

CREECH ST MICHAEL PARISH COUNCIL

Draft Minutes for the Meeting of Crech St Michael Parish Council Finance Committee held at Crech St Michael Village Hall on **Wednesday 18 December 2024 at 7.00pm**

Councillor Attendance

Cllr. David Griffin - Chair	DG	Present	Cllr. Neil Davidson	ND	Present
Cllr. Paul Tucker	PT	Present			

Also Present: Andrew Williams, Crech St Michael Parish Clerk and Responsible Financial Officer.

Meeting started at 7.00pm

1.0	Chair's welcome DG welcomed everyone to the meeting and noted that there were no members of the public present or online via Zoom.				
2.0	Public Question time - Questions asked by the Public and Press will be noted. None.				
3.0	Apologies for absence				
	3.1 To receive apologies for absence. Apologies had been received by Cllr. Peters.				
	3.2 To approve any apologise for absence. [M] Cllr. Peters absence was approved.				
	Prop: PT	Sec: DG	In Favour:3	Against:0	Abstain:0
4.0	Declarations of Interests				
	4.1 Declarations of Individual Members None.				
	4.2 Dispensation Request None.				
5.0	Minutes				
	To Review and Approve the minutes of the meeting held on 21 October 2024. [M] The minutes were approved and signed by the Chair.				
	Prop: DG	Sec:ND	In Favour:3	Against:0	Abstain:0
	Items for Decision				
6.0	Budget 2025/26 – to consider and approve for recommendation a budget for the 2025/26 financial year. [M] The Clerk and RFO confirmed that the budget for the 2025/26 financial year was approved by a majority at the most recent Parish Council meeting held on Monday 2 December 2024. It was explained that unless that decision as overturned, the Finance Committee could only modify the budget within the broad boundaries that had been agreed. The Precept request				

was yet to be approved and the Finance Committee could propose that this is adjusted, using funds from reserves to reduce the precept request.

The Clerk and RFO presented data on Parish Council reserves held by similar sized parish councils in Somerset. It was noted that the Parish Council reserves were comparable with similar size parishes within Somerset.

DG confirmed that in his view setting a balanced budget that was the right approach to take. He believed that continuing to draw from reserves to balance the budget was not sustainable. DG stated that he felt that the proposed increase in the precept request for the average band D property was affordable.

PT agreed that continuing to draw on reserves was not sustainable and unless the approach was changed reserves would soon be depleted.

The Clerk and RFO reminded members that if saving were to be made, the most likely targets for reduction were the £10,00.00 allocated to highways, the £5,000.00 allocated to the Rec. Park project and the sum of £4,300.00 allocated to the LCN Youth Project. Other areas of expenditure could deliver some savings, but these would be very limited.

DG asked if future expenditure had to be approved. The Clerk and RFO confirmed that with the exception of the pre-approved items such as salaries and utilities all expenditure would be approved by the Parish Council.

DG felt that the Parish Council should be taking the initiative on local matters when Somerset Council is reducing services. PT agreed that highways was one of the most important matters for local residents. The Clerk and RFO stated that it was important that the Parish Council had funds to allow us to undertake key projects to support the community, for example helping with flooding alleviation.

It was agreed that the funding for the LCN youth project was important, as it represented an investment in a key group and support the work of the LCN.

It was agreed that the £5,000.00 allocated to fund the project for the Rec. Park evaluation would be deferred and if needed would be drawn from reserves. It was also agreed that the Finance Committee would prepare a plan for the use of Community Infrastructure Levy funds.

The committee agreed a recommendation to the Parish Council to approve a precept request of £118,075.00.

Prop:DG	Sec:ND	In Favour:3	Against:0	Abstain:0
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Other Matters

7.0

Correspondence

7.1 To consider any correspondence received that Councillors wish to raise that has already been circulated.

None.

	<p>7.2 To note items of correspondence received by the Clerk and RFO deemed appropriate to be brought to the attention of the Parish Council.</p> <p>None.</p>
8.0	<p>New Matters to be Carried Forward</p> <p>None.</p>

The meeting ended at 7.42pm

[V] = Where a resolution (vote) is expected

Andrew Williams, CSM PC, Clerk and RFO, 07708 680797, email clerk@creechstmichael.net

The next Creech St Michael (CSM) Parish Council meetings are on:

6 January 2024

at 7pm in the CSM Village Hall



Item 6.

Community Infrastructure Levy Policy

1.0 Proposal

To consider and approve for consideration by the Parish Council a policy on the allocation of Community Infrastructure Levy funds.

2.0 Introduction

The Parish Council receives Community Infrastructure Levy funds as allocated by Somerset Council under their CIL Charging Policy.

The Parish Council can determine how its CIL receipts are spent; however, any expenditure must meet the following criteria as set out by CIL regulations:

- The provision, improvement, replacement, operation, or maintenance of infrastructure; or
- Anything else that is concerned with addressing the demands that development places on an area.

3.0 The Policy

The Parish Council controls and is responsible for the administration of CIL funds. External bodies can apply to the Parish Council to access the funds, but the Parish Council is not obliged to support these applications.

