

## Yoxford Parish Council, Suffolk - Bank Reconciliation as at 31st March 2023

### Bank Statements

#### **Unity Trust Current Account**

Cash at bank as per statement dated 31st March 2023 £9,154.75

#### **Unity Trust Instant Access Account**

Cash at bank as per statement dated 31st March 2023 £35,996.20

#### **HSBC Current Account**

Cash at bank as per statement dated 31st March 2023 £0.00

#### **National Savings & Investment Account**

Cash at bank as per statement dated 1st January 2022 £0.00

#### **United Trust Bank Deposit Account 1**

Cash at bank as per statement dated 11th August 2022 £7,442.22

#### **United Trust Bank Deposit Account 2**

Cash at bank as per statement dated 30th December 2022 £5,488.26

**Total as per Bank Statements** £58,081.43

### Cashbook

#### **Unity Trust Current Account**

Opening balance as at 1st April 2022 £0.00

Plus receipts £54,973.19

Less payments £45,818.44

£9,154.75

#### **Unity Trust Instant Access Account**

Opening balance as at 1st April 2022 £0.00

Plus receipts £36,496.20

Less payments £500.00

£35,996.20

#### **National Savings & Investment Account**

Opening balance as at 1st April 2022 £11,043.90

Plus receipts £1.99

Less payments £11,045.89

£0.00

#### **HSBC Current Account**

Opening balance as at 1st April 2022 £40,553.00

Plus receipts £45,444.19

Less payments £85,997.19

£0.00

#### **United Trust Deposit Account 1**

Opening balance as at 1st April 2022 £7,364.89

Plus receipts £77.33

Less payments £0.00

£7,442.22

#### **United Trust Deposit Account 2**

Opening balance as at 1st April 2022 £5,420.50

Plus receipts £67.76

Less payments £0.00

£5,488.26

**Total as per Cashbook** £58,081.43

**Difference** £0.00

# Your Account Statement



For Businesses. For Communities. For Good.

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

Mrs Sharon Smith  
Yoxford Parish Council  
Arbour House  
Rectory Road  
Saxmundham  
IP17 3NP

**Date:** 31/03/2023

**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

## Contact Us

- Call us: **0345 140 1000**
- Email us: **us@unity.co.uk**
- Visit us: **unity.co.uk**

## Fraud Reminder

Unity Trust Bank will NEVER ask you to share passwords or PINs. If you receive a suspicious call, please hang up and contact our dedicated fraud number, freephone 0808 196 8420 or email [fraud@unity.co.uk](mailto:fraud@unity.co.uk).



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://unity.co.uk/fscs)

## Your Current T1 account transactions:

Date	Type	Details	Payments Out	Payments In	Balance
04/03/2023		Balance brought forward	£0.00	£0.00	£9,445.04
09/03/2023	Faster Payment Debit	B/P to: First Rescue and T	£594.00	£0.00	£8,851.04
09/03/2023	Faster Payment Debit	B/P to: Trudy D Charles	£459.00	£0.00	£8,392.04
12/03/2023	Transfer	Transfer from 20469786	£0.00	£500.00	£8,892.04

Page number 1 of 3

Statement number 005

**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 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.

INVESTORS IN PEOPLE  
We invest in people. Gold



Your Current T1 account transactions:					
Date	Type	Details	Payments Out	Payments In	Balance
13/03/2023	Faster Payment Debit	B/P to: RSC Landscapes Ltd	£690.00	£0.00	£8,202.04
20/03/2023	Credit	YOXFORD PARI	£0.00	£1,502.64	£9,704.68
31/03/2023	Faster Payment Debit	B/P to: Trudy D Charles	£532.13	£0.00	£9,172.55
31/03/2023	Fee	Service Charge	£17.80	£0.00	£9,154.75





# Your Account Statement



For Businesses. For Communities. For Good.

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

Mrs Sharon Smith  
Yoxford Parish Council  
Arbour House  
Rectory Road  
Saxmundham  
IP17 3NP

**Date:** 31/03/2023

**Account Name:** Yoxford Parish Council

**Swift Code (BIC):** NWBKGB2L

**IBAN Number:** GB93NWBK60023571418024

**Sort Code:** 608301

**Account Number:** 20469786

The credit interest rate is 2.15% AER as of your statement date.

