

CREECH ST MICHAEL PARISH COUNCIL

Draft Minutes for the Meeting of Creech St Michael Parish Council Finance Committee
held at Creech St Michael Village Hall on **Tuesday 25 February 2025 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, Creech St Michael Parish Clerk and Responsible Financial Officer.

Meeting started at 7.00pm

1.0	Chair's Welcome DG welcomed everyone to the meeting.				
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. None. 3.2 To approve apologies for absence. None.				
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 18 December 2024. [M] The minutes of the meeting held on 18 December 2024 were approved and signed by the Chair of the meeting.				
	Prop:DG	Sec:PT	In Favour:3	Against:0	Abstain:0
	Items for Decision				
6.0	Community Infrastructure Policy – to consider and approve for consideration by the Parish Council a policy on the allocation of Community Infrastructure Levy funds. [M] DG stressed the importance of maintain control over the CIL funds so that the Parish Council was able to meet the challenges presented by developments such as Langaller Park, where significant funds would be required to deliver the needed community facilities. The policy was approved and would be recommended for approval by the Parish Council at the April meeting.				
	Prop:DG	Sec:PT	In Favour:3	Against:0	Abstain:0

7.0	Bank Reconciliation for the Quarter Ending 31 December 2024 – to approve the bank reconciliation for the third quarter of the 2024/25 financial year. [M] The bank reconciliation for the third quarter of the 2024/25 financial year was scrutinised and approved. The Bank Reconciliation was signed by the Chair of the meeting and by the Clerk and RFO.				
	Prop:DG	Sec:ND	In Favour:3	Against:0	Abstain:0
8.0	Risk Register – to review and approve for consideration by the Parish Council, the Parish Council's Risk Register. [M] The proposed amendment to the Risk Register was approved and would be taken to the next Parish Council meeting for full consideration of the risks and mitigating actions.				
	Prop:ND	Sec:DG	In Favour:3	Against:0	Abstain:0
9.0	Coffee Vendor – to agree the next steps in the agreement with a coffee vendor at Creech St Michael Recreation Park. [M] It was agreed that the Clerk and RFO should write to the individual requesting that he remove his equipment from the Recreation Park.				
	Prop:DG	Sec:ND	In Favour:3	Against:0	Abstain:0
10.0	Internal Audit – to consider a proposal to retain the existing internal auditor for a further year. The proposal was approved. [M] The proposal to retain the existing internal auditor was approved.				
	Prop:PT	Sec:DG	In Favour:3	Against:0	Abstain:0
	Other Matters				
11.0	Correspondence				
	11.1 To consider any correspondence received that Councillors wish to raise that has already been circulated. None.				
	11.2 To note items of correspondence received by the Clerk and RFO deemed appropriate to be brought to the attention of the Parish council. None.				
12.0	New Matters to be Carried Forward None.				

The meeting ended at 8.00pm

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

Andrew Williams, Creech St Michael Parish Council, Clerk and RFO, 07708 680797, email clerk@creechstmichael.net

The next Creech St Michael Parish Council meetings are on:

Monday 7 April 2025

at 7pm in the CSM Village Hall

Item 7.

Bank Reconciliation for the Quarter Ending 31 March 2025

1.0 Proposal

To approve the bank reconciliation for the final 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 closing balance of funds held by the Parish Council on 31 December 2024 was a sum of £ 162,986.49

	Cash in hand per Bank Statements		
	Petty Cash 31/12/2024	0.00	
	Unity Trust Bank 31/12/2024	162,497.59	
	SOLDO Debit card 31/12/2024	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 included with the papers.

$$£162,497.59 + £488.90 = £162,986.49$$

Unity Trust Bank Account

Your Current T2 account transactions:					
Date	Type	Details	Payments Out	Payments In	Balance
31/12/2024		Balance brought forward	£0.00	£0.00	£162,497.59

SOLDO Debit Card

FILTERS:CURRENCY
GBP

PERIOD

01/01/25 - 31/01/25

Balance summary

TOTAL ACCOUNT BALANCE

Opening Ledger Balance	Deposit	Deposit reversal
488.90	0.00	0.00

2.2 Closing Balance

According to the accounting reconciliation for the final quarter of the financial year, the closing balance of funds held by the Parish Council on 31 March 2025 was a sum of £ 133,858.05

	Cash in hand per Bank Statements			
	Petty Cash	31/03/2025	0.00	
	Unity Trust Bank	31/03/2025	133,523.54	
	SOLDO Debit card	31/03/2025	334.51	
				133,858.05
	Less unrepresented payments			2,674.99
				131,183.06
	Plus unrepresented receipts			40.00
B	Adjusted Bank Balance			131,223.06

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 March 2025 included with the papers.

$$£133,523.54 + £334.51 = £133,858.05$$

Unity Trust Bank Account

31/03/2025	Fee	Service Charge	£7.95	£0.00	£133,523.54
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SOLDO Debit Card