In the absence of a strategic plan and recent Neighbourhood Development Plan, it is proposed that a policy be established that will guide future decisions of the Parish Council when allocating and expending CIL funds to projects. This policy outlines a series of principles against which expenditure of CIL monies will be judged. In addition, the Parish Council will construct and review a project list of potential projects that are judged to be suitable for CIL funding.

6.0 Recommendation

That this policy is considered and if deemed appropriate and suitable for the purpose it is intended, is recommended for approval by the Parish Council.

Andrew Williams

Clerk and RFO

14.02.2025

Creech St Michael Parish Council

Policy Title	Community Infrastructure Levy Expenditure Policy
Applies to	All members, employees and applicants for grant funding
Date Created	14 February 2025
Date Approved by Council	
Minute Reference	
Author	Clerk and RFO
Review Cycle	Annual
Review Dates	



1.0 Introduction

The Community Infrastructure Levy (CIL) is a charge on development that allows local authorities to secure funding for a wide range of infrastructure. Local authorities can choose whether to charge CIL within their district and the levy is usually collected by the Local Planning Authority also known as 'Charging Authorities'

Town and parish councils are entitled to a 'Neighbourhood Proportion' (NP), sometimes called the 'Meaningful Proportion' of the CIL monies received by the Charging Authority. Somerset Council has set its Neighbourhood Proportion at 15% and 25% for parishes that have a Neighbourhood Development Plan (NDP) in place.

Creech St Michael Parish Council receives CIL twice yearly. In accordance with the CIL regulations, CIL receipts must be spent within 5 years otherwise Somerset Council may require the repayment of some or all those funds.

The Parish Council can determine how its CIL receipts are spent; however, any expenditure must meet the following criteria as set out by CIL regulations:

- The provision, improvement, replacement, operation, or maintenance of infrastructure; or
- Anything else that is concerned with addressing the demands that development places on an area.

2.0 Policy for CIL Expenditure

Receipt of CIL funds enable investment into the community and provide the opportunity to deliver a range of long-lasting projects. The Parish Council does not currently have a Strategic Plan and the Neighbourhood Development Plan was published in 2018. Since that point there has been a significant amount of change within the local environment, most significant of all was the merger of the former district councils to one unitary authority in 2023.

The Parish Council controls and is responsible for the administration of CIL funds. External bodies can apply to the Parish Council to access the funds, but the Parish Council is not obliged to support these applications.

In the absence of a strategic plan and recent Neighbourhood Development Plan, it is proposed that a series of principles be established that will guide future decisions of the Parish Council when allocating and expending CIL funds to projects.

2.1 Community Support

Can a project or proposal meet the following tests:

- Does a project deliver the long-held aspirations identified by the Parish Council that are included in strategic plans, the Neighbourhood Development Plan or are otherwise document within Parish Council records?
- Does the project clearly and measurably demonstrate benefit the wider parish community?

- Has a specific need been identified within the community and has it been subject to public consultation that confirms support for objectives?

2.2 Transparency and Value for Money

Projects must:

- Demonstrate effective financial management to obtain optimum value for money.
- Utilise robust tendering processes to ensure contracted services are cost effective and transparently procured.
- Minimise the CIL requirement through use of own funds, third party funding and community fundraising

2.3 Long Term Tangible Benefits

Projects should:

- Safeguard and increase the viability of community assets for long- term community use.
- Have a lifespan more than 15 years.
- Be sustained with revenue expenditure.
- Wherever possible, reduce running costs or increase revenue generation.

2.4 Mitigation of the Detrimental Impact of Development

Projects should:

- Deliver infrastructure identified as being required in the community
- Better connect developments to parish services and assets
- Address issues generated by developments.

3.0 Process for Assessing Projects

Organisations within the parish may put forward costed and deliverable projects in accordance with the information required to constitute a complete application. All projects whether submitted by an external organisation or proposed by the Parish Council will be reviewed by the Clerk and RFO to confirm all required information has been provided and that the applications meet the criteria as set out in this policy.

Complete applications will be submitted to the full council for consideration at the next applicable meeting. The Parish Council will resolve whether to include the application on its future CIL Projects list and its level of priority in respect of other infrastructure projects or previously agreed inclusions.

4.0 CIL Projects List

In the absence of a strategic plan, the Parish Council will resolve to prepare annually a CIL Projects List. Projects identified as being suitable for inclusion on the project list must meet the criteria set out in this policy.

At any point during the year, any member or officer can request that a project is progressed to a viability stage at which a decision will be taken whether CIL monies can and will be allocated.

Item 7.

Bank Reconciliation for the Quarter Ending 31 December 2024

1.0 Proposal

To approve the bank reconciliation for the third quarter of the 2024/25 financial year.

