk's PAYE		£28.20	-£28.20										
03/08/2020	Direct Credit	United Trust Bank	Interest		£0.00	£0.00										
06/08/2020	100680	Sharon Smith	Clerk's Salary		£443.20	-£443.20										
06/08/2020	100677	HMRC	Clerk's PAYE		£5.60	-£5.60										
06/08/2020	100682	David Bracey	Annual Play Equipment Safety Inspection		£96.00	-£96.00										
06/08/2020	100681	East Suffolk Council (Sharon Smith)	Annual Garden Waste Collection Service		£43.50	-£43.50										
06/08/2020	100678	RSC Landscapes Ltd	Grass Cutting		£375.60	-£375.60										
10/08/2020	Direct Credit	Suffolk Association of Local Councils	Website Accessibility Training		£7.50	£7.50										
03/09/2020	100683	United Trust Bank	Interest		£0.00	£0.00										
03/09/2020	100684	Sharon Smith	Clerk's Salary		£443.20	-£443.20										
03/09/2020	100685	Sharon Smith	Clerk's PAYE		£5.60	-£5.60										
03/09/2020	100686	RSC Landscapes Ltd	Grass Cutting		£375.60	-£375.60										
11/09/2020	100702	Birketts LLP	Village Hall Sole Trustee Legal Charges		£994.00	-£994.00										
11/09/2020	100702	Yoxford Village Hall	Quarterly Contribution		£240.50	-£240.50										
11/09/2020	100703	Business Services at CAS Ltd	Insurance Renewal		£574.56	-£574.56										
30/09/2020	Direct Credit	East Suffolk Council	Precept - Second Instalment	£7,109.23		£7,109.23										
Total Quarter 2				£7,109.23	£4,877.06	£2,231.17	£0.00	£0.00	£0.00	£0.00	£0.00	£140.43	£0.00	£0.00	£0.00	£52,053.40
Total This Year				£21,522.55	£11,628.27	£28,537.33	£0.00	£0.00	£10,963.87	£0.00	£0.00	£7,281.04	£0.00	£0.00	£5,271.16	£52,053.40

Quarter 3		HSBC Current		National Savings & Investments		United Trust Bank - 1 Year Fixed Deposit		United Trust Bank - 1 Year Fixed Deposit							
Date	Payee/Payer	Details	Receipt	Payment	Balance	Receipt	Payment	Balance	Receipt	Payment	Balance	Receipt	Payment	Balance	Total Funds
01/10/2020	Sharon Smith	Clerk's Salary	£21,528.27	£443.20	£28,537.33	£140.43	£0.00	£10,963.87	£140.43	£0.00	£7,281.04	£0.00	£0.00	£5,271.16	£52,053.40
01/10/2020	Sharon Smith	Clerk's PAYE		£5.60	£443.20										
01/10/2020	Sharon Smith	Clerk's Expenses		£33.43	£33.43										
01/10/2020	Sharon Smith	Defibrillator Electricity		£30.00	£30.00										
16/10/2020	East Suffolk Council	Community Infrastructure Levy	£156.50		£156.50										
05/11/2020	Sharon Smith	Clerk's Salary		£443.20	£443.20										
05/11/2020	Sharon Smith	Clerk's PAYE		£5.60	£5.60										
05/11/2020	Sharon Smith	Clerk's Expenses		£3.60	£3.60										
05/11/2020	Yoxwood Insurance	Yoxwood Insurance Renewal		£140.00	£140.00										
05/11/2020	RSC Landscapes Ltd	Grass Cutting		£375.60	£375.60										
18/11/2020	Kim Smith	Three Plot Reservations		£800.00	£800.00										
03/12/2020	Sharon Smith	Clerk's Salary		£532.80	£532.80										
03/12/2020	Sharon Smith	Clerk's PAYE		£28.20	£28.20										
03/12/2020	Sharon Smith	Clerk's Expenses		£3.60	£3.60										
03/12/2020	Yoxford Village Hall	Quarterly Contribution		£240.50	£240.50										
03/12/2020	Leiston Press	Quarterly Contribution		£89.00	£89.00										
03/12/2020	Citizens Advice Leiston	Plot Reservation Books		£250.00	£250.00										
28/12/2020	United Trust Bank	Donation		£756.50	£756.50										
28/12/2020	United Trust Bank	Interest		£1,887.83	£1,887.83										
Total This Year			£22,279.05	£14,252.60	£26,668.50	£0.00	£0.00	£10,963.87	£140.43	£0.00	£7,281.04	£0.00	£0.00	£5,366.82	£50,281.23
Total This Year			£22,279.05	£14,252.60	£26,668.50	£0.00	£0.00	£10,963.87	£140.43	£0.00	£7,281.04	£0.00	£0.00	£5,366.82	£50,281.23
Quarter 4															
Date	Payee/Payer	Details	Receipt	Payment	Balance	Receipt	Payment	Balance	Receipt	Payment	Balance	Receipt	Payment	Balance	Total Funds
02/01/2021	National Savings and Investments	Interest	£22,279.05	£14,252.60	£26,668.50	£0.00	£0.00	£10,963.87	£140.43	£0.00	£7,281.04	£0.00	£0.00	£5,366.82	£50,281.23
07/01/2021	Sharon Smith	Clerk's Salary		£532.80	£532.80										
07/01/2021	Sharon Smith	Clerk's PAYE		£28.20	£28.20										
07/01/2021	Sharon Smith	Clerk's Expenses		£3.60	£3.60										
07/01/2021	Disability Advice Service	Donation		£100.00	£100.00										
07/01/2021	Yoxford and Peasenhall Primary School	Donation		£500.00	£500.00										
07/01/2021	Birketts LLP	Legal Charges - Village Hall Sole Trustee		£1,800.00	£1,800.00										
07/01/2021	Kim Smith	Plot Reservation		£200.00	£200.00										
04/02/2021	Sharon Smith	Clerk's Salary		£443.20	£443.20										
04/02/2021	Sharon Smith	Clerk's PAYE		£5.60	£5.60										
04/02/2021	Sharon Smith	Clerk's Expenses		£33.21	£33.21										
04/02/2021	RSC Landscapes Ltd	Cemetery Hedge and Tree Cutting		£780.00	£780.00										
04/03/2021	Suffolk Association of Local Councils	Councilor Training		£120.00	£120.00										
04/03/2021	Sharon Smith	Clerk's Salary		£443.20	£443.20										
04/03/2021	Sharon Smith	Clerk's PAYE		£5.60	£5.60										
04/03/2021	Sharon Smith	Clerk's Expenses		£16.22	£16.22										
04/03/2021	Yoxford Village Hall	Quarterly Contribution		£240.50	£240.50										
04/03/2021	Birketts LLP	Legal Charges - Sole Trustee		£420.00	£420.00										
04/03/2021	Yoxford Village Hall	Transfer VAT Reclaimed		£185.54	£185.54										
10/03/2021	Altmoor Association	Annual Rent		£200.00	£200.00										
25/03/2021	HM Revenue and Customs	VAT Reclaim		£979.77	£979.77										
Total Quarter 4			£1,379.77	£5,657.67	£4,277.90	£78.93	£0.00	£78.93	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£46,082.26
Total This Year			£23,658.82	£19,910.27	£22,391.60	£78.93	£0.00	£11,042.80	£140.43	£0.00	£7,281.04	£0.00	£0.00	£5,366.82	£46,082.26