Closing Ledger balance
334.51

3.0 Recommendation

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

Andrew Williams
Clerk and RFO
28.05.2025



Creech St Michael Parish Council

Prepared by: _____

Date: _____

Name and Role (Clerk/RFO etc)

Approved by: _____

Date: _____

Name and Role (RFO/Chair of Finance etc)

A	Bank Reconciliation at 31/03/2025		
	Cash in Hand 01/04/2024		101,210.67
	ADD Receipts 01/04/2024 - 31/03/2025		145,126.83
	SUBTRACT Payments 01/04/2024 - 31/03/2025		246,337.50
			115,114.44
	Cash in Hand 31/03/2025 (per Cash Book)		131,223.06
B	Cash in hand per Bank Statements		
	Petty Cash 31/03/2025	0.00	
	Unity Trust Bank 31/03/2025	133,523.54	
	SOLDO Debit card 31/03/2025	334.51	
			133,858.05
	Less unrepresented payments		2,674.99
			131,183.06
	Plus unrepresented receipts		40.00
	Adjusted Bank Balance		131,223.06
	A = B Checks out OK		

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: 31/01/2025

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
31/12/2024		Balance brought forward	£0.00	£0.00	£162,497.59
08/01/2025	Faster Payment Debit	B/P to: CSM Village Hall	£44.00	£0.00	£162,453.59
08/01/2025	Faster Payment Debit	B/P to: Somerset Playing	£15.00	£0.00	£162,438.59
08/01/2025	Faster Payment Debit	B/P to: Blake Signs	£312.00	£0.00	£162,126.59

Page number 1 of 3

Statement number 037

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Your Current T2 account transactions:					
Date	Type	Details	Payments Out	Payments In	Balance
09/01/2025	Direct Debit	Direct Debit (YU ENERGY)	£17.02	£0.00	£162,109.57
09/01/2025	Direct Debit	Direct Debit (YU ENERGY)	£32.01	£0.00	£162,077.56
14/01/2025	Credit	CLIENTS DEPOSIT	£0.00	£5.00	£162,082.56
21/01/2025	Faster Payment Debit	B/P to: Play Inspection Co	£414.00	£0.00	£161,668.56
22/01/2025	Direct Debit	Direct Debit (TESCO MOBILE)	£18.99	£0.00	£161,649.57
23/01/2025	Direct Debit	Direct Debit (HMRC SDDS)	£2,575.53	£0.00	£159,074.04
23/01/2025	Faster Payment Debit	B/P to: Reflections	£75.00	£0.00	£158,999.04
23/01/2025	Faster Payment Debit	B/P to: Matthews Electric	£526.42	£0.00	£158,472.62
23/01/2025	Faster Payment Debit	B/P to: Somerset Council	£975.94	£0.00	£157,496.68
23/01/2025	Faster Payment Debit	B/P to: Water2Business	£34.28	£0.00	£157,462.40
23/01/2025	Faster Payment Debit	B/P to: Karen Hutchings	£634.14	£0.00	£156,828.26
23/01/2025	Faster Payment Debit	B/P to: CSM Village Hall	£5,000.00	£0.00	£151,828.26
27/01/2025	Direct Debit	Direct Debit (NEST)	£189.33	£0.00	£151,638.93
27/01/2025	Faster Payment Debit	B/P to: Andrew Williams	£2,282.07	£0.00	£149,356.86
27/01/2025	Faster Payment Debit	B/P to: Francis Reading	£515.51	£0.00	£148,841.35
29/01/2025	Credit	HMRC VAT	£0.00	£1,486.39	£150,327.74
31/01/2025	Fee	Service Charge	£8.25	£0.00	£150,319.49

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.

Accessibility

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Additional information

A copy of our interest rates can be found on our website – **[unity.co.uk/interest-rates](https://www.unity.co.uk/interest-rates)**

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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To help us improve our service and maintain security, we may monitor and/or record your telephone calls with us.

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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: 31/01/2025

Page number 1 of 3

Account Name: Creech St Michael Parish Council

Statement number: 037

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 01/01/2025 and 31/01/2025.

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	£8.85
Total debit interest	£0.00
To be debited from your account on	28/02/2025

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Pre-notification of account charges		
Type	Count	Charge
Automated Payments	7	£1.05
Faster Payments	12	£1.80
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.

