

Meeting	Finance & Policy Committee
Date	28 th April 2026
Report Title	Bank Statements & Reconciliations to Month 12 (31st March 2026)
Agenda Reference	11B
Author	Jodie Smart, Smart Public Finance

Officer's Recommendation:

- To note the bank balances at 31st March 2026.
- To approve the CCLA Transfer as detailed below.

Haydon Wick Bank Balances As of 28th February 2026

Bank Account Name	Bank Account Number	Account Balance	Interest Rates / Withdrawal Information
HSBC Community a/c	XXXX0285	£14,353.24	NIL
CCLA Deposit Fund a/c	XXXXXX0001	£703,349.42	3.74%
TOTAL AS AT 31.03.2026		£717,702.66	

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%
July 2025	£872,405.21	£3,745.05	4.23%
August 2025	£740,034.09	£3,628.88	4.11%
September 2025	£637,077.83	£2,843.74	4.03%
October 2025	£1,192,301.74	£2,223.91	4.01%
November 2025	£1,145,051.37	£3,749.63	3.98%
December 2025	£1,019,869.15	£3,817.78	3.91%
January 2026	£902,813.00	£3,443.85	3.80%
February 2026	£800,907.44	£3,094.44	3.76%
March 2026	£703,349.42	£2,441.98	3.74%

The dividend payment due in April is £2,348.79.

- 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 11C).

**Bank Reconciliation Statement as at 31/03/2026
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	31/03/2026		14,353.24
			<u>14,353.24</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			14,353.24
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<u>0.00</u>
			14,353.24
		Balance per Cash Book is :-	14,353.24
		Difference is :-	0.00

Signatory 1:

Name Signed Date

Signatory 2:

Name Signed Date

**Bank Reconciliation Statement as at 31/03/2026
for Cashbook 3 - CCLA**

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
CCLA	31/03/2026		703,349.42
			<u>703,349.42</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			703,349.42
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<u>0.00</u>
			703,349.42
		Balance per Cash Book is :-	703,349.42
		Difference is :-	0.00

Signatory 1:

Name Signed Date

Signatory 2:

Name Signed Date

Your Statement

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



Account Summary

Opening Balance	30,50 0.27
Payments In	103,582.69
Payments Out	120,214.12
Closing Balance	13,868.84

1 March to 30 March 2026

International Bank Account Number

[REDACTED]

Branch Identifier Code

HBUKGB4158N

Account Name

Haydon Wick Parish Council

Sortcode

[REDACTED]

Account Number

[REDACTED]

Sheet Number

148

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
28 Feb 26	BALANCE BROUGHT FORWARD			30,500.27
01 Mar 26	CR [REDACTED] MAR & JEFF MEMCAFE		10.00	30,510.27
02 Mar 26	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 ART01		118.83	28,799.99
05 Mar 26	DD SIEMENS FINANCIAL	2,537.65		26,262.34
06 Mar 26	DD STRIPE	2.59		26,259.75
07 Mar 26	CR SQUARE T3R4F32QTB1HKHP		108.94	26,368.69
10 Mar 26	DD GRADWELL COMMS	172.36		
	CR THE TUESDAY ART GR ART01-11153		522.72	26,719.05
11 Mar 26	BP [REDACTED] Expenses	3.90		
	BP ESS 73173	7.20		26,707.95
12 Mar 26	CR Bath Leaflets Ltd inv11154		600.00	
	CR CCLA Investment Ma PS3078719, Haydon		100,000.00	127,307.95
14 Mar 26	CR SQUARE T3Z1V8NN7ZDTKGE		29.33	127,337.28
	BALANCE CARRIED FORWARD			127,337.28

1 March to 30 March 2026

Your Statement

Account Name
Haydon Wick Parish Council

Sortcode 40-43-34 **Account Number** 51130285 **Sheet Number** 149

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
16 Mar 26	DD BALANCE BROUGHT FORWARD			127,337.28
	BP HILLS WASTE SOLUTN	43.82		
	BP Wiltshire and Swin			
	HWPC Aug Deduction	375.00		
	BP HMRC PAYE/NIC CUMB			
	214PY00163653	16,567.02		
	BP WILTS PENSION FUND			
	Wilts Pension Fund	13,644.90		
	BP Prudential			
	LO44/E26370/0621	150.00		96,556.54
17 Mar 26	DD EDF ENERGY	193.35		
	BP [REDACTED]			
	Cllr allowance	62.68		
	BP [REDACTED]			
	Cllr Allowance	47.08		
	BP [REDACTED]			
	Cllr Allowance	62.68		
	BP [REDACTED]			
	Cllr allowance	39.68		
	BP [REDACTED]			
	Cllr Allowance	62.68		
	BP [REDACTED]			
	CLLR ALLOWANCE	47.08		
	BP [REDACTED]			
	Cllr Allowance 25	47.08		
	BP [REDACTED]			
	Cllr Allowance	62.68		
	BP [REDACTED]			
	CLLR ALLOWANCE	62.68		
	BP [REDACTED]			
	SALARY	3,347.70		
	BP [REDACTED]			
	SALARY	2,735.64		
	BP [REDACTED]			
	Salary	2,489.22		
	BP [REDACTED]			
	Salary	2,208.76		
	BP [REDACTED]			
	Salary	2,142.08		
	BP [REDACTED]			
	SALARY	2,071.04		
	BP [REDACTED]			
	SALARY	2,052.64		
	BP [REDACTED]			
	Salary	2,035.75		
	BALANCE CARRIED FORWARD			76,786.04