2.0 Reconciliation

2.1 Opening Balance

According to the accounting reconciliation for the third quarter of the financial year, the opening balance of funds held by the Parish Council on 30 September 2024 was a sum of £ 144,952.40

	Cash in hand per Bank Statements			
	Petty Cash	30/09/2024	0.00	
	Unity Trust Bank	30/09/2024	144,442.99	
	SOLDO Debit card	30/09/2024	472.11	
				144,915.10
	Less unrepresented payments			2.70
				144,912.40
	Plus unrepresented receipts			40.00
B	Adjusted Bank Balance			144,952.40

This can be reconciled against the bank statements for the Soldo debit card account and the Unity Trust Bank account for the period ending 30 September 2024.

Unity Trust Bank Account

Date	Type	Details	Payments Out	Payments In	Balance
30/09/2024		Balance brought forward	£0.00	£0.00	£144,442.99

SOLDO Debit Card

<u>Opening Ledger Balance</u>	<u>Deposit</u>	<u>Deposit reversal</u>	<u>Total spent (payments, withdrawals)</u>
472.11	0.00	0.00	-91.65

2.2 Closing Balance

According to the accounting reconciliation for the third quarter of the financial year, the closing balance of funds held by the Parish Council on 31 December 2024 was a sum of £ 163,023.79

	Cash in hand per Bank Statements			
	Petty Cash	30/09/2024	0.00	
	Unity Trust Bank	30/09/2024	162,497.59	
	SOLDO Debit card	30/09/2024	488.90	
				162,986.49
	Less unrepresented payments			2.70
				162,983.79
	Plus unrepresented receipts			40.00
B	Adjusted Bank Balance			163,023.79

This can be reconciled against the bank statements for the Soldo debit card account and the Unity Trust Bank account for the period ending 31 December 2024.

Unity Trust Bank Account

31/12/2024	Fee	Service Charge	£8.25	£0.00	£162,497.59
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SOLDO Debit Card

<u>Currency exchange out</u>	<u>Soldo financial fee</u>	<u>Soldo billing</u>	<u>Closing Ledger balance</u>
0.00	0.00	-32.40	488.90

3.0 Recommendation

That the Bank Reconciliation is scrutinised and approved and signed by the Chair of the meeting.

Andrew Williams
Clerk and RFO
15.02.2025

Your Account Statement



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

Mr Andrew Williams
Creech St Michael Parish Council
1 Impens Cottages
Petherton Road
Bridgwater
TA7 0BB

Date: 31/10/2024

Account Name: Creech St Michael Parish Council

Swift Code (BIC): NWBKGB2L

IBAN Number: GB93NWBK60023571418024

Sort Code: 608301

Account Number: 20466828

Your arranged overdraft limit is £0.00

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Contact Us

 Call us: **0345 140 1000**

 Email us: **us@unity.co.uk**

 Visit us: **unity.co.uk**

Your Current T2 account transactions:

Date	Type	Details	Payments Out	Payments In	Balance
30/09/2024		Balance brought forward	£0.00	£0.00	£144,442.99
01/10/2024	Credit	Inspired Schools Limited	£0.00	£540.00	£144,982.99
08/10/2024	Faster Payment Debit	B/P to: CSM PCC	£685.00	£0.00	£144,297.99
08/10/2024	Faster Payment Debit	B/P to: J J Miller Plant	£800.00	£0.00	£143,497.99

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Statement number 034

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Date	Type	Details	Payments Out	Payments In	Balance
09/10/2024	Direct Debit	Direct Debit (YU ENERGY)	£9.83	£0.00	£143,488.16
09/10/2024	Direct Debit	Direct Debit (YU ENERGY)	£26.20	£0.00	£143,461.96
10/10/2024	Credit	HMRC VAT	£0.00	£2,805.76	£146,267.72
15/10/2024	Credit	CLIENTS DEPOSIT	£0.00	£5.00	£146,272.72
16/10/2024	Faster Payment Debit	B/P to: Somerset Council	£2,345.98	£0.00	£143,926.74
16/10/2024	Faster Payment Debit	B/P to: CSM Village Hall	£21.00	£0.00	£143,905.74
16/10/2024	Faster Payment Debit	B/P to: CSM Village Hall	£44.00	£0.00	£143,861.74
16/10/2024	Faster Payment Debit	B/P to: Bridgwater Mowers	£1,154.02	£0.00	£142,707.72
21/10/2024	Credit	Credit 000009	£0.00	£800.00	£143,507.72
22/10/2024	Direct Debit	Direct Debit (TESCO MOBILE)	£18.99	£0.00	£143,488.73
24/10/2024	Direct Debit	Direct Debit (HMRC SDDS)	£2,474.77	£0.00	£141,013.96
25/10/2024	Faster Payment Debit	B/P to: Francis Reading	£492.27	£0.00	£140,521.69
25/10/2024	Transfer	B/P to: SALC	£415.00	£0.00	£140,106.69
25/10/2024	Faster Payment Debit	B/P to: Andrew Williams	£2,161.73	£0.00	£137,944.96
25/10/2024	Faster Payment Debit	B/P to: Karen Hutchings	£605.09	£0.00	£137,339.87
28/10/2024	Direct Debit	Direct Debit (NEST)	£208.37	£0.00	£137,131.50
28/10/2024	Credit	SOMERSET COUNCIL P	£0.00	£40,090.00	£177,221.50
30/10/2024	Faster Payment Debit	B/P to: Relyon Guarding	£795.60	£0.00	£176,425.90
31/10/2024	Fee	Service Charge	£3.15	£0.00	£176,422.75

Sending or Receiving Currency

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When receiving currency into your Unity account, you must inform us of the transaction. The SWIFTBIC number relates to a central Unity account. We use this account to receive international currency before allocating the payment to your account. Please call us on **0345 140 1000** for more information.