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WV1 9DG

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

Date: 28/02/2025

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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Your Current T2 account transactions:

Date	Type	Details	Payments Out	Payments In	Balance
31/01/2025		Balance brought forward	£0.00	£0.00	£150,319.49
10/02/2025	Direct Debit	Direct Debit (YU ENERGY)	£20.02	£0.00	£150,299.47
10/02/2025	Direct Debit	Direct Debit (YU ENERGY)	£39.09	£0.00	£150,260.38
10/02/2025	Faster Payment Debit	B/P to: CSM Village Hall	£62.00	£0.00	£150,198.38

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Statement number 038

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Date	Type	Details	Payments Out	Payments In	Balance
10/02/2025	Faster Payment Debit	B/P to: Soldo CSM	£500.00	£0.00	£149,698.38
11/02/2025	Credit	CLIENTS DEPOSIT	£0.00	£4.00	£149,702.38
21/02/2025	Faster Payment Debit	B/P to: Elan City Ltd	£5,638.80	£0.00	£144,063.58
24/02/2025	Direct Debit	Direct Debit (TESCO MOBILE)	£20.64	£0.00	£144,042.94
26/02/2025	Faster Payment Debit	B/P to: Relyon Guarding	£1,040.40	£0.00	£143,002.54
27/02/2025	Direct Debit	Direct Debit (NEST)	£189.33	£0.00	£142,813.21
27/02/2025	Faster Payment Debit	B/P to: Karen Hutchings	£634.14	£0.00	£142,179.07
27/02/2025	Faster Payment Debit	B/P to: Francis Reading	£515.71	£0.00	£141,663.36
27/02/2025	Faster Payment Debit	B/P to: Andrew Williams	£2,253.42	£0.00	£139,409.94
28/02/2025	Faster Payment Debit	B/P to: Relyon Guarding	£897.60	£0.00	£138,512.34
28/02/2025	Fee	Service Charge	£8.85	£0.00	£138,503.49

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United Kingdom
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Date: 28/02/2025

Page number 1 of 3

Account Name: Creech St Michael Parish Council

Statement number: 038

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 01/02/2025 and 28/02/2025.

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	£7.95
Total debit interest	£0.00
To be debited from your account on	31/03/2025

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Pre-notification of account charges		
Type	Count	Charge
Automated Payments	5	£0.75
Faster Payments	8	£1.20
Manual	—	£0.00
Account Fee	—	£6.00

Additional information			
The combined account charge includes the following transaction types:			
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Faster Payments	Standing Orders (out)	Bill Payments (out)	
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Overdrafts

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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.

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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
28/02/2025		Balance brought forward	£0.00	£0.00	£138,503.49
10/03/2025	Direct Debit	Direct Debit (YU ENERGY)	£37.74	£0.00	£138,465.75
10/03/2025	Direct Debit	Direct Debit (YU ENERGY)	£30.02	£0.00	£138,435.73
11/03/2025	Credit	Ruishton Football	£0.00	£180.00	£138,615.73

Page number 1 of 3

Statement number 039

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

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Registered Office: Four Brindleyplace, Birmingham, B1 2JB.
Registered in England and Wales no. 1713124.
Calls may be monitored and recorded for training, quality and security purposes.
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Your Current T2 account transactions:					
Date	Type	Details	Payments Out	Payments In	Balance
11/03/2025	Credit	CLIENTS DEPOSIT	£0.00	£4.00	£138,619.73
18/03/2025	Faster Payment Debit	B/P to: Character Graphics	£60.00	£0.00	£138,559.73
18/03/2025	Faster Payment Debit	B/P to: Reflections	£75.00	£0.00	£138,484.73
18/03/2025	Faster Payment Debit	B/P to: CSM Village Hall	£110.00	£0.00	£138,374.73
24/03/2025	Direct Debit	Direct Debit (TESCO MOBILE)	£18.99	£0.00	£138,355.74
24/03/2025	Faster Payment Debit	B/P to: Soldo CSM	£500.00	£0.00	£137,855.74
25/03/2025	Direct Debit	Direct Debit (NEST)	£189.33	£0.00	£137,666.41
27/03/2025	Faster Payment Debit	B/P to: Andrew Williams	£2,220.47	£0.00	£135,445.94
27/03/2025	Faster Payment Debit	B/P to: Karen Hutchings	£634.14	£0.00	£134,811.80
27/03/2025	Faster Payment Debit	B/P to: Francis Reading	£515.91	£0.00	£134,295.89
28/03/2025	Faster Payment Debit	B/P to: Relyon Guarding	£734.40	£0.00	£133,561.49
28/03/2025	Transfer	B/P to: SALC	£30.00	£0.00	£133,531.49
31/03/2025	Fee	Service Charge	£7.95	£0.00	£133,523.54

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.

Accessibility

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

Additional information

A copy of our interest rates can be found on our website – **[unity.co.uk/interest-rates](https://www.unity.co.uk/interest-rates)**

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

This information is also available by calling **0345 140 1000**.

To help us improve our service and maintain security, we may monitor and/or record your telephone calls with us.

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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: 31/03/2025

Page number 1 of 3

Account Name: Creech St Michael Parish Council

Statement number: 039

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 01/03/2025 and 31/03/2025.

