

ITEM 6

SUBJECT: BUDGET AND FINANCE 2025-2026
REPORT TO: WARDLE PARISH COUNCIL
DATE OF MEETING: 6th May 2025
REPORTING OFFICER: Parish Clerk and Responsible Financial Officer

1. TRANSACTIONS

Members to approve the following transactions from 2nd December 2024 (current account):-

| PAYER/PAYEE | DETAILS | RECEIPTS | PAYMENTS | BALANCE |
|------------------|------------------------------------|-----------|----------|-----------|
| HSBC | Bank Charges | | £5.80 | £1,185.28 |
| HSBC | Bank Charges | | £6.20 | £1,185.28 |
| HSBC | Bank Charges | | £5.00 | £1,179.08 |
| M Clough | Reimbursement for room hire | | £12.00 | £1,174.08 |
| HSBC | Bank Charges | | £5.00 | £1,162.08 |
| A Latham | Lengthsman | | £275.00 | £1,157.08 |
| HSBC | Bank Charges | | £5.40 | £882.08 |
| Cheshire East | Precept 1 st Instalment | £1,513.50 | | £2,395.58 |
| Zurich Municipal | Annual Insurance | | £196.00 | £2,199.58 |

2. APPROVAL OF PAYMENTS

Members are requested to approve the following payments:-

| DETAILS | | PAYMENTS |
|-----------------------------------|---------------------------------------|----------|
| Alraham and Calveley Village Hall | Room Hire 6 th May 2025 | £12.00 |
| A Latham | Lengthsman | £275.00 |
| M Clough | Office Expenses 23/09/2024-05/05/2025 | £480.00 |

3. BUDGET EXPENDITURE TO 27th APRIL 2025

To note the following Budget Head expenditure to 27th December 2024

| Budget Head | Total | Budget Allocated | Difference | £ Difference |
|---------------------|---------|------------------|------------|--------------|
| Office Expenses | £0.00 | £780.00 | 0.00% | £780.00 |
| Room Hire | £0.00 | £80.00 | 0.00% | £80.00 |
| Insurance | £196.00 | £620.00 | 31.61% | £424.00 |
| Community Projects | £0.00 | £2,000.00 | 0.00% | £2,000.00 |
| Lengthsman | £0.00 | £1,100.00 | 0.00% | £1,100.00 |
| Bank Charges | £5.40 | £72.00 | 7.50% | £66.60 |
| Pinfold Maintenance | £0.00 | £1,000.00 | £0.00 | £1,000.00 |
| | £201.40 | £5,652.00 | | £5,450.60 |

Members to note that the total funds for the Parish Council at 27th April 2025 is £3,503.57 (including reserves).

4. BANK RECONCILIATION AS AT 27TH APRIL 2025

To approve the following Bank Reconciliation as at 27th April 2025:-

| | |
|---|------------------|
| Bank Reconciliation 27th April 2025 | |
| WARDLE PARISH COUNCIL | |
| Financial year ending 31 March 2025 | |
| Prepared by: Muna Clough, Parish Clerk & RFO | |
| Balance per bank statements as at 11th April 2025 | £ |
| Current Account (61011375) | £2,404.78 |
| Reserve Account (01011618) | £1,294.79 |
| Less: any unpresented cheques | |
| Current Account (61011375) | £196.00 |
| Reserve Account (01011618) | |
| Add: any unbanked cash | |
| Net bank balances as at 27th April 2025 | £3,503.57 |
| The net balances reconcile to the Cash Book (receipts and payments account) for the year, as follows | |
| CASH BOOK | |
| Opening Balance Current at 1st April 2024 | £896.68 |
| Opening Balance Reserve at 1st April 2024 | £1,294.79 |
| Add: Receipts in the year | |
| Current Account (61011375) | £1,513.50 |
| Reserve Account (01011618) | £0.00 |
| Less: Payments in the year | |
| Current Account (61011375) | £201.40 |
| Reserve Account (01011618) | £0.00 |
| Closing balance per cash book [receipts and payments book] must equal net bank balances above | £3,503.57 |

5. BANK STATEMENTS – Charitable Bank Account (Current Account)

To receive the following bank statements:-

(i) Statement Number 270



Contact tel 03457 60 60 60
see reverse for call times
Text phone 03457 125 563
used by deaf or speech impaired customers
www.hsbc.co.uk

Your Statement



Mrs M Clough
Peach Tree House
Calveley Hall Lane
Calveley
Tarporley
Cheshire
CW6 9LG

| Account Summary | |
|-----------------|----------|
| Opening Balance | 1,199.08 |
| Payments In | 0.00 |
| Payments Out | 5.00 |
| Closing Balance | 1,194.08 |

12 December 2024 to 11 January 2025

International Bank Account Number
GB30HBUK40344461011375
Branch Identifier Code
HBUKGB4146T

Account Name
Wardle Parish Council

Sortcode **Account Number** **Sheet Number**
40-34-44 61011375 270

Your Charitable Bank Account details

| Date | Payment type and details | Paid out | Paid in | Balance |
|-----------|-------------------------------|----------|---------|----------|
| 11 Dec 24 | BALANCE BROUGHT FORWARD | | | 1,199.08 |
| 01 Jan 25 | DR TOTAL CHARGES TO 10DEC2024 | 5.00 | | 1,194.08 |
| 11 Jan 25 | BALANCE CARRIED FORWARD | | | 1,194.08 |

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](https://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 ([hsbc.co.uk/fscs/](https://www.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% |