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A copy of our fees and charges can be found on our website – <https://www.unity.co.uk/terms-and-conditions/>

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Your pre-notification statement



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

Mr Andrew Williams
Creech St Michael Parish Council
1 Impens Cottages
Petherton Road
Bridgwater
United Kingdom
TA7 0BB

Date: 31/10/2024

Page number 1 of 3

Account Name: Creech St Michael Parish Council

Statement number: 034

Sort Code: 608301

Account Number: 20466828

Dear Mr Andrew Williams,

This letter outlines charges relating to the transactions and debit interest on your account between 01/10/2024 and 31/10/2024.

You can find full details of our fees and charges within the Standard Service Tariff on our website <https://www.unity.co.uk/terms-and-conditions/>

The charges for this billing period are:

Total charges	£9.00
Total debit interest	£0.00
To be debited from your account on	30/11/2024

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Pre-notification of account charges		
Type	Count	Charge
Automated Payments	9	£1.35
Faster Payments	10	£1.50
Manual	1	£0.15
Account Fee	—	£6.00

Additional information			
The combined account charge includes the following transaction types:			
Automated Payments	Bacs Credit (in)	Direct Debit (out)	Faster Payment Credit (in)
Faster Payments	Standing Orders (out)	Bill Payments (out)	
Manual	Cheques	Credits	
Account Fee	This is the standard charge for maintaining your account regardless of any transactions.		
Total charge	These charges do not include cash or cheques paid in through the Post Office, Bank Counter or via our Freepost service.		

Interest and Charges

Our General Terms & Conditions state when we may apply charges or interest.

Further information about debit interest and other fees or charges can be found in our Standard Service Tariff.

Credit interest – AER stands for Annual Equivalent Rate and describes what the interest rate would be if interest was paid and compounded annually.

Debit interest – ABR stands for Above Base Rate and describes the rate charged annually above the Bank of England Base Rate.

Overdrafts

Arranged overdrafts – We agree in advance to provide you with an overdraft that allows you to borrow money on your account up to an agreed overdraft limit. If approved by Unity you will be given an arranged overdraft limit along with an agreed interest rate. These are typically agreed for a period of 12 months and are linked to the Bank of England Base Rate.

Unarranged overdrafts – An overdrawn balance on your account which we have not agreed in advance. We will charge our unarranged overdraft rate on any unarranged balances.

If you have an arranged overdraft limit and exceed this limit, we will charge interest at the rate we have agreed with you on the balance of your arranged overdraft limit and will charge an unarranged overdraft rate on any balance over your arranged overdraft limit.

In either of these circumstances, debit interest will be applied on each working day that your account is overdrawn.

For details of our interest rates and charges, please visit <https://www.unity.co.uk/terms-and-conditions/>

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Thanks

Your Unity Team

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Mr Andrew Williams
Creech St Michael Parish Council
1 Impens Cottages
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Bridgwater
TA7 0BB

Date: 30/11/2024

Account Name: Creech St Michael Parish Council

Swift Code (BIC): NWBKGB2L

IBAN Number: GB93NWBK60023571418024

Sort Code: 608301

Account Number: 20466828

Your arranged overdraft limit is £0.00

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Contact Us

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Email us: **us@unity.co.uk**

Visit us: **unity.co.uk**

Your Current T2 account transactions:

Date	Type	Details	Payments Out	Payments In	Balance
31/10/2024		Balance brought forward	£0.00	£0.00	£176,422.75
05/11/2024	Transfer	B/P to: SALC	£25.00	£0.00	£176,397.75
05/11/2024	Transfer	B/P to: SALC	£25.00	£0.00	£176,372.75
11/11/2024	Direct Debit	Direct Debit (YU ENERGY)	£12.25	£0.00	£176,360.50