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	£8.10
Total debit interest	£0.00
To be debited from your account on	30/04/2025

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Pre-notification of account charges		
Type	Count	Charge
Automated Payments	6	£0.90
Faster Payments	8	£1.20
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

Our interest rates can be found on our website – [unity.co.uk/interest-rates](https://www.unity.co.uk/interest-rates)

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

This information is also available by calling **0345 140 1000**.

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For Good.**

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Report: GBP statements

Transactions **settled** between **01/01/25** and **31/01/25**
Downloaded from "Report: Statements" on **04/02/25** at **3:16 PM**

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

FILTERS:

CURRENCY	PERIOD	DATE TYPE
GBP	01/01/25 - 31/01/25	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
488.90	0.00	0.00	-295.55	0.00	0.00	0.00	0.00	-32.40	160.95

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	454.40	0.00	0.00	0.00	0.00	-278.30	0.00	0.00	0.00	0.00	-32.40	143.70

User wallets balances

Name	Opening Ledger Balance	Transfer in	Transfer out	Total spent (payments, withdrawals)	Refund	Closing Ledger balance
Andrew Williams	34.50	0.00	0.00	-17.25	0.00	17.25


* Date and time are calculated in UTC +0:00
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Report: GBP statements

Transactions **settled** between **01/01/25** and **31/01/25**
Downloaded from "Report: Statements" on **04/02/25** at **3:16 PM**

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
03/01/25	31/12/24 9:39 AM	Payment	Stores	Williams Andrew	ANDREW WILLIAMS * 7861	Amazon	-17.25				
07/01/25	07/01/25 3:34 PM	Soldo subscription			GBP	Soldo subscription fee	-32.40				
08/01/25	07/01/25 12:13 PM	Payment	Stores	Williams Andrew	ANDREW WILLIAMS GBP * 5521	Screwfix	-44.97				
13/01/25	13/01/25 9:30 AM	Payment	Telecommunications	Williams Andrew	ANDREW WILLIAMS GBP * 5521	Zoom	-155.88				
14/01/25	13/01/25 4:30 PM	Payment	Stores	Williams Andrew	ANDREW WILLIAMS GBP * 5521	WYNNSTAY SEDGEMOOR\MARKET WAY\BRIDGWATER\TA6 6DF GBR	-13.20				
21/01/25	20/01/25 3:10 PM	Payment	Stores	Williams Andrew	ANDREW WILLIAMS GBP * 5521	B&Q	-17.50				
22/01/25	21/01/25 11:54 AM	Payment	Government	Williams Andrew	ANDREW WILLIAMS GBP * 5521	Information Commissioner's Office	-40.00				
23/01/25	22/01/25 2:38 PM	Payment	Stores	Williams Andrew	ANDREW WILLIAMS GBP * 5521	B&Q	-6.75				

* Date and time are calculated in UTC +0:00

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Report: GBP statements

Transactions **settled** between **01/02/25** and **28/02/25**
Downloaded from "Report: Statements" on **04/03/25** at **12:15 PM**

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

FILTERS:

CURRENCY	PERIOD	DATE TYPE
GBP	01/02/25 - 28/02/25	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
160.95	500.00	0.00	-406.64	0.00	0.00	0.00	0.00	-46.80	207.51

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	143.70	500.00	0.00	0.00	0.00	-406.64	0.00	0.00	0.00	0.00	-46.80	190.26

User wallets balances

Name	Opening Ledger Balance	Transfer in	Transfer out	Total spent (payments, withdrawals)	Refund	Closing Ledger balance
Andrew Williams	17.25	0.00	0.00	0.00	0.00	17.25


* Date and time are calculated in UTC +0:00

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Report: GBP statements
Transactions **settled** between **01/02/25** and **28/02/25**
Downloaded from "Report: Statements" on **04/03/25** at **12:15 PM**

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
03/02/25	03/02/25 11:40 AM	Soldo subscription			GBP	Soldo subscription fee	-46.80				
06/02/25	05/02/25 11:13 AM	Payment	Restaurants	Williams Andrew	ANDREW WILLIAMS GBP * 5521	WEST MONKTON PARISH CO\BRITTONS ASH COMMUNI\TAUNTON\TA2 8FT GBRGBR	-75.00				
10/02/25	10/02/25 3:36 PM	Soldo financial fee			GBP	Bank transfer fee	+0.00				
10/02/25	10/02/25 3:36 PM	Incoming transfer			CREECH ST MICHAEL PARISH COUNCIL	Funds deposited via bank transfer into wallet GBP	+500.00				
Notes: TRANSFER											
13/02/25	12/02/25 1:02 PM	Payment	Technology	Williams Andrew	ANDREW WILLIAMS GBP * 5521	REXEL UK LTD\Speedfields Park\FAREHAM\PO14 1TP GBR	-6.90				
19/02/25	18/02/25 9:49 AM	Payment	Stores	Williams Andrew	ANDREW WILLIAMS GBP * 5521	Amazon	-11.50				
19/02/25	18/02/25 9:46 AM	Payment	Wholesale distributors	Williams Andrew	ANDREW WILLIAMS GBP * 5521	CLEANING SUPPLIES 4 U\29 DELLINGBURN STREE\GREENOCK\PA15 4TP GBRGBR	-133.92				
25/02/25	24/02/25 9:30 PM	Payment	Stores	Williams Andrew	ANDREW WILLIAMS GBP * 5521	Amazon	-19.70				
26/02/25	25/02/25 9:00 AM	Payment	Stores	Williams Andrew	ANDREW WILLIAMS GBP * 5521	Amazon	-14.48				
27/02/25	26/02/25 12:41 PM	Payment	Stores	Williams Andrew	ANDREW WILLIAMS GBP * 5521	Net World Sports	-145.14				

