

Meeting	Full Council
Date	15 th July 2025
Report Title	Bank Statements & Reconciliations to Month 2 (30 th June 2025)
Agenda Reference	11B
Author	Jodie Smart, Smart Public Finance

Officer's Recommendation:

- To note the bank balances at 30th June 2025.
- To approve a funds transfer from the CCLA Deposit Fund (013245001) to the HSBC current account (51130285) to maintain a current account balance of £10,000 **plus** the total value of the payment schedule (agenda item 9A).

Haydon Wick Bank Balances As of 30th June 2025

Bank Account Name	Bank Account Number	Account Balance	Interest Rates / Withdrawal Information
HSBC Community a/c	51130285	£59,681.31	NIL
HSBC Business Money Manager a/c	51589555	£0.00	1.73%
HSBC Business Money Manager a/c	91612441	£0.00	1.73%
CCLA Deposit Fund a/c	0132450001	£1,138,160.16	4.33%
TOTAL AS AT 30.06.2025		£1,197,841.47	

Investments

Month	Balance	Dividend	Avg. Yield
April 2025	£626,811.56	£863.23	4.46%
May 2025	£628,846.99	£2,035.43	4.33%
June 2025	£1,138,160.16	£2,313.17	4.27%

The dividend payment due in July is £3,611.62.

**Bank Reconciliation Statement as at 30/06/2025
for Cashbook 1 - HSBC Current Bank A/c**

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
770	30/06/2025		59,681.31
			<u>59,681.31</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			59,681.31
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<u>0.00</u>
			59,681.31
		Balance per Cash Book is :-	59,681.31
		Difference is :-	0.00

Signatory 1:

NameSignedDate

Signatory 2:

NameSignedDate

Your Statement

Clerk & Responsible Financial
Officer
Haydon Wick Parish Council
The Council Offices
Thames Avenue
Haydon Wick, Swindon
SN25 1QQ



Account Summary

Opening Balance	637,079.14
Payments In	2,171.34
Payments Out	579,569.17
Closing Balance	59,681.31

31 May to 30 June 2025

[Redacted]
[Redacted]
[Redacted] de
[Redacted]

Account Name

[Redacted]

Sortcode

[Redacted]

Account Number Sheet Number

[Redacted]

[Redacted]

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
30 May 25	BALANCE BROUGHT FORWARD			637,079.14
31 May 25	BP HSBC for CCLA PS3078719-001	50,000.00		
	CR [Redacted]		32.00	587,111.14
01 Jun 25	CR [Redacted]			
	MAR & JEFF MEMCAFE		10.00	587,121.14
02 Jun 25	DD NOVUNA	529.22		
	DD INVESTEC ASSET FIN	1,329.89		
	CR [Redacted]			
	MEMORY - DONATION		10.00	
	CR [Redacted]			
	MEMORY CAFE		20.00	
	CR THE TUESDAY ART GR		103.68	
	BP HSBC for CCLA PS3078719-001	50,000.00		
	CR CASH IN P.O. JUN02 VILLAGE CENT@12:26 465941XXXXXX4099		290.00	535,685.71
03 Jun 25	BP HSBC for CCLA PS3078719-001	50,000.00		485,685.71
04 Jun 25	BP HSBC for CCLA PS3078719-001	50,000.00		435,685.71
05 Jun 25	DD SIEMENS FINANCIAL	2,537.65		
	BP HSBC for CCLA PS3078719-001	50,000.00		383,148.06
06 Jun 25	BP HSBC for CCLA PS3078719-001	50,000.00		333,148.06
	BALANCE CARRIED FORWARD			333,148.06

31 May to 30 June 2025

Your Statement

Account Name
Haydon Wick Parish Council

Sortcode **Account Number** **Sheet Number**
[REDACTED] [REDACTED] [REDACTED]

