

Shadingfield, Sotterley, Willingham and Ellough Joint Parish Council
Receipts and Payments Account 2022/2023 - Year To Date

As At 30 September 2022									
	Budget	General	Earmarked	Total	Recent Transactions				
RECEIPTS					Previous Bank				
Precept	7,410	7,410.33		7,410.33	Credits				
Cemetery Fees		350.00		350.00	Sale of marquee				
Picnic		0.00		0.00					
Miscellaneous Income	1,000	250.00		250.00					
Earmarked Funds - Receipts			1,360.65	1,360.65					
VAT Recovered	460	418.72		418.72					
TOTAL RECEIPTS	8,870	8,429.05	1,360.65	9,789.70	Debits				
					BHIB Insurance				
					S C Blackburn				
PAYMENTS									
Administration									
Staff Costs	4,570	2,668.99		2,668.99					
Payroll Costs	100	0.00		0.00					
Mileage	180	110.65		110.65					
Printing Stationery & Postage	120	62.77		62.77					
Insurance	579	575.08		575.08			0.00	0.00	0.00
Hall Hire	195	0.00		0.00	Net bank balance				23,219.87
Web Hosting	60	0.00		0.00					
Membership & Subscriptions	440	378.36		378.36					
Audit	203	161.00		161.00					
Laptop	500	0.00		0.00					0.00
Data Protection	40	0.00		0.00					
Training	200	338.00		338.00	Net Bank Account				23,219.87
VAT Paid	850	265.68		265.68					
	8,037	4,560.53	0.00	4,560.53					
Maintenance									
Playing Field Maintenance	1,100	741.80		741.80					
Playing Field Improvement	0	0.00		0.00					
Notice Board Repairs		0.00		0.00					
Playground Inspection	80	0.00		0.00					
Bin Emptying	48	19.98		19.98					
Pest Control	200	0.00		0.00					
Cemetery Management	500	0.00		0.00					
Ellough Village Sign	0	0.00		0.00					
Vehicle Sign	1,600	0.00		0.00					
	3,528	761.78	0.00	761.78	Bank Reconciliation		As at above date		
Community Events									
Raising the Parish Profile		0.00		0.00					
Grants and Donations	1,000	0.00		0.00	Lloyds Current Account Statement Balance				24,589.68
Jubilee Tree costs		236.87		236.87	Less: unpresented cheques				
Earmarked Funds - Payments			607.28	607.28	199 BHIB				-575.08
	1,000	236.87	607.28	844.15	200 S C Blackburn				-794.73
TOTAL PAYMENTS	12,565	5,559.18	607.28	6,166.46					
Surplus/Deficit to date	-3,695	2,869.87	753.37	3,623.24					
Brought Forward 1.4.2022	9,937	11,515.99	8,080.64	19,596.63	Add: credits in course				
Transfer - Ellough Village Sign	0	-1,000.00	1,000.00	0.00	None				
Surplus/Deficit	-3,695	2,869.87	753.37	3,623.24					
Carried Forward	6,242	13,385.86	9,834.01	23,219.87	Net balance				23,219.87
Earmarked Funds		Opening	Now		Difference				
Playing Field		5,000.00	5,000.00						
Neighbourhood Development Plan		980.64	955.14						
Neighbourhood Watch		250.00	250.00						
Shadingfield Luncheon Club		0.00	783.37		Chairman				
Good Neighbour		600.00	600.00						
Friendly Bench		750.00	750.00						
Ellough Village Sign		0.00	1,000.00		Clerk				
Picnic		500.00	495.50						
Total		8,080.64	9,834.01		Date				

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SHADINGFIELD, SOTTERLEY, WILLINGHAM AND
 SPRING COTTAGE
 HARES LANE
 WESTHALL
 HALESWORTH
 IP19 8RG



Your account statement

Issue date: 30 September 2022
 Write to us at: PO Box 1000, Andover
 Call us on: 0345 072 5555 (from UK)
 +44 1733 347338 (from Overseas)
 Visit us online: www.lloydsbank.com
 Your branch: LEWISHAM (309089)
 Sort code: 30-90-89 Account number: 36641160
 BIC: LOYDGB21256
 IBAN: GB89 LOYD 3090 8936 6411 60



TREASURERS ACCOUNT

SHADINGFIELD SOTTERLEY WILLINGHAM

Account summary

Balance On 31 Aug 2022	£24,339.68
Total Paid In	£250.00
Total Paid Out	£0.00
Balance On 02 Sep 2022	£24,589.68

Account activity

Date	Payment Type	Details	Paid In (£)	Paid Out (£)	Balance (£)
31 Aug 22		STATEMENT OPENING BALANCE			24,339.68
02 Sep 22	FPI	SPENCER BIRD LIMIT MARQUEE 43111835896094000N 602103 10 02SEP22 11:18	250.00		24,589.68
02 Sep 22		STATEMENT CLOSING BALANCE	250.00	0.00	24,589.68

The "Details" column in your statement shows the date that a Debit Card payment went into or came out of your account only if that happened on a weekend or a Bank Holiday.

Payment types:

FPI - Faster Payment

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Useful information

Changing your contact details

Please write to us at: **Lloyds Bank, Box 1, BX1 1LT** or visit any Lloyds Bank branch.

Lost and stolen Cards or Chequebooks

If you think your cards or PINs have been stolen, please call us immediately on **0800 096 9779**. If you're outside the UK, call us on **+44 1702 278 270**.

If you think your chequebook has been lost or stolen, call us immediately on the telephone number on the front of your statement.

Internet and Telephone banking are designed to make your life easier

Internet Banking

go to www.lloydsbank.com/business

Business Debit Card and Business Cashpoint® Card charges

Full information on our charges is set out in our charges brochures and on our website at www.lloydsbank.com/business (refer to "Rates and Charges"). Alternatively please contact your relationship manager. For any non-sterling card transactions, the amount is converted into sterling on the day it is debited to your account, using the Payment Scheme Exchange Rate. We charge a non-sterling transaction fee of 2.75% of the value of the transaction. You can find out the Payment Scheme Exchange Rate by calling us on 0345 072 5555.

Charges will be shown on your statement or current account charges invoice.

Interest rates

You can find the rates used to calculate the interest you have earned or been paid as follows:

Commercial and Business Banking Customers:

visit www.lloydsbank.com/business

Privacy notice

We work hard to keep your information secure, which includes regularly reviewing our privacy notice. You can view our full privacy notice at the link below or call us for a copy on **0345 602 1997**

Commercial and Business Banking customers:

www.lloydsbank.com/businessprivacy

Telephone Banking

call the number at the top of your statement

Checking your statement

Please read through the entries on your statement. If you think something is incorrect, please contact us straight away on the telephone number on the front of your statement. The earlier you contact us, the more we may be able to do e.g. if you have a personal account, we may not be able to refund you if you tell us more than 13 months after the date of the payment. Take care when storing or disposing of information about your accounts.

Important information about compensation arrangements



Protected

Commercial Banking customers

Deposits held with us are covered by the Financial Services Compensation Scheme (FSCS), subject to eligibility criteria. Not all Commercial Banking customers will be covered and we will write to you if we believe you are NOT covered by the scheme. Please refer to the information sheet and exclusions list at

<http://www.lloydsbank.com/business/>

[commercial-banking/savings/financial-services-compensation-scheme.asp](http://www.lloydsbank.com/business/commercial-banking/savings/financial-services-compensation-scheme.asp)

Business Banking customers

Deposits held with us are covered by the Financial Services Compensation Scheme (FSCS), subject to eligibility criteria. Not all Business Banking customers will be covered and we will write to you if we believe you are NOT covered by the scheme. Please refer to the information sheet and exclusions list at <http://www.lloydsbank.com/business/retail-business/savings/financial-services-compensation-scheme.asp>

For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk

Dispute resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

Please contact us if you'd like this information in an alternative format such as Braille, large print or audio.

Textphone service for Hearing Impaired Customers is available on 0800 056 7611 (International customers should ring +44 1624 680719). Lloyds Bank also accepts telephone calls via Text Relay. We may monitor or record calls in case we need to check we have carried out your instructions correctly and to help us improve our quality of service. Cashpoint® and PhoneBank® are registered trademarks of Lloyds Bank plc. Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales No. 2065. Telephone 020 7626 1500. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 119278. Eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS). We are covered by the Financial Ombudsman Service (FOS). Please note that due to FSCS and FOS eligibility criteria not all business customers will be covered. We adhere to The Standards of Lending Practice which are monitored and enforced by the LSB: www.lendingstandardsboard.org.uk

Issue date: 30 September 2022

Write to us at: PO Box 1000, Andover

Call us on: 0345 072 5555 (from UK)
+44 1733 347338 (from Overseas)

Visit us online: www.lloydsbank.com

Your branch: LEWISHAM (309089)

Sort code: 30-90-89 Account number: 36641160

BIC: LOYDGB21256

IBAN: GB89 LOYD 3090 8936 6411 60

SHADINGFIELD, SOTTERLEY, WILLINGHAM AND
SPRING COTTAGE
HARES LANE
WESTHALL
HALESWORTH
IP19 8RG



TREASURERS ACCOUNT

SHADINGFIELD SOTTERLEY WILLINGHAM

INTEREST RATES FOR THE PERIOD 10 AUG 22 TO 09 SEP 22

Debit Rates 10 AUG 22 - 09 SEP 22

Unauthorised Borrowing 12.60% pa

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Unless otherwise specified in the account charges brochure which applies to this account, the charges for unauthorised borrowing and unpaid items are set out below

Unauthorised borrowing fee: £0.00
Unpaid item (direct debit): £7.00

Unpaid item (cheque): £7.00
Unpaid item (standing order): £7.00

If your account becomes overdrawn, or you exceed any agreed overdraft limit, we may allow an overdraft to be created or allow the agreed overdraft limit to be exceeded. In these circumstances the new or excess overdraft is an unauthorised overdraft and you will be charged at the rate for unauthorised borrowing which is shown on your statement and will incur other unauthorised borrowing charges shown above.

Interest is calculated on the cleared daily balance of the new or excess overdraft and is payable for the duration of the new or excess overdraft.

We may change any of our charges and interest at any time and will notify you in writing at least two months before we make any change. You will be deemed to have accepted any such change if you do not notify us to the contrary before the date any such change comes into effect. However, if you choose not to accept any change:

- You can close the account at any time before the change comes into effect provided that any outstanding amounts on the account are paid; or
- Our notice of the change shall be deemed to be notice of termination given under the terms of your account and your account Agreement will terminate the day before any change comes into effect. Should there be any outstanding balance on the account it will become immediately due and payable on termination.

When we tell you about a change we will do so by letter, e-mail, text, statement, statement inserts or messages or in any other way which is sent to you individually.

If the change is to your advantage we may change our interest rates at any time and without notice to you. We will tell you about the change by putting notices in our branches within three Business Days of making the change or by telling you personally within 30 days of making the change and we will update our website within three Business Days of an interest rate change taking effect.

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