* Date and time are calculated in UTC +0:00

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Report: GBP statements

Transactions **settled** between **01/03/25** and **31/03/25**
Downloaded from "Report: Statements" on **03/04/25** at **10:08 AM**

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

FILTERS:

CURRENCY
GBP

PERIOD
01/03/25 - 31/03/25

DATE TYPE
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
207.51	500.00	0.00	-353.60	27.40	0.00	0.00	0.00	-46.80	334.51

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	190.26	500.00	0.00	0.00	0.00	-353.60	27.40	0.00	0.00	0.00	-46.80	317.26

User wallets balances


Name	Opening Ledger Balance	Transfer in	Transfer out	Total spent (payments, withdrawals)	Refund	Soldo financial fee	Closing Ledger balance
Andrew Williams	17.25	0.00	0.00	0.00	0.00	0.00	17.25

* Date and time are calculated in UTC +1:00
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Report: GBP statements
Transactions **settled** between **01/03/25** and **31/03/25**
Downloaded from "Report: Statements" on **03/04/25** at **10:08 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
03/03/25	03/03/25 10:45 AM	Soldo subscription			GBP	Soldo subscription fee	-46.80				
17/03/25	14/03/25 9:36 AM	Payment	Government	Williams Andrew	ANDREW WILLIAMS GBP * 5521	Land Registry UK	-7.00				
18/03/25	17/03/25 10:21 AM	Payment	Wholesale distributors	Williams Andrew	ANDREW WILLIAMS GBP * 5521	CLEANING SUPPLIES 4 U\29 DELLINGBURN STREE\GREENOCK\PA15 4TP GBRGBR	-51.96				
24/03/25	24/03/25 11:36 AM	Soldo financial fee			GBP	Bank transfer fee	+0.00				
24/03/25	24/03/25 11:36 AM	Incoming transfer			CREECH ST MICHAEL PARISH COUNCIL	Funds deposited via bank transfer into wallet GBP	+500.00				
Notes: TRANSFER											
25/03/25	24/03/25 11:50 AM	Payment	Wholesale distributors	Williams Andrew	ANDREW WILLIAMS GBP * 5521	CLEANING SUPPLIES 4 U\29 DELLINGBURN STREE\GREENOCK\PA15 4TP GBRGBR	-69.54				
27/03/25	26/03/25 9:27 PM	Payment	Business	Williams Andrew	ANDREW WILLIAMS GBP * 5521	Google Play	-0.89				
28/03/25	27/03/25 10:01 AM	Refund	Stores	Williams Andrew	ANDREW WILLIAMS GBP * 5521	ASDA GROCERIES ONLINE\ASDA HOUSE SOUTHBANK\INTERNET\LS11 5AD GBR	+27.40				
28/03/25	26/03/25 6:32 AM	Payment	Stores	Williams Andrew	ANDREW WILLIAMS GBP * 5521	Asda	-224.21				

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

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Item 8.

End of Year Accounts

1.0 Introduction

The end of year accounts for the Parish Council are presented for consideration by the Finance Committee.

2.0 Accounts Analysis

Receipts

Receipts were in line with expectations. Income, excluding Community Infrastructure Levy (CIL) charges and VAT refund payments totalled £92,759.34 against a forecast of £93,411.52. VAT repayments contributed a further £6,957.55. The majority of income was derived from the precept which was set at £90,552.00.

Expenditure

Total expenditure for the year was £115,114.44 (excluding VAT). This was 17.80% lower than the previous year, due in the most part to a reduction in costs associated with repairs to play equipment.

The budget set for the financial year was £141,883.99. The following are the key areas of underspend for the year.

- Recreation Park. Underspend by £7,320.00 via an accumulation of savings across a series of cost codes.
- Highways. Underspend by £10,185.00 as a consequence of not progressing the shared highways steward scheme.
- Capital expenditure. Underspend by £5,700.00 as no expenditure incurred.
- Administration. Underspend by £8,664.14 made up of £7,500.00 allocated to planning support/Langaller Park support plus other savings.