Your BUSINESS CURRENT ACCOUNT details					
Date	Payment type and details		Paid out	Paid in	Balance
		BALANCE BROUGHT FORWARD			333,148.06
07 Jun 25	BP	HSBC for CCLA			
		PS3078719-001	50,000.00		283,148.06
09 Jun 25	DD	BNP PARIBAS LEASIN	955.31		
	DD	STRIPE	648.00		
	DD	GRADWELL COMMS	162.02		
	BP	HSBC for CCLA			
		PS3078719-001	50,000.00		231,382.73
10 Jun 25	BP	HSBC for CCLA			
		PS3078719-001	50,000.00		181,382.73
11 Jun 25	DD	PUBLIC WORKS LOANS	25,887.91		
	BP	HSBC for CCLA			
		PS3078719-001	7,000.00		148,494.82
12 Jun 25	BP	Huws Gray Ltd			
		IJ833840	67.94		
	BP	MOSSYOFFICE.COM			
		37434	79.80		
	BP	Wiltshire Associat			
		SUB 25/26 0526	2,714.50		145,632.58
16 Jun 25	DD	HILLS WASTE SOLUTN	43.82		
	BP	Wiltshire and Swin			
		HWPC Aug Deduction	375.00		
	BP	HMRC PAYE/NIC CUMB			
		214PY00163653	14,994.56		
	BP	WILTS PENSION FUND			
		Wilts Pension Fund	13,413.93		
	BP	Prudential			
		LO44/E26370/0621	150.00		116,655.27
17 Jun 25	DD	EDF ENERGY	210.21		
	DD	CASTLE WATER LTD	68.07		
	BP	██████████			
		Cllr allowance	62.68		
	BP	██████████			
		Cllr Allowance	47.08		
	BP	██████████			
		Cllr Allowance	62.68		
	BP	████████████████████			
		Cllr allowance	39.68		
	BP	██████████			
		Cllr Allowance	62.68		
	BP	██████████			
		██████████	47.08		
	BP	████████████████████			
		CLLR ALLOWANCE	62.68		
		BALANCE CARRIED FORWARD			115,992.43

see reverse for call times

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31 May to 30 June 2025

Your Statement

Account Name

Haydon Wick Parish Council

Sortcode Account Number Sheet Number

Your BUSINESS CURRENT ACCOUNT details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	BALANCE BROUGHT FORWARD			115,992.43
BP	██████████			
	ClIr Allowance 25	47.08		
BP	██████████			
	ClIr Allowance	62.68		
BP	██████████			
	SALARY	3,948.34		
BP	██████████			
	SALARY	2,548.85		
BP	██████████			
	Salary	2,358.58		
BP	██████████			
	Salary 2023	2,115.84		
BP	██████████			
	Salary	2,084.83		
BP	██████████			
	Salary	2,049.70		
BP	██████████			
	SALARY	2,037.49		
BP	██████████			
	Salary	2,031.28		
BP	██████████			
	Salary	2,026.57		
BP	██████████			
	SALARY	1,864.86		
BP	██████████			
	Salary	1,831.18		
BP	██████████			
	SALARY	1,781.28		
BP	██████████			
	Salary	1,779.68		
BP	██████████			
	Salary	1,729.62		
BP	██████████			
	Salary	1,560.22		
BP	██████████			
	Salary	1,478.98		
BP	██████████			
	Salary	1,461.56		
BP	██████████			
	Salary	1,293.02		
BP	██████████			
	Salary	1,292.40		
BP	██████████			
	Salary	1,270.58		
	BALANCE CARRIED FORWARD			77,337.81

31 May to 30 June 2025

Your Statement

Account Name
Haydon Wick Parish Council

Sortcode **Account Number** **Sheet Number**
[REDACTED] [REDACTED] [REDACTED]

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			77,337.81
	BP [REDACTED] SALARY	1,047.86		
	BP [REDACTED] Salary	978.60		
	BP [REDACTED] Salary	783.00		
	BP [REDACTED] [REDACTED] Salary	740.50		
	BP [REDACTED] Cllr Allowance 25	145.55		
	BP [REDACTED] Cllr Allowance	62.68		
	BP [REDACTED] CLLR ALLOWANCE	62.68		73,516.94
18 Jun 25	CR SUNBIRD TAI CHI Invoice 11065		104.00	73,620.94
19 Jun 25	CR [REDACTED] [REDACTED]		56.00	73,676.94
20 Jun 25	DD EDF ENERGY	30.74		
	DD EDF ENERGY	45.46		
	DR TOTAL CHARGES TO 29MAY2025	16.63		73,584.11
21 Jun 25	CR ELECTRIKOB'S ELECTR CHRIST ARMY CHARI		432.00	74,016.11
23 Jun 25	CR SOCCER SOUTH WEST INV-11071		432.00	74,448.11
24 Jun 25	DD O2	96.22		
	CR SQUARE T3S5GHXDDAF9A3M		33.63	
	CR Swindon Big Knit t BIG KNIT Inv 11067		72.00	74,457.52
25 Jun 25	DD BCARD COMMERCIAL	2,390.12		
	BP ABR Safety Limited 20210528	115.20		
	BP Brandon Hire 15029001	203.40		
	BP Huws Gray Ltd IK411760	77.95		
	BP GLL SI-327565	83.40		
	BP PUZZLE PRESS LTD INV 20253761	7.20		
	BP WALFINS LTD 289143	12.80		
	BALANCE CARRIED FORWARD			71,567.45