1 March to 30 March 2026

Your Statement

Account Name
Haydon Wick Parish Council

Sortcode **Account Number** **Sheet Number**
40-43-34 51130285 150

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			76,786.04
BP				
	Salary	2,020.95		
BP				
	SALARY	1,915.05		
BP				
	SALARY	1,828.59		
BP				
	Salary	1,823.39		
BP				
	Salary	1,799.29		
BP				
	Salary	1,779.97		
BP				
	Salary	1,729.55		
BP				
	Salary	1,722.23		
BP				
	Salary	1,606.25		
BP				
	Salary	1,565.93		
BP				
	Salary	1,499.31		
BP				
	Salary	1,466.33		
BP				
	Salary	1,140.16		
BP				
	SALARY	1,062.81		
BP				
	Salary	834.95		
BP				
	Salary	817.83		
BP				
	Salary	807.83		
BP				
	Salary	250.80		
BP				
	Cllr Allowance	145.55		
BP				
	Cllr Allowance	62.68		
BP				
	Loan	300.00		
CR	SQUARE			
	T38J96BRHQTRAHG		87.99	
	BALANCE CARRIED FORWARD			50,694.58

1 March to 30 March 2026

Your Statement

Account Name
Haydon Wick Parish Council

Sortcode **Account Number** **Sheet Number**
40-43-34 51130285 151

Your BUSINESS CURRENT ACCOUNT details				
Date	Payment type and details		Paid out	Paid in
		BALANCE BROUGHT FORWARD		50,694.58
	CR	S Painter		
		SLIMMING WORLD		50.00
	CR	S Painter		
		SLIMMINGWO 11156		50.00
18 Mar 26	CR	Gita Kanth		
		11157		56.40
	CR	SQUARE		
		T3KC00QQF3Y5VGM		73.20
19 Mar 26	BP	Huws Gray Ltd		
		IM622412	14.56	
	BP	BREWERS		
		SDN382240	51.98	
	BP	Hako		
		9003209585	243.77	
	BP	R&H Electric		
		S30899	24.55	
	BP	Anthony Meacock		
		27	80.00	
	BP	REACH&WASH SYSTEM		
		1512	44.00	
	BP	Huws Gray Ltd		
		IM622413	20.40	
	BP	RWK Goodman LLP		
		3507093	795.60	
	BP	Countrywide Ground		
		677603	14,264.23	
	BP	Precision Colour		
		PCPINV34033	2,399.00	
	BP	Turfleet		
		513523	1,680.00	
	BP	Harlequin Play		
		006	1,285.72	
	BP	SWINDON C/TAX		
		280271409	1,107.67	
	BP	Rabbits Vehicle		
		281947	954.00	
	BP	Rabbits Vehicle		
		281948	954.00	
	BP	Smart Public		
		CINV-013	761.00	
	BP	Hulbert & Woodall		
		55809	635.00	
	BP	South Swindon		
		2378	376.92	
		BALANCE CARRIED FORWARD		25,231.78