Reserves

The amount held on reserve increased from £101,108.45 at the start of the year to £133,858.05 at the year end. However, excluding the CIL funds received the reserves sat at £88,732.12 a reduction of £12,376.33.

3.0 Recommendation

That the year end report is received, approved and signed by the Chair.

Andrew Williams
Clerk and RFO
16.05.2025

Creech St Michael Parish Council
STATEMENT OF ACCOUNTS

	RECEIPTS	PAYMENTS
Opening Balance		
Balance at Bank	101,108.45	
Cash in Hand	102.22	
Salaries		39,724.16
Tax & NI		10,236.74
Pension Contributions		2,298.12
Recruitment Costs		
Employee Training Costs		240.00
Member Training		556.70
General Administration Expenses		1,198.80
Venue Hire		872.75
Internal Audit		170.00
External Audit		420.00
Membership & Subscription Fees		1,837.55
Bank Charges		402.75
Printing		
External Communications (Non Newsletter)		
External Communications (Newsletter)		180.00
Postage		112.68
Website Hosting		
Planning Support		
Sub Contracted Staff		
Other Income		
Lottery	52.00	
VAT	6,741.63	
Mobile Phone Charges		191.33
Langaller Park Support		
Insurance Premium		3,984.63
Grounds Maintenance (Outsourced)		4,925.08
Grounds Maintenance (Internal)		316.29
Utilities (Electricity)	126.31	727.15
Utilities (Water)		68.49
Utilities (Gas)		
Utilities (Waste Disposal)		
Waste Disposal (Septic Tank)		
Waste Disposal (General Waste)		
Consumables		440.28
Maintenance Equipment		55.60
Repairs & Maintenance (Play Equipment)		4,656.92
Repairs & Maintenance (Buildings)		435.15
Repairs & Maintenance (Facilities)		101.25
Improvements		3,906.75

Creech St Michael Parish Council
STATEMENT OF ACCOUNTS

	RECEIPTS	PAYMENTS
Security	-7.50	8,726.78
Play Equipment Inspections		660.00
Pitch Fees	375.00	
Stage Hire		
Safety Clothing/Equipment		9.58
Rental Charges	606.37	
Maintenance		936.00
Security		296.98
Rental	800.00	800.00
Phonebox Maintenance		
Defib Consumables		
Defib Maintenance		
Dog Waste		3,253.12
General Waste		
Burial Ground		685.00
Cleaning		525.00
Maintenance		
Tools		
Waste Bin Installation		
Other		
Community Development Fund Grants		5,000.00
S137 Grants		200.00
Service Delivery Charges		
Venue Hire		
Donations & Grants		350.00
PiP Ticket Sales		
PiP Event Sales		
PiP Concession Fees		
PiP Expenditure Event Costs		
PiP Fish & Chip Lunch		273.23
Christmas Fayre		
Easter Fayre		
Other Events	255.16	455.16
Pavilion Refurbishment		
CIL Receipts	45,409.94	
CCTV Purchase		1,138.83
Mower Purchase		961.69
CIL Defib Installation		300.00
Precept	90,552.00	
Parish Grant		
Maintenance		4,815.00
SID Site Installation		
Shared Costs Highways Warden		

Creech St Michael Parish Council
STATEMENT OF ACCOUNTS

	RECEIPTS		PAYMENTS
VAT	215.92	7,668.90	
	145,126.83		115,114.44
Closing Balances:			
Balances in Bank Account			131,223.06
Cash in Hand			
TOTAL	246,337.50		246,337.50

The above statement represents fairly the financial position of the council as at 31 Mar 2025

Signed _____
Responsible Financial Officer

Date _____

Item 9.

Annual Governance Statements Assertions

1.0 Proposal

To consider the Annual Governance Statements and the evidence provided in response to the statements.

2.0 Introduction

The Parish Council has a responsibility for ensuring that there is a sound system of internal control, including arrangements for the preparation of the Accounting Statements, in place throughout the year and this assurance can be supported by evidence. The Chair of the Parish Council signs the Annual Governance Statement to confirm the Parish Council's compliance with the standards, prior to submission of the Annual Governance and Accountability Return (AGAR) to the External Auditor.

3.0 Annual Governance Statements Assertions

The Joint Panel on Accountability and Governance Practitioners' Guide provides detailed instruction on how an authority can evidence its compliance with the statements. The document assesses the Parish Council's compliance using evidence of policy, procedure and practice.

Recommendation

That members scrutinise the evidence provided within the document and if in agreement with the statements, recommends that the Chair of the Parish Council approves the Annual Governance Statements and signs the AGAR at the next Parish Council meeting.