31 May to 30 June 2025

Your Statement

Account Name
Haydon Wick Parish Council

Sortcode Account Number Sheet Number

Your BUSINESS CURRENT ACCOUNT details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	BALANCE BROUGHT FORWARD			71,567.45
BP	Countrywide Ground 635544	2,153.16		
BP	Turfleet 499303	1,680.00		
BP	Turfleet 500626	1,680.00		
BP	Crocsec 2313	1,200.00		
BP	LISTER WILDER INV 338219	1,021.30		
BP	Rabbits Vehicle 266409	954.00		
BP	Rabbits Vehicle 266410	954.00		
BP	Smart Public CINV-004	675.00		
BP	Cannon 243473	419.66		
BP	LISTER WILDER INV 366596	322.98		
BP	IMPERIAL TYRES CI163479	251.40		
BP	Wasp Industrial 16112	224.10		
BP	IMPERIAL TYRES CI163561	147.60		
BP	St John Ambulance SP25002244	137.28		
BP	LISTER WILDER INV 366597	128.93		
BP	SWINDON C/TAX 280221517	48.00		
BP	WALFINS LTD 289142	36.20		
BP	L Jefferies 37	25.00		
BP	REACH&WASH SYSTEM 1477	22.00		
BP	Huws Gray Ltd IK419814	13.27		
BP	Huws Gray Ltd IK425049	13.54		
BP	Castle Water 10006723887	159.15		
	BALANCE CARRIED FORWARD			59,300.88

31 May to 30 June 2025

Your Statement

Account Name
Haydon Wick Parish Council

Sortcode **Account Number** **Sheet Number**
■■■■■ ■■■■■ ■

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			59,300.88
26 Jun 25	DD O2	15.60		59,285.28
27 Jun 25	CR SWINDON BC PAYMENT		64.00	59,349.28
28 Jun 25	CR SQUARE			
	T3J9SJF75S73M96		100.30	
	CR Linda Jefferies			
	L JEFFERIES		48.00	59,497.58
29 Jun 25	CR SQUARE			
	T3EA3E9RRA8JKPQ		9.61	59,507.19
30 Jun 25	BP SAF SOLUTIONS LTD			
	040625	180.00		
	CR CASH IN P.O. JUN30			
	VILLAGE CENT@14:49			
	465941XXXXXX4099		310.00	
	CR SQUARE			
	T373Z1VATRBB96Y		44.12	59,681.31
30 Jun 25	BALANCE CARRIED FORWARD			59,681.31

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, 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/).

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

Business Banking Customers

Interest and Charges

Your Business Banking Terms & Conditions cover how and when we apply interest and charges.

Details of our charges are available in our Business Price List or your individual price list if we've agreed one with you. Details of the debit interest we charge and credit interest we pay are available from our website – see Additional Information below. None of our business current accounts pays interest when in credit unless we individually agree a rate with you.

Overdrafts

Arranged overdraft:

This is where we agree in advance to provide an overdraft limit on your account before you make any transactions that take your account overdrawn, or over your existing arranged overdraft limit. Interest rates are individually agreed and will apply until otherwise agreed or the overdraft is cancelled. Rates are linked to the Bank of England base rate but if the base rate falls below zero, we'll treat it as zero.

For details of our fees and charges, please refer to your Business Overdraft agreement.