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Statement number 035

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Date	Type	Details	Payments Out	Payments In	Balance
11/11/2024	Direct Debit	Direct Debit (YU ENERGY)	£29.25	£0.00	£176,331.25
12/11/2024	Credit	CLIENTS DEPOSIT	£0.00	£4.00	£176,335.25
20/11/2024	Faster Payment Debit	B/P to: Andrew Williams	£2,707.67	£0.00	£173,627.58
20/11/2024	Faster Payment Debit	B/P to: Francis Reading	£678.19	£0.00	£172,949.39
20/11/2024	Faster Payment Debit	B/P to: Reflections	£75.00	£0.00	£172,874.39
20/11/2024	Faster Payment Debit	B/P to: Reflections	£75.00	£0.00	£172,799.39
20/11/2024	Faster Payment Debit	B/P to: Matthews Electric	£360.00	£0.00	£172,439.39
20/11/2024	Faster Payment Debit	B/P to: Soldo CSM	£500.00	£0.00	£171,939.39
20/11/2024	Faster Payment Debit	B/P to: Aboricare Limited	£1,986.00	£0.00	£169,953.39
21/11/2024	Direct Debit	Direct Debit (NEST)	£239.16	£0.00	£169,714.23
22/11/2024	Direct Debit	Direct Debit (TESCO MOBILE)	£18.99	£0.00	£169,695.24
26/11/2024	Direct Debit	Direct Debit (STRIPE)	£180.00	£0.00	£169,515.24
27/11/2024	Faster Payment Debit	B/P to: Karen Hutchings	£837.49	£0.00	£168,677.75
28/11/2024	Faster Payment Debit	B/P to: Relyon Guarding	£795.60	£0.00	£167,882.15
30/11/2024	Fee	Service Charge	£9.00	£0.00	£167,873.15

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Mr Andrew Williams
Creech St Michael Parish Council
1 Impens Cottages
Petherton Road
Bridgwater
United Kingdom
TA7 0BB

Date: 30/11/2024

Page number 1 of 3

Account Name: Creech St Michael Parish Council

Statement number: 035

Sort Code: 608301

Account Number: 20466828

Dear Mr Andrew Williams,

This letter outlines charges relating to the transactions and debit interest on your account between 01/11/2024 and 30/11/2024.

You can find full details of our fees and charges within the Standard Service Tariff on our website <https://www.unity.co.uk/terms-and-conditions/>

The charges for this billing period are:

Total charges	£8.25
Total debit interest	£0.00
To be debited from your account on	31/12/2024

**For Businesses.
For Communities.
For Good.**

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Pre-notification of account charges		
Type	Count	Charge
Automated Payments	6	£0.90
Faster Payments	9	£1.35
Manual	—	£0.00
Account Fee	—	£6.00

Additional information			
The combined account charge includes the following transaction types:			
Automated Payments	Bacs Credit (in)	Direct Debit (out)	Faster Payment Credit (in)
Faster Payments	Standing Orders (out)	Bill Payments (out)	
Manual	Cheques	Credits	
Account Fee	This is the standard charge for maintaining your account regardless of any transactions.		
Total charge	These charges do not include cash or cheques paid in through the Post Office, Bank Counter or via our Freepost service.		

Interest and Charges

Our General Terms & Conditions state when we may apply charges or interest.

Further information about debit interest and other fees or charges can be found in our Standard Service Tariff.

Credit interest – AER stands for Annual Equivalent Rate and describes what the interest rate would be if interest was paid and compounded annually.

Debit interest – ABR stands for Above Base Rate and describes the rate charged annually above the Bank of England Base Rate.

Overdrafts

Arranged overdrafts – We agree in advance to provide you with an overdraft that allows you to borrow money on your account up to an agreed overdraft limit. If approved by Unity you will be given an arranged overdraft limit along with an agreed interest rate. These are typically agreed for a period of 12 months and are linked to the Bank of England Base Rate.

Unarranged overdrafts – An overdrawn balance on your account which we have not agreed in advance. We will charge our unarranged overdraft rate on any unarranged balances.

If you have an arranged overdraft limit and exceed this limit, we will charge interest at the rate we have agreed with you on the balance of your arranged overdraft limit and will charge an unarranged overdraft rate on any balance over your arranged overdraft limit.

In either of these circumstances, debit interest will be applied on each working day that your account is overdrawn.

For details of our interest rates and charges, please visit <https://www.unity.co.uk/terms-and-conditions/>

Fraud Concerns

If you have any concerns regarding fraud on your account, then please call the freephone number **0808 196 8420**.

What happens when something goes wrong?

If you have a problem with your Unity account or our service, please get in touch with us on **0345 140 1000**. We aim to resolve any issues as soon as possible.

Thanks

Your Unity Team

Accessibility

Unity offers a number of supporting services such as statements in braille or large print. Please contact us for more information.

Additional information

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Your Account Statement



For Businesses. For Communities. For Good.