1 March to 30 March 2026

Your Statement

Account Name
Haydon Wick Parish Council

Sortcode 40-43-34 **Account Number** 51130285 **Sheet Number** 152

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			25,231.78
	BP SWINDON C/TAX 280267053	352.16		
	BP 			
	Mem Cafe Support	250.95		
	BP Huws Gray Ltd IM746085	202.32		
	BP SWINDON C/TAX 280267410	190.39		
	BP Hako 9003218346	111.73		
	BP IMPERIAL TYRES CI167436	97.80		
	BP Donna Chalcraft CHALMC110326	55.00		
	BP SWINDON C/TAX 280265093	48.00		
	BP Nalc INV-01382	42.00		
	BP MICHAELS WORKWEAR 915985	30.49		
	BP Huws Gray Ltd IM741805	29.36		
	BP L Jefferies 42	25.00		
	CR Swindon Big Knit t BIG KNIT INV 11164		35.20	
	CR Linda Jefferies L JEFFERIES		24.00	
	CR Linda Jefferies L JEFFERIES		15.84	23,871.62
20 Mar 26	BP  Salary	2,081.78		21,789.84
21 Mar 26	DR TOTAL CHARGES TO 27FEB2026	13.01		21,776.83
22 Mar 26	CR UP A LADDER LTD INV - 11161		155.20	
	CR DCW DENT LTD SW ACCOUNT CDP		150.00	22,082.03
23 Mar 26	CR SUNBIRD TAI CHI Invoice 11167		16.00	
	BP Anthony Meacock 20	80.00		22,018.03
24 Mar 26	CR SWINDON BC PAYMENT		1,112.00	
	DD EDF ENERGY	73.83		
	BALANCE CARRIED FORWARD			23,056.20

1 March to 30 March 2026

Your Statement

Account Name
Haydon Wick Parish Council

Sortcode **Account Number** **Sheet Number**
40-43-34 51130285 153

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>
	CR BALANCE BROUGHT FORWARD			23,056.20
	WROUGHTON PARISH C			
	WPC11075		200.00	23,256.20
25 Mar 26	CR SWINDON BC PAYMENT		96.00	
	DD O2	122.11		
	DD BCARD COMMERCIAL	1,556.20		
	BP [REDACTED]			
	EXPENSES	47.50		
	BP [REDACTED]			
	EXPENSES	16.50		
	CR [REDACTED]			
	error expenses		16.50	
	BP Huws Gray Ltd			
	IM799628	53.98		
	BP Wilts Association			
	060326	225.00		
	BP Wasp Industrial			
	16908	35.10		
	BP George Carr and So			
	279825	38.40		
	BP SWINDON C/TAX			
	280272634	29.70		
	BP SWINDON C/TAX			
	280273088	48.00		
	BP Turfleet			
	514699	1,680.00		
	BP SWINDON C/TAX			
	280273070	1,107.67		
	BP Darkin Miller Ltd			
	1040	1,061.33		
	BP Bristol Hydralifts			
	19368	967.20		
	BP George Carr and So			
	279729	690.00		
	BP SWINDON C/TAX			
	215746716	647.50		
	BP Microshade Busines			
	260300439969	440.88		
	BP Thamesdown Blinds			
	3045	334.20		
	BP George Carr and So			
	279826	154.80		
	BP Huws Gray Ltd			
	IM795127	24.17		
	BALANCE CARRIED FORWARD			14,088.46

1 March to 30 March 2026

Your Statement

Account Name
Haydon Wick Parish Council

Sortcode 40-43-34 **Account Number** 51130285 **Sheet Number** 154

Your BUSINESS CURRENT ACCOUNT details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			14,088.46
	BP Wasp Industrial 16909	23.40		
	BP Wasp Industrial 16912	13.20		
	CR SQUARE T3SES0DF9W2J1QG		14.54	14,066.40
30 Mar 26	DD ALLSTAR FIRST PAYMENT	207.56		
	CR [REDACTED] MAR & JEFF MEMCAFE		10.00	13,868.84
30 Mar 26	BALANCE CARRIED FORWARD			13,868.84

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	<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%

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.

Statement of Account



5 April 2026

Account name: **HAYDON WICK PARISH COUNCIL -Haydon Wick Parish Council**
Account number: **[REDACTED]-001**
Statement period: **28/02/2026 to 31/03/2026**

Account summary

Total valuation as at 31 March 2026 **£703,349.42**
Total valuation as at last statement at 28 February 2026 **£800,907.44**

Holdings as at 31 March 2026

Fund name	Unit/share holdings	Price per unit/share	Value
Public Sector Deposit Fund SC4 - Public Sector GB00B3LDFH01	703,349.4200	£1.00	£703,349.42
			Total value
			£703,349.42

Transactions for the period from 28 February 2026 to 31 March 2026

Public Sector Deposit Fund SC4 - Public Sector

Transaction date	Transaction type	Unit/shares	Price per unit/share	Amount (GBP)
03/03/2026	Income Reinvestment	2,441.9800	£1.0000	£2,441.98
12/03/2026	Withdrawal	-100,000.0000	£1.0000	-£100,000.00

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.

The average Fund yield for this period was 3.74% p.a.

Income for the period is as follows:

Month	Date paid	Fund name	Method	Amount (£)	Destination
Mar 2026	02/04/2026	Public Sector Deposit Fund SC4 - Public Sector	Reinvestment	£2,348.79	██████████-001

All CCLA forms are available on our website: **www.ccla.co.uk/resources/client-documentation**. Please ensure that you download and use the latest available form to make any transaction or amendment. Using an old form will result in the instruction being rejected.

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**.