(ii) Statement Number 271



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Your Statement



Mrs M Clough
Peach Tree House
Calveley Hall Lane
Calveley
Tarpорley
Cheshire
CW6 9LG

Account Summary

| | |
|-----------------|----------|
| Opening Balance | 1,194.08 |
| Payments In | 0.00 |
| Payments Out | 292.00 |
| Closing Balance | 902.08 |

12 January to 11 February 2025

International Bank Account Number

GB30HBUK40344461011375

Branch Identifier Code

HBUKGB4146T

Account Name

Wardle Parish Council

Sortcode

40-34-44

Account Number Sheet Number

61011375 271

Your Charitable Bank Account details

| Date | Payment type and details | Paid out | Paid in | Balance |
|-----------|----------------------------------|----------|---------|----------|
| 11 Jan 25 | BALANCE BROUGHT FORWARD | | | 1,194.08 |
| 28 Jan 25 | CHQ 100495 | 12.00 | | 1,182.08 |
| 01 Feb 25 | DR TOTAL CHARGES TO 10JAN2025 | 5.00 | | 1,177.08 |
| 11 Feb 25 | CHQ 100496 | 275.00 | | 902.08 |
| 11 Feb 25 | BALANCE CARRIED FORWARD | | | 902.08 |

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

30 Market Street Crewe Cheshire CW1 2ES

(iii) Statement Number 272



Contact tel 03457 60 60 60
see reverse for call times
Text phone 03457 125 563
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www.hsbc.co.uk

Your Statement



Mrs M Clough
Peach Tree House
Calveley Hall Lane
Calveley
Tarpotley
Cheshire
CW6 9LG

| Account Summary | |
|-----------------|--------|
| Opening Balance | 902.08 |
| Payments In | 0.00 |
| Payments Out | 5.40 |
| Closing Balance | 896.68 |

12 February to 11 March 2025

International Bank Account Number
GB30HBUK40344461011375
Branch Identifier Code
HBUKGB4146T

Account Name
Wardle Parish Council

Sortcode **Account Number** **Sheet Number**
40-34-44 61011375 272

Your Charitable Bank Account details

| Date | Payment type and details | Paid out | Paid in | Balance |
|-----------|----------------------------------|----------|---------|---------|
| 11 Feb 25 | BALANCE BROUGHT FORWARD | | | 902.08 |
| 04 Mar 25 | DR TOTAL CHARGES TO 10FEB2025 | 5.40 | | 896.68 |
| 11 Mar 25 | BALANCE CARRIED FORWARD | | | 896.68 |

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| Credit Interest Rates | <i>balance</i> | <i>AER variable</i> | Debit Interest Rates | <i>balance</i> | <i>EAR variable</i> |
|--------------------------------|----------------|---------------------|-----------------------------|----------------|---------------------|
| Credit interest is not applied | | | Debit interest | | 21.34% |

30 Market Street Crewe Cheshire CW1 2ES

(iv) Statement Number 273



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Text phone 03457 125 563
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Your Statement



Mrs M Clough
Peach Tree House
Calveley Hall Lane
Calveley
Tarpotley
Cheshire
CW6 9LG

Account Summary

| | |
|-----------------|----------|
| Opening Balance | 896.68 |
| Payments In | 1,513.50 |
| Payments Out | 5.40 |
| Closing Balance | 2,404.78 |

12 March to 11 April 2025

Account Name
Wandle Parish Council

International Bank Account Number
GB30HBUK40344461011375
Branch Identifier Code
HBUKGB4146T

Sortcode Account Number Sheet Number
40-34-44 61011375 273

Your Charitable Bank Account details

| Date | Payment type and details | Paid out | Paid in | Balance |
|-----------|----------------------------------|----------|----------|----------|
| 11 Mar 25 | BALANCE BROUGHT FORWARD | | | 896.68 |
| 01 Apr 25 | DR TOTAL CHARGES TO 10MAR2025 | 5.40 | | 891.28 |
| 04 Apr 25 | CR CHESHIRE EAST | | 1,513.50 | 2,404.78 |
| 11 Apr 25 | BALANCE CARRIED FORWARD | | | 2,404.78 |

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

30 Market Street Crewe Cheshire CW1 2ES

6. BANK STATEMENT – BUSINESS MONEY MANAGER ACCOUNT

To receive the latest Statement of the Business Money Manager (savings) Account.



Contact tel 03457 60 60 60
see reverse for call times
Text phone 03457 125 563
used by deaf or speech impaired customers
www.hsbc.co.uk

Your Statement



Mrs M Clough
Peach Tree House
Calveley Hall Lane
Calveley
Tarporley
Cheshire
CW6 9LG

32294 308645 0028 E 30500



Account Summary

| | |
|-----------------|----------|
| Opening Balance | 1,294.79 |
| Payments In | 0.00 |
| Payments Out | 0.00 |
| Closing Balance | 1,294.79 |

Interest Rate - Valid as at end date of the statement period
1.77% AER

12 March to 11 April 2025

International Bank Account Number

GB58HBUK40344401011618

Branch Identifier Code

HBUKGB4146T

Account Name

Wardle Parish Council

Sortcode

40-34-44

Account Number

01011618

Sheet Number

195

Your Business Money Manager details

| Date | Payment type and details | Paid out | Paid in | Balance |
|-----------|--------------------------|----------|---------|----------|
| 11 Mar 25 | BALANCE BROUGHT FORWARD | | | 1,294.79 |
| 11 Apr 25 | BALANCE CARRIED FORWARD | | | 1,294.79 |

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