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

Mr Andrew Williams
Creech St Michael Parish Council
1 Impens Cottages
Petherton Road
Bridgwater
TA7 0BB

Date: 31/12/2024

Account Name: Creech St Michael Parish Council

Swift Code (BIC): NWBKGB2L

IBAN Number: GB93NWBK60023571418024

Sort Code: 608301

Account Number: 20466828

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** or refer to our FSCS Information Sheet and Exclusions List at **unity.co.uk/fscs**

Contact Us

 Call us: **0345 140 1000**

 Email us: **us@unity.co.uk**

 Visit us: **unity.co.uk**

Your Current T2 account transactions:

Date	Type	Details	Payments Out	Payments In	Balance
30/11/2024		Balance brought forward	£0.00	£0.00	£167,873.15
09/12/2024	Direct Debit	Direct Debit (YU ENERGY)	£11.93	£0.00	£167,861.22
09/12/2024	Credit	Ruishton Football	£0.00	£180.00	£168,041.22
10/12/2024	Direct Debit	Direct Debit (YU ENERGY)	£30.81	£0.00	£168,010.41

Page number 1 of 3

Statement number 036

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Your Current T2 account transactions:

Date	Type	Details	Payments Out	Payments In	Balance
10/12/2024	Credit	CLIENTS DEPOSIT	£0.00	£4.00	£168,014.41
11/12/2024	Faster Payment Debit	B/P to: TLS Security	£614.59	£0.00	£167,399.82
11/12/2024	Faster Payment Debit	B/P to: CSM Village Hall	£55.00	£0.00	£167,344.82
11/12/2024	Faster Payment Debit	B/P to: Citizens Advice	£250.00	£0.00	£167,094.82
11/12/2024	Faster Payment Debit	B/P to: DS Fire Protection	£119.84	£0.00	£166,974.98
11/12/2024	Faster Payment Debit	B/P to: CSM Village Hall	£95.00	£0.00	£166,879.98
20/12/2024	Direct Debit	Direct Debit (NEST)	£189.33	£0.00	£166,690.65
23/12/2024	Direct Debit	Direct Debit (TESCO MOBILE)	£18.99	£0.00	£166,671.66
24/12/2024	Faster Payment Debit	B/P to: Karen Hutchings	£634.14	£0.00	£166,037.52
24/12/2024	Faster Payment Debit	B/P to: Andrew Williams	£2,220.07	£0.00	£163,817.45
24/12/2024	Faster Payment Debit	B/P to: Francis Reading	£515.71	£0.00	£163,301.74
30/12/2024	Faster Payment Debit	B/P to: Relyon Guarding	£795.60	£0.00	£162,506.14
31/12/2024	Fee	Manual Credit Handling Charge	£0.30	£0.00	£162,505.84
31/12/2024	Fee	Service Charge	£8.25	£0.00	£162,497.59

Sending or Receiving Currency

You may be asked for your SWIFTBIC (Bank Identification Code) and IBAN (International Bank Account Number). These can be found at the top of this statement and are required to ensure that international banks can find the correct account to credit or debit funds.

When receiving currency into your Unity account, you must inform us of the transaction. The SWIFTBIC number relates to a central Unity account. We use this account to receive international currency before allocating the payment to your account. Please call us on **0345 140 1000** for more information.

Fraud Concerns

If you have any concerns regarding fraud on your account, then please call the freephone number **0808 196 8420**.

What happens when something goes wrong?

If you have a problem with your Unity account or our service, please get in touch with us on **0345 140 1000**. We aim to resolve any issues as soon as possible.

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Additional information

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Your pre-notification statement



For Businesses. For Communities. For Good.

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

Mr Andrew Williams
Creech St Michael Parish Council
1 Impens Cottages
Petherton Road
Bridgwater
United Kingdom
TA7 0BB

Date: 31/12/2024

Page number 1 of 3

Account Name: Creech St Michael Parish Council

Statement number: 036

Sort Code: 608301

Account Number: 20466828

Dear Mr Andrew Williams,

This letter outlines charges relating to the transactions and debit interest on your account between 01/12/2024 and 31/12/2024.

You can find full details of our fees and charges within the Standard Service Tariff on our website <https://www.unity.co.uk/terms-and-conditions/>

The charges for this billing period are:

Total charges	£8.25
Total debit interest	£0.00
To be debited from your account on	31/01/2025

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Pre-notification of account charges		
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Manual	Cheques	Credits	
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Total charge	These charges do not include cash or cheques paid in through the Post Office, Bank Counter or via our Freepost service.		

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Report: GBP statements

Transactions **settled** between **01/10/24** and **31/10/24**
Downloaded from "Report: Statements" on **05/11/24** at **10:41 AM**

Creech St Michael Parish Council
1 Impens Cottages
Petherton Road
Bridgwater
TA7 0BB
United Kingdom

FILTERS:

CURRENCY PERIOD DATE TYPE
GBP 01/10/24 - 31/10/24 Settlement date

Balance summary

TOTAL ACCOUNT BALANCE

Opening Ledger Balance	Deposit	Deposit reversal	Total spent (payments, withdrawals)	Refund	Currency exchange in	Currency exchange out	Soldo financial fee	Soldo billing	Closing Ledger balance
472.11	0.00	0.00	-91.85	0.00	0.00	0.00	0.00	-32.40	347.86

Main wallets balances

Name	Opening Ledger Balance	Deposit	Deposit reversal	Transfer in	Transfer out	Total spent (payments, withdrawals)	Refund	Currency exchange in	Currency exchange out	Soldo financial fee	Soldo billing	Closing Ledger balance
GBP	472.11	0.00	0.00	0.00	0.00	-91.85	0.00	0.00	0.00	0.00	-32.40	347.86

* Date and time are calculated in UTC + 1:00 Daylight time

Soldo Financial Services Ltd (company number 09495650) is authorised as an Electronic Money Institution by the Financial Conduct Authority (firm registration number 900459). All communications should be sent to: businesssupport@soldo.com or to Soldo Financial Services Ltd, 119 Marylebone Road, London, NW15PU, United Kingdom.