Unarranged overdraft:

This is where you make a payment or we take an amount from your account and you don't have enough money in the account to cover it or it exceeds your existing arranged overdraft limit. When you don't have an arranged overdraft limit, we'll charge our Business Standard Debit Interest Rate on any debit balances. When you have an existing arranged overdraft and go over its limit, we'll charge interest at the rate we've agreed with up to your arranged overdraft limit and will charge our Business Standard Debit Interest Rate on any balance over your arranged overdraft limit.

For information on our debit interest rates, see Additional Information below.

Your debit card

For debit card charges, please refer to the Business Price List. This details the standard charges for our business accounts, but doesn't apply if we've agreed different prices with you. For information about how foreign currency transactions are converted to sterling, please refer to the Business Banking Terms & Conditions.

Additional Information

A copy of our Business Price List and the Business Banking Terms & Conditions can be found on our website at business.hsbc.uk/legal.

Information on our savings accounts interest rates and Business Standard Debit Interest Rate can be found on our website at business.hsbc.uk/interest-rates.

This information is also available in our branches or by calling us on 03457 60 60 60 (+44 122 626 0878 if you're calling from outside the UK). Lines are normally open Monday to Friday, 8:00am to 8:00pm and Saturday, 8:00am to 2:00pm (subject to change over certain periods). If you need a Text Relay service, you can download the 'Relay UK' app and call our number from within it.

Details of the interest rates we pay and charges are also separately available through these channels.

To help us continuously improve our service and in the interests of security, we may monitor and/or record your conversation with us.

Business and Personal Banking Customers

Lost and Stolen Cards

If any of your cards are lost or stolen and you're a business account customer, please call 0800 032 7075. If you're a personal account customer, please call 0800 085 2401 or call 0800 085 2403 if you're a Private Banking client or Premier customer. If you're calling from outside the UK, please call us on +44 1442 422 929. Lines are open 24 hours.

Dispute Resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you're 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 don't take up your problem with us first, you won't be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

Accessibility

Do you need this information in a different format?

Our online banking services can be used with your own personal assistive technology. You can access your information and contact us via live chat in a way that suits you. Find out more about our online banking at: hsbc.co.uk/ways-to-bank/online-banking.

We can send this information in large print, braille, or audio. You can speak to us by visiting one of our branches, or by giving us a call. We also work with third parties such as SignVideo who provide services such as Text Relay and British Sign Language (BSL) Video Relay. Please visit hsbc.co.uk/accessibility to find out more. Business Banking customers can visit business.hsbc.uk/accessibility or business.hsbc.uk/contact-us. Personal Banking customers can visit hsbc.co.uk/accessibility or hsbc.co.uk/contact.

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Personal Banking Customers

Interest

Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable.

Overdraft interest is charged on the cleared debit balance of your account, it accrues during your charging cycle (usually monthly) and is deducted from your account following the end of your charging cycle. Before we deduct debit interest, we will give you at least 14 days' notice of the amount to be deducted.

Overdrafts

Arranged overdraft:

Where we agree an overdraft limit in advance which lets you go overdrawn to spend up to that limit.

Unarranged overdraft:

When you make a payment that takes your account overdrawn if you don't have an arranged overdraft or takes your account over your arranged overdraft limit.

Monthly cap on unarranged overdraft charges

- Each current account will set a monthly maximum charge for:
 - going overdrawn when you have not arranged an overdraft; or
 - going over/past your arranged overdraft limit (if you have one).
- This cap covers any:
 - interest and fees for going over/past your arranged overdraft limit;
 - fees for each payment your bank allows despite lack of funds; and
 - fees for each payment your bank refuses due to lack of funds.

The monthly cap on unarranged overdraft charges for HSBC Premier with retained Jade Benefits Bank Account, HSBC Premier Bank Account, HSBC Advance Bank Account, HSBC Bank Account and HSBC Graduate Bank Account is £20.

The monthly cap on unarranged overdraft charges for the HSBC Private Banking Account is £10,000.

The monthly cap on unarranged overdraft charges is not applicable to Basic Bank Account, Student Bank Account and MyAccount as these accounts do not incur unarranged overdraft charges.

Your debit card

For debit card charges and how foreign currency transactions are converted to sterling please refer to the Personal Banking Terms and Conditions and Charges.

For Private Banking Account clients, please refer to the Private Banking Banking Services Terms and Conditions.