Andrew Williams
Clerk and RFO
28.05.2025

Section 1 – Annual Governance Statement 2024/25

We acknowledge as the members of:

ENTER NAME OF AUTHORITY

our responsibility for ensuring that there is a sound system of internal control, including arrangements for the preparation of the Accounting Statements. We confirm, to the best of our knowledge and belief, with respect to the Accounting Statements for the year ended 31 March 2025, that:

	Agreed		
	Yes	No*	
1. We have put in place arrangements for effective financial management during the year, and for the preparation of the accounting statements.			<i>prepared its accounting statements in accordance with the Accounts and Audit Regulations.</i>
2. We maintained an adequate system of internal control including measures designed to prevent and detect fraud and corruption and reviewed its effectiveness.			<i>made proper arrangements and accepted responsibility for safeguarding the public money and resources in its charge.</i>
3. We took all reasonable steps to assure ourselves that there are no matters of actual or potential non-compliance with laws, regulations and Proper Practices that could have a significant financial effect on the ability of this authority to conduct its business or manage its finances.			<i>has only done what it has the legal power to do and has complied with Proper Practices in doing so.</i>
4. We provided proper opportunity during the year for the exercise of electors' rights in accordance with the requirements of the Accounts and Audit Regulations.			<i>during the year gave all persons interested the opportunity to inspect and ask questions about this authority's accounts.</i>
5. We carried out an assessment of the risks facing this authority and took appropriate steps to manage those risks, including the introduction of internal controls and/or external insurance cover where required.			<i>considered and documented the financial and other risks it faces and dealt with them properly.</i>
6. We maintained throughout the year an adequate and effective system of internal audit of the accounting records and control systems.			<i>arranged for a competent person, independent of the financial controls and procedures, to give an objective view on whether internal controls meet the needs of this smaller authority.</i>
7. We took appropriate action on all matters raised in reports from internal and external audit.			<i>responded to matters brought to its attention by internal and external audit.</i>
8. We considered whether any litigation, liabilities or commitments, events or transactions, occurring either during or after the year-end, have a financial impact on this authority and, where appropriate, have included them in the accounting statements.			<i>disclosed everything it should have about its business activity during the year including events taking place after the year end if relevant.</i>
9. (For local councils only) Trust funds including charitable. In our capacity as the sole managing trustee we discharged our accountability responsibilities for the fund(s)/assets, including financial reporting and, if required, independent examination or audit.	Yes	No	N/A

***Please provide explanations to the external auditor on a separate sheet for each 'No' response and describe how the authority will address the weaknesses identified. These sheets must be published with the Annual Governance Statement.**

This Annual Governance Statement was approved at a meeting of the authority on:

DD/MM/YYYY

and recorded as minute reference:

MINUTE REFERENCE

Signed by the Chair and Clerk of the meeting where approval was given:

Chair

SIGNATURE REQUIRED

Clerk

SIGNATURE REQUIRED

ENTER PUBLICLY AVAILABLE WEBSITE/WEBPAGE ADDRESS

Annual Governance Statement Assertions

Assertion 1 — Financial management and preparation of accounting statements

We have put in place arrangements for effective financial management during the year, and for the preparation of the accounting statements. To warrant a positive response to this assertion, the following processes need to be in place and effective:

1.8 Budgeting — In accordance with relevant legislation, the authority needs to prepare and approve a budget in a timely manner before setting a precept or rates and prior to the commencement of the financial year. It needs to monitor actual performance against its budget during the year, taking corrective action where necessary. A financial appraisal needs to be undertaken before the authority commences any significant project or enters into any long-term commitments.

Response

The Parish Council's Finance Committee set the parameters for the budget at their meeting in October 2024 and considered the draft budget at their meeting in December 2024. The budget was then considered by the Parish Council at their meeting in January 2025 and approved.

The Clerk and RFO presents a budget performance update at every full parish Council meeting. This is published on the Parish Council's website.

The Finance Committee took corrective actions to adjust the budget and reallocate resources at its meeting in July 2024.

1.9 Accounting records and supporting documents — All authorities, other than parish meetings where there is no parish council, need to appoint an officer to be responsible for the financial administration of the authority in accordance with section 151 of the Local Government Act 1972. Section 150(6) of the same Act makes the chair of a parish meeting (where there is no parish council) responsible for keeping its accounts. The authority needs to have satisfied itself that its Responsible Finance Officer (RFO) has

determined a system of financial controls and discharged their duties under Regulation 4 of the Accounts and Audit Regulations 2015. The RFO needs to have put in place effective procedures to accurately and promptly record all financial transactions and maintain up to date accounting records throughout the year, together with all necessary supporting information. The accounting statements in Section 2 of the Annual Governance and Accountability Return need to agree to the underlying records.

Response

The Parish Council has appointed a Clerk and RFO to fulfil the role. The Clerk and RFO presents a full list of income and expenditure transactions for the period since the last full meeting to the full council at each meeting. These transactions are published on the Parish Council's website. The Parish Council subscribes to the Scribe accounting software application and utilises this to maintain a record of all transactions.