Report: GBP statements

Transactions **settled** between **01/10/24** and **31/10/24**
Downloaded from "Report: Statements" on **05/11/24** at **10:41 AM**

Creech St Michael Parish Council
1 Impens Cottages
Petherton Road
Bridgwater
TA7 0BB
United Kingdom

Sett. date*	Auth. date*	Type	Merchant category	User	From	To/Description	Amount £	Fee £	VAT %	VAT Amount £	FX Amount
01/10/24	30/09/24 1:08 PM	Payment	Stores	Williams Andrew	ANDREW WILLIAMS GBP * 0050	SP POPPY SHOP\The Royal British Legion\LONDON\SE1 1AA LNDGBR	-24.49				
02/10/24	02/10/24 12:21 PM	Soldo subscription			GBP	Soldo subscription fee	-32.40				
09/10/24	08/10/24 4:32 PM	Payment	Stores	Williams Andrew	ANDREW WILLIAMS GBP * 0050	B&Q	-67.36				

* Date and time are calculated in UTC + 1:00 Daylight time

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Report: GBP statements

Transactions **settled** between **01/11/24** and **30/11/24**
Downloaded from "Report: Statements" on **03/12/24** at **4:07 PM**

Creech St Michael Parish Council
1 Impens Cottages
Petherton Road
Bridgwater
TA7 0BB
United Kingdom

FILTERS:

CURRENCY PERIOD DATE TYPE
GBP 01/11/24 - 30/11/24 Settlement date

Balance summary

TOTAL ACCOUNT BALANCE

Opening Ledger Balance	Deposit	Deposit reversal	Total spent (payments, withdrawals)	Refund	Currency exchange in	Currency exchange out	Soldo financial fee	Soldo billing	Closing Ledger balance
347.86	500.00	0.00	-290.16	0.00	0.00	0.00	0.00	-32.40	525.30

Main wallets balances

Name	Opening Ledger Balance	Deposit	Deposit reversal	Transfer in	Transfer out	Total spent (payments, withdrawals)	Refund	Currency exchange in	Currency exchange out	Soldo financial fee	Soldo billing	Closing Ledger balance
GBP	347.86	500.00	0.00	0.00	0.00	-290.16	0.00	0.00	0.00	0.00	-32.40	525.30

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Report: GBP statements

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 Downloaded from "Report: Statements" on **03/12/24** at **4:07 PM**

Sett. date*	Auth. date*	Type	Merchant category	User	From	To/Description	Amount £	Fee £	VAT %	VAT Amount £	FX Amount
04/11/24	04/11/24 12:34 PM	Soldo subscription			GBP	Soldo subscription fee	-32.40				
06/11/24	05/11/24 1:54 PM	Payment	Stores	Williams Andrew	ANDREW WILLIAMS GBP * 0050	B&Q	-19.99				
06/11/24	06/11/24 11:48 AM	Payment	Stores	Williams Andrew	ANDREW WILLIAMS GBP * 0050	Amazon	-124.99				
08/11/24	06/11/24 3:26 PM	Payment	Stores	Williams Andrew	ANDREW WILLIAMS GBP * 0050	Amazon	-64.99				
13/11/24	09/11/24 10:17 AM	Payment	Government	Williams Andrew	ANDREW WILLIAMS GBP * 0050	Post Office	-13.20				
13/11/24	09/11/24 12:14 PM	Payment	Stores	Williams Andrew	ANDREW WILLIAMS GBP * 0050	B&Q	-15.75				
13/11/24	12/11/24 9:57 AM	Payment	Stores	Williams Andrew	ANDREW WILLIAMS GBP * 0050	Amazon	-9.59				
20/11/24	20/11/24 12:37 PM	Soldo financial fee			GBP	Bank transfer fee	+0.00				
20/11/24	20/11/24 12:37 PM	Incoming transfer			CREECH ST MICHAEL PARISH COUNCIL	Funds deposited via bank transfer into wallet GBP	+500.00				
Notes: TRANSFER											
27/11/24	26/11/24 11:20 AM	Payment	Business	Williams Andrew	ANDREW WILLIAMS GBP * 0050	Royal Mail	-41.65				

* Date and time are calculated in UTC + 1:00 Daylight time

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Report: GBP statements

Transactions **settled** between **01/12/24** and **31/12/24**
Downloaded from "Report: Statements" on **03/01/25** at **11:15 AM**

Creech St Michael Parish Council
1 Impens Cottages
Petherton Road
Bridgwater
TA7 0BB
United Kingdom

FILTERS:

CURRENCY PERIOD DATE TYPE
GBP 01/12/24 - 31/12/24 Settlement date

Balance summary

TOTAL ACCOUNT BALANCE

Opening Ledger Balance	Deposit	Deposit reversal	Total spent (payments, withdrawals)	Refund	Currency exchange in	Currency exchange out	Soldo financial fee	Soldo billing	Closing Ledger balance
525.30	0.00	0.00	-4.00	0.00	0.00	0.00	0.00	-32.40	488.90

Main wallets balances

Name	Opening Ledger Balance	Deposit	Deposit reversal	Transfer in	Transfer out	Total spent (payments, withdrawals)	Refund	Currency exchange in	Currency exchange out	Soldo financial fee	Soldo billing	Closing Ledger balance
GBP	525.30	0.00	0.00	0.00	-34.50	-4.00	0.00	0.00	0.00	0.00	-32.40	454.40

User wallets balances

Name	Opening Ledger Balance	Transfer in	Transfer out	Total spent (payments, withdrawals)	Refund	Closing Ledger balance
Andrew Williams	0.00	34.50	0.00	0.00	0.00	34.50

* Date and time are calculated in UTC + 1:00 Daylight time

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Report: GBP statements

Transactions **settled** between **01/12/24** and **31/12/24**
 Downloaded from "Report: Statements" on **03/01/25** at **11:15 AM**

Sett. date*	Auth. date*	Type	Merchant category	User	From	To/Description	Amount £	Fee £	VAT %	VAT Amount £	FX Amount
02/12/24	02/12/24 2:03 PM	Soldo subscription			GBP	Soldo subscription fee	-32.40				
02/12/24	30/11/24 2:17 PM	Payment	Stores	Williams Andrew	ANDREW WILLIAMS GBP * 0050	Sainsbury's	-4.00				
31/12/24	31/12/24 9:36 AM	Soldo financial fee			GBP	Soldo card issuing fee:	-1.00				
31/12/24	31/12/24 9:38 AM	Transfer			GBP	Transfer from GBP to Andrew Williams	-17.25				
31/12/24	31/12/24 9:38 AM	Transfer		Williams Andrew	Andrew Williams	Transfer from GBP to Andrew Williams	+17.25				
31/12/24	31/12/24 9:38 AM	Transfer			GBP	Transfer from GBP to Andrew Williams	-17.25				
31/12/24	31/12/24 9:38 AM	Transfer		Williams Andrew	Andrew Williams	Transfer from GBP to Andrew Williams	+17.25				
31/12/24	31/12/24 10:12 AM	Soldo financial fee			GBP	Soldo card issuing fee:	-5.00				
31/12/24	31/12/24 12:27 PM	Soldo financial fee			GBP	Funds debited by Soldo	+6.00				

* Date and time are calculated in UTC + 1:00 Daylight time

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Item 8.

Risk Register

1.0 Proposal

To review and approve for consideration by the Parish Council, the Parish Council's Risk Register.

2.0 Introduction

The risk register has been reviewed as part of the annual cycle of reviewing and reassessing risk.

3.0 Proposed Changes

3.1 Reference Numbers

The register has been amended to include reference numbers for each topic.

3.2 Changes to Risk

It is proposed that the risk level for risk FR16 Internal Audit be increased to High. Recent efforts to source a new internal auditor have been unsuccessful and this indicates that there is a scarcity in suitable individuals. There is no indication that this will improve.

3.3 Environmental Risk

The Committee is asked to consider whether a new theme that identifies environmental risk should be included in the register.

4.0 Recommendation

That the Risk Register is reviewed and the proposed changes are considered for approval.

Andrew Williams
Clerk and RFO
14.02.2025

Item 9.

Coffee Vendor

1.0 Proposal

To agree the next steps in the agreement with a coffee vendor at Creech St Michael Recreation Park.

2.0 Introduction

In August 2023 we entered into an agreement with a local Resident, Andrew Finch, to allow him to trade at the Recreation Park under the name Café Finch. Café Finch would supply coffee and refreshments from a converted horse box.

The agreement provided for a profit share arrangement to act as a fee for the allocated pitch along with a charge for the electricity used.

3.0 Issue

Initially the arrangement worked well and Mr Finch provided information on a regular basis to allow an invoice to be generated and paid. However, after a few months, Mr Finch became less responsive and had to be chased for information and payment. This continued until June 2024. From this point forward, Mr Finch has not responded to email messages, text messages or phone calls and has not provided any information on trading data.

Up until June 2024 the agreement had generated £857.15 in revenue.

Mr Finch's horse box remains on site and I am unsure whether he is still trading.

4.0 Proposal

That a letter is written to Mr Finch stating that the agreement is now terminated on the basis that he failed to comply with clause 8.3 of the agreement which states "A failure by the Vendor to pay the Fee within the prescribed timescale will result in the license being cancelled with immediate effect." And that he should remove the horse box immediately.

The committee is asked to consider whether a charge should be applied for the periods June 2024 to February 2025, based on an average of the invoiced fees over the previous trading period.

Andrew Williams

Clerk and RFO

12.02.2025