Customer service

You can chat with us 24/7 via Online Banking and the HSBC UK Mobile Banking App. Telephone Banking lines are open 8:00am to 8:00pm 365 days a year. Our 24-hour automated Telephone Banking, Online Banking and Mobile Banking are subject to maintenance periods. Calls may be monitored or recorded for quality purposes.

**Bank Reconciliation Statement as at 30/06/2025
for Cashbook 3 - CCLA**

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
CCLA	30/06/2025		1,138,160.16
			<u>1,138,160.16</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			1,138,160.16
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<u>0.00</u>
			1,138,160.16
		Balance per Cash Book is :-	1,138,160.16
		Difference is :-	0.00

Signatory 1:

NameSignedDate

Signatory 2:

NameSignedDate

Statement of Account

HAYDON WICK PARISH COUNCIL
Haydon Wick Parish Council Thames Avenue
SWINDON
SWINDON
SN25 1QQ

1 July 2025

Account name: **HAYDON WICK PARISH COUNCIL -Haydon Wick Parish Council**
Account number: **[REDACTED]**
Statement period: **01/06/2025 to 30/06/2025**

Account summary

Total valuation as at 30 June 2025 **£1,138,160.16**
Total valuation as at last statement at 1 June 2025 **£628,846.99**

Holdings as at 30 June 2025

Fund name	Unit/share holdings	Price per unit/share	Value
The Public Sector Deposit Fund SC4 [REDACTED]	1,138,160.1600	£1.00	£1,138,160.16
			Total value
			£1,138,160.16

Transactions for the period from 1 June 2025 to 30 June 2025

The Public Sector Deposit Fund SC4

Transaction date	Transaction type	Unit/shares	Price per unit/share	Amount (GBP)
02/06/2025	Deposit	50,000.0000	£1.0000	£50,000.00
02/06/2025	Deposit	50,000.0000	£1.0000	£50,000.00
02/06/2025	Deposit	50,000.0000	£1.0000	£50,000.00
03/06/2025	Income Reinvestment	2,313.1700	£1.0000	£2,313.17

Correspondence address: PO Box 12892, Dunmow, Essex CM6 9DL

clientservices@ccla.co.uk

Freephone 0800 022 3505

www.ccla.co.uk

Fund documentation is available at www.ccla.co.uk/investments, or may be requested from our Client Services team. Telephone calls are recorded.
CCLA Investment Management Limited (registered in England & Wales, No. 2183088) is authorised and regulated by the Financial Conduct Authority.
Registered address: One Angel Lane, London EC4R 3AB.

Transaction date	Transaction type	Unit/shares	Price per unit/share	Amount (GBP)
03/06/2025	Deposit	50,000.0000	£1.0000	£50,000.00
04/06/2025	Deposit	50,000.0000	£1.0000	£50,000.00
05/06/2025	Deposit	50,000.0000	£1.0000	£50,000.00
06/06/2025	Deposit	50,000.0000	£1.0000	£50,000.00
09/06/2025	Deposit	50,000.0000	£1.0000	£50,000.00
09/06/2025	Deposit	50,000.0000	£1.0000	£50,000.00
10/06/2025	Deposit	50,000.0000	£1.0000	£50,000.00
11/06/2025	Deposit	7,000.0000	£1.0000	£7,000.00

The average Fund yield for this period was 4.27% p.a.

Income for the period is as follows:

Month	Date paid	Method	Amount (£)	Destination
Jun 2025	02/07/2025	Reinvestment	£3,611.62	PS3078719-001

Before making any additional investments into CCLA funds, please read the most recent version of the relevant fund's key information document (KID). KIDs can help investors understand the nature, risks, costs, potential gains and potential losses of fund, and compare the fund with other products. The KIDs for our funds are available in the investments section of our website at, www.ccla.co.uk. Or, you can ask us to send you copies, free of charge, by emailing our Client Services team at clientservices@ccla.co.uk.

Please keep all documents (including this statement) safe as you may need to refer to the information in the future.

If you would like to discuss any of the information on your statement please contact Client Services.

A glossary of terms used in this communication is available on www.ccla.co.uk/glossary. If you would like the information in an alternative format or have any queries, please call us on **0800 022 3505** or email us at clientservices@ccla.co.uk.