1.10 Bank reconciliation — Statements reconciling each of the authority's bank accounts with its accounting records need to be prepared on a regular basis, including at the financial year-end and reviewed by members of the authority.

Response

The bank reconciliation is performed at the end of each quarter and is reported to and scrutinised by the Parish Council's Finance Committee. The reconciliations are published on the Parish council's website.

1.11 Investments — Arrangements need to be in place to ensure that the authority's funds are managed properly and that any amounts surplus to requirements is invested appropriately, in accordance with an approved strategy which needs to have regard to DLUHC's statutory Guidance on local government investments. If total investments are to exceed the threshold specified in DLUHC's statutory guidance at any time during a financial year, the authority needs to produce and approve an annual Investment Strategy in accordance with the DLUHC guidance.

Response

The Parish Council does not currently hold any investments.

1.12 Statement of accounts — The authority needs to ensure that arrangements are in place to enable the preparation of an accurate and timely statement of accounts in compliance with its statutory obligations and proper practices.

Response

The Clerk and RFO is responsible for the reporting of the statement of accounts. The Year End accounts are reported to the Parish Council's Finance Committee who will consider them prior to them being considered by the full Parish Council.

1.13 Reserves — The authority needs to have regard to the need to put in place a General Reserve Policy and have reviewed the level and purpose of all Earmarked Reserves. Supporting information on financial management and the preparation of accounting statements can be found in Section 5.

Response

The Parish Council has a published Reserves Policy (April 2024) which defines how reserves are allocated. This is reviewed at least annually and adjusted based on current demands.

Assertion 2 — Internal control

We maintained an adequate system of internal control, including measures designed to prevent and detect fraud and corruption and reviewed its effectiveness. To warrant a positive response to this assertion, the following processes need to be in place and effective:

1.14 Standing Orders and Financial Regulations. The authority needs to have in place standing orders and financial regulations governing how it operates. Financial regulations need to incorporate provisions for securing competition and regulating the way tenders are invited. These need to be regularly reviewed, fit for purpose, and adhered to.

Response

The Parish Council has adopted the NALC published standard templates for both the Standing orders and Financial regulations. These are reviewed and approved annually by the Parish Council. Standing orders reviewed and approved May 2025. Financial regulations reviewed and approved July 2024.

1.15 Safe and Efficient Arrangements to Safeguard Public Money. Practical and resilient arrangements need to exist covering how the authority orders goods and services, incurs liabilities, manages debtors, makes payments, and handles receipts. Authorities need to have in place safe and efficient arrangements to safeguard public money. Where doubt exists over what constitutes money, the presumption is that it falls within the scope of this guidance.

Response

The Parish Council operates the Scribe accounting software system, to record, monitor and report on all financial transactions. All transactions are reported each month to the full council for approval and the Parish Council's Finance Committee approves the quarterly bank reconciliation. All transaction information is published on the Parish Council's website.

The Parish Council reviews its Financial Regulations annually and these are updated where necessary. In addition, the Parish Council publishes a series of financial policies covering aspects of the operation of the Parish Council including a Reserves Policy, Use of Debit Card Policy and Community Infrastructure Levy Policy.

1.15.1 Authorities need to regularly review the effectiveness of their arrangements to protect money. Every authority needs to arrange for the proper administration of its financial affairs and ensure that one of its officers (the RFO) has formal responsibility for those affairs (see paragraph 1.9 above).

Response

The Parish Council has appointed an individual to act as RFO. The RFO reports to the full council and the Finance Committee.

1.15.2 Authorities need to ensure controls over money are embedded in Standing Orders and Financial Regulations. Section 150(5) of the Local Government Act 1972 required cheques or orders for payment to be signed by two elected members. Whilst this requirement has now been repealed, the 'two-member signatures' control needs to remain in place until such time as the authority has put in place safe and efficient arrangements in accordance with paragraphs 1.15.3 to 1.15.6 of this guide.

Response

Transactions processed via the Parish Council's bank account require two members to authorise in addition to the Clerk and RFO. Use of the Parish Council's debit card is governed by a policy document and the Clerk and RFO has delegated powers to make purchases with a value of £500 or less. These powers are referenced within the Financial regulations.

1.15.3 Authorities need to approve the setting up of, and any changes to, accounts with banks or other financial institutions. Authorities also need to approve any decisions to enter 'pooling' or 'sweep' arrangements whereby the bank periodically aggregates the authority's various balances via automatic transfers.

Response

Changes to the main Parish Council bank account, including the addition of new payees, requires that two members authorise any change, in addition to the Clerk and RFO.

1.15.4 If held, corporate credit card accounts need to have defined limits and be cleared monthly by direct debit from the main bank account. Credit card balances