## Contact Us

 Call us: **0345 140 1000**

 Email us: **us@unity.co.uk**

 Visit us: **unity.co.uk**

## Fraud Reminder

Unity Trust Bank will NEVER ask you to share passwords or PINs. If you receive a suspicious call, please hang up and contact our dedicated fraud number, freephone 0808 196 8420 or email [fraud@unity.co.uk](mailto:fraud@unity.co.uk).



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://unity.co.uk/fscs)

## Your Instant Access account transactions:

Date	Type	Details	Payments Out	Payments In	Balance
28/02/2023		Balance brought forward	£0.00	£0.00	£35,880.00
02/03/2023	Credit	SCCAPORS BACS	£0.00	£500.00	£36,380.00
12/03/2023	Transfer	Transfer to 20469773	£500.00	£0.00	£35,880.00
31/03/2023	Credit Interest	Credit Interest	£0.00	£116.20	£35,996.20

Page number 1 of 2

Statement number 004

**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 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.

**INVESTORS IN PEOPLE**  
We invest in people. Gold





J21D3M00BOJMBA0000041968001001 357 000

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



## Your Statement

### Account Summary

Opening Balance	1,312.64
Payments In	200.00
Payments Out	1,512.64
Closing Balance	0.00

**1 March to 20 March 2023**

**Account Name**  
 Yoxford Parish Council

**International Bank Account Number**

GB41HBUK40402051362879

**Branch Identifier Code**

HBUKGB4153D

<b>Sortcode</b>	<b>Account Number</b>	<b>Sheet Number</b>
40-40-20	51362879	147

### Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
28 Feb 23	BALANCE BROUGHT FORWARD			
13 Mar 23	CR CHO IN AT 404020			1,312.64
19 Mar 23	BP YOXFORD PARISH COU		200.00	1,512.64
	HSBC BALANCE	1,502.64		
	DR TOTAL CHARGES			
	TO 27FEB2023	10.00		
20 Mar 23	ACCOUNT CLOSED			0.00
				0.00

### Information about the Financial Services Compensation Scheme

Most deposits made by HSBC Business customers are 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 [fscs.org.uk](http://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 ([hsbc.co.uk/fscs/](http://hsbc.co.uk/fscs/)).

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



# Your Investment Account closing 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 3NP

77214 008065 0001 E 35700

## Account details

Account holder	Yoxford Parish Council
Account number	137920431
Balance	£0.00
Interest rate	0.40% gross/AER
Statement	11 (page 1 of 1)

## Period covered

4 January 2022 to 2 November 2022

Date	Details	Money in	Money out	Balance
	<b>Balance brought forward</b>			£11,043.90
3 Nov 22	Interest capitalisation	£1.99		£11,045.89
3 Nov 22	Next Day Pyts Out closure payment		£11,045.89	£0.00
<b>Totals</b>		<b>£1.99</b>	<b>£11,045.89</b>	
<b>Closing balance</b>				<b>£0.00</b>

This is to confirm that your Investment Account is now closed. We've repaid the balance in full, including any interest earned, as you instructed. Thank you for saving with NS&I.

## Important tax information

The gross interest (without tax deducted) that has been credited to this account in the tax year ending 5 April 2023 is: £1.99

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.

## Definitions

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

**AER** (Annual Equivalent Rate) illustrates what the interest rate would be if interest was paid and compounded once each year.

P30334685/008065/1/1



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



1/000008

Deal Date : 11th August 2022  
 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
11th August 2022	11th August 2023	2.26	GBP	7,442.22
			Interest	168.19

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

Yours sincerely,



Deposits Department



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



1/000006

Deal Date : 30th December 2022  
 Sort Code : 300151  
 Account No : 20159280  
 Account Type : Business 1 Year Bond

Dear Ms Smith

We confirm your fixed deposit as follows:

<b>From</b>	<b>To</b>	<b>RATE%</b>	<b>Currency</b>	<b>Amount</b>
30th December 2022	2nd January 2024	3.25	GBP	5,488.26
			Interest	179.83

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](mailto:deposit@utbank.co.uk)

Yours sincerely,



Deposits Department





YOXFORD PARISH COUNCIL - CASH BOOK 2022-2023																		
Quarter 1																		
Date	Method	Payer/Payee	Details		Unity Trust Current		Unity Trust Instant Access		HSBC Current		National Savings & Investments		United Trust Bank - 1 Year Fixed Deposit		Total Funds			
			Receipt	Payment	Balance	Receipt	Payment	Balance	Receipt	Payment	Balance	Receipt	Payment	Balance	Receipt	Payment	Balance	Total Funds
Balance Brought Forward																		£54,382.29
31/03/2022	100791	Pat Wallace			£0.00			£0.00			£40,553.00							
13/04/2022	Direct Debit	Zen Internet									£50.00							
13/04/2022	Direct Credit	HM Revenue and Customs									£11.99							
21/04/2022	Direct Debit	HSBC									£265.77							
26/04/2022	Receipt	East Suffolk Council									£17.50							
29/04/2022	Receipt	East Suffolk Council									£161.24							
04/05/2022	Receipt	Bretts LLP									£7,191.47							
05/05/2022	Receipt	HM Revenue and Customs									£354.00							
05/05/2022	100793	HM Revenue and Customs									£509.60							
05/05/2022	100801	Sharon Smith									£1.40							
05/05/2022	100794	Russell Pearce									£108.00							
05/05/2022	100795	Suffolk Association of Local Councils									£104.00							
05/05/2022	Direct Debit	Wave									£344.49							
05/05/2022	100800	RSC Landscapes Ltd									£240.50							
05/05/2022	100797	J.T. Pegg and Sons									£52.41							
05/05/2022	100796	Sharon Smith									£570.00							
10/05/2022	100802	Sharon Smith									£500.00							
10/05/2022	100803	Sharon Smith									£75.00							
21/05/2022	Direct Debit	HSBC									£11.00							
25/05/2022	Direct Debit	Information Commissioner's Office									£35.00							
30/05/2022	Receipt	Dr Lynch									£31.20							
06/06/2022	100804	Leiston Press									£136.00							
06/06/2022	100810	Sharon Smith									£812.30							
09/06/2022	100805	HM Revenue and Customs									£93.63							
09/06/2022	100806	Westcoast Ltd									£53.54							
09/06/2022	100807	Westcoast Ltd									£3,540.00							
09/06/2022	100808	Suffolk Tower									£300.00							
09/06/2022	100809	RSC Landscapes Ltd									£810.00							
21/06/2022	Direct Debit	HSBC									£19.00							
Total Quarter 1			£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Total This Year			£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Quarter 2																		
Balance Brought Forward																		
07/07/2022	100811	Sharon Smith									£3,105.22							
07/07/2022	100812	Sharon Smith									£15.99							
07/07/2022	100813	HM Revenue and Customs									£21.40							
07/07/2022	100814	Suffolk Association of Local Councils									£298.80							
07/07/2022	100815	RSC Landscapes Ltd									£564.00							
07/07/2022	100816	Russell Pearce									£639.40							
09/08/2022	Charge	HSBC									£19.00							
09/08/2022	Receipt	RSA Group									£2,075.00							
09/08/2022	Receipt	HM Revenue and Customs									£3,182.46							
11/09/2022	100816	Sharon Smith									£510.00							
11/09/2022	100817	Yoxford Village Hall									£35.00							
11/09/2022	100818	Horners Stores									£35.00							
11/09/2022	100819	HM Revenue and Customs									£56.00							
11/09/2022	100820	Yoxford History Group									£148.56							
11/09/2022	100821	RSC Landscapes Ltd									£72.00							
11/09/2022	100817	Yoxford Village Hall									£2,233.05							
11/09/2022	100817	United Trust Bank									£7.33							
21/08/2022	Charge	HSBC									£14.00							
06/09/2022	100824	Sharon Smith									£510.60							
06/09/2022	100824	Yoxford Village Hall									£47.00							
06/09/2022	100823	Yoxford Village Hall									£270.00							
06/09/2022	100825	Bretts LLP									£360.00							
06/09/2022	100826	HM Revenue and Customs									£300.00							
06/09/2022	100827	Meet Up Tuesday Group									£7.02							
06/09/2022	100828	Business Services at CAS Ltd									£12.00							
16/09/2022	Receipt	Sharon Smith									£91.80							
21/09/2022	Charge	HSBC									£12.00							
30/09/2022	Receipt	East Suffolk Council									£7,191.47							
30/09/2022	Receipt	Yoxford Village Hall									£1,295.16							
Total Quarter 2			£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Total This Year			£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Quarter 3																		
Quarter 4																		
Total This Year																		
Total Funds																		
£86,756.91																		