

SUBJECT: FINANCE AND BUDGET 2024-2025

REPORT TO: BETCHTON PARISH COUNCIL

DATE OF MEETING: 2nd January 2025

REPORTING OFFICER: Parish Clerk and Responsible Financial Officer

1. TRANSACTIONS

To approve the following transactions, some of which may be made under the Financial Regulations.

PAYEE/PAYER	DETAILS	RECEIPT	PAYMENT
A Malbon	Laptop Reimbursement		£175.00
British Legion	Two Unnamed Tommy Statues		£350.00
HMRC	PAYE		£54.00
M Clough	October Salary		£216.00
Avis Curwen	Reimbursement for Benches		£939.18
Joan Ramsey	Reimbursement		£347.71

2. APPROVAL OF PAYMENTS

To approve the following payments (please note that additional payments may need to be authorised that are received following the publication of the Agenda):-

PAYEE/PAYER	DETAILS	PAYMENT
M Clough	November Salary (15 hours @ £15 p/h)	£180.00
HMRC	PAYE November	£45.00
M Clough	December Salary (15 hours @ £15 p/h)	£180.00
HMRC	PAYE December	£45.00

3. 2024-2025 BUDGET EXPENDITURE AT 18TH DECEMBER 2024

To approve the following Budget Head expenditure at 18th December 2024

Budget Head	Total Expenditure	Budget Allocated	£ Difference
Salary	£270.00	£2,400.00	£2,130.00
Office Expenses	£175.00	£200.00	£25.00
Insurance	£257.60	£350.00	£92.40
Information Commissioner	£0.00	£40.00	£40.00
Room Hire	£0.00	£120.00	£120.00
Poppies/Wreaths	£0.00	£130.00	£130.00
Community Projects	£12.00	£1,000.00	£988.00
Village Maintenance	£16.00	£150.00	£134.00
Website and Email	£288.00	£300.00	£12.00
Subscriptions	£210.90	£300.00	£89.10
Internal Audit	£0.00	£150.00	£150.00
Contingency	£0.00	£500.00	£500.00
CIL Ringfenced	£1,636.89	£1,939.00	£302.11
	£2,866.39	£7,579.00	£4,712.61

4. EXPLANATION OF VARIANCES

There are no variances to the Budget to consider.

5. BANK RECONCILIATION AS AT 18TH DECEMBER 2024

Bank Reconciliation 18th December 2024		
BETCHTON PARISH COUNCIL		
Financial year ending 31 March 2025		
Prepared by: Muna Clough, Parish Clerk & RFO		
Balance per bank statements as at		
Current Account NatWest (07073917) 26th Nov 2024		£2,323.95
Reserve Account NatWest (96522526) 31st October 2024		£2,031.21
Current Account Unity Trust (20519047) 30th November 2024		£3,943.11
Less: any unpresented cheques		
Current Account NatWest (07073917)		£350.00
Reserve Account NatWest (96522526)		£0.00
Current Account Unity Trust (20519047)		£0.00
Add: any unbanked cash		
Net bank balances as at 18th December 2024		£7,948.27
The net balances reconcile to the Cash Book (receipts and payments account) for the year, as follows		
CASH BOOK		
Opening Balance		
Current Account NatWest (07073917) at 01/04/2024		£6,840.69
Reserve Account NatWest (96522526) at 01/04/2024		£2,023.83
Current Account Unity Trust (20519047) at 01/04/2024		£0.00
Add: Receipts in the year		
Current Account NatWest		£2,596.00
Reserve Account NatWest		£7.38
Current Account Unity Trust		£0.00
Less: Payments in the year		
Current Account NatWest		£1,962.74
Reserve Account NatWest		£0.00
Current Account Unity Trust		£1,556.89
Closing balance per cash book [receipts and payments book] must equal net bank balances above		£7,948.27

6. BANK STATEMENTS

• NATWEST CURRENT ACCOUNT 07073917 - 31st October 2024

Account Name
BETCHTON PARISH COUNCIL

Account No 07073917 Sort Code 01-07-80 Page No 1 of 2



0056789-0001-0



Current Account

Summary	
Statement Date	31 OCT 2024
Period Covered	01 OCT 2024 to 31 OCT 2024
Previous Balance	£8,509.85
Paid In	£0.00
Withdrawn	£222.90
New Balance	£8,286.95
BIC	NWBKGB2L
IBAN	GB64NWBK01078007073917

Welcome to your NatWest Statement

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If you have changed your address or telephone number please let us know.

Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
01 OCT 2024	BROUGHT FORWARD			8,509.85
	Cheque 000668		12.00	8,497.85
30 OCT	Cheque 000669		210.90	8,286.95



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Registered Office: 250 Bishopsgate, London, EC2M 4AA.
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

• NATWEST CURRENT ACCOUNT 07073917 – 29th November 2024

Account Name
BETCHTON PARISH COUNCIL

Account No 07073917 Sort Code 01-07-80 Page No 1 of 2



00000797/00001331/325 A 0059762-0001-0
BETCHTON PARISH COUNCIL



Current Account

Summary	
Statement Date	29 NOV 2024
Period Covered	01 NOV 2024 to 29 NOV 2024
Previous Balance	£8,286.95
Paid In	£0.00
Withdrawn	£5,963.00
New Balance	£2,323.95
BIC	NWBKGB
IBAN	GB64NWBK010780070739

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Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
01 NOV 2024	BROUGHT FORWARD			8,286.95
	Cheque 000667		288.00	7,998.95
11 NOV	Cheque 000670		175.00	7,823.95
26 NOV	Cheque 000673		5,500.00	2,323.95



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RETSTMT - V121 12/11/24

• NATWEST RESERVE ACCOUNT 96522526 – 1ST November 2024

Account Name
BETCHTON PARISH COUNCIL

Account No 96522526 Sort Code 01-07-80 Page No 1 of 2



00007663/00015254/325 A 0056933-0001-0
[Redacted]



Business Reserve Account

Summary	
Statement Date	01 NOV 2024
Period Covered	02 AUG 2024 to 01 NOV 2024
Previous Balance	£2,024.11
Paid In	£7.33
Withdrawn	£0.00
New Balance	£2,031.44
BIC	NWBKGB2L
IBAN	GB23NWBK01078096522526

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Interest rate: 1.35% Gross / 1.36% AER

Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
02 AUG 2024	BROUGHT FORWARD			2,024.11
30 AUG	Interest 30AUG GRS 96522526	2.41		2,026.52
30 SEP	Interest 30SEP GRS 96522526	2.50		2,029.02
31 OCT	Interest 31OCT GRS 96522526	2.42		2,031.44



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RETSTMT - V120 11/09/24

Your Account Statement



For Businesses. For Communities. For Good.

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

Mrs Muna Clough
Betchton Parish Council
Peach Tree House
Calveley Hall Lane
Tarpорley
CW6 9LG

Date: 30/11/2024

Account Name: Betchton Parish Council

Swift Code (BIC): NWBKGB2L

IBAN Number: GB93NWBK60023571418024

Sort Code: 608301

Account Number: 20519047

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
15/11/2024		Balance brought forward	£0.00	£0.00	£0.00
26/11/2024	Credit	Credit 000001	£0.00	£5,500.00	£5,500.00
28/11/2024	Faster Payment Debit	B/P to: HMRC PAYE	£54.00	£0.00	£5,446.00
28/11/2024	Faster Payment Debit	B/P to: Muna Clough	£216.00	£0.00	£5,230.00

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Statement number 001

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Your Current T1 account transactions:					
Date	Type	Details	Payments Out	Payments In	Balance
29/11/2024	Faster Payment Debit	B/P to: Joan Ramsey	£347.71	£0.00	£4,882.29
29/11/2024	Faster Payment Debit	B/P to: Avis Curwen	£939.18	£0.00	£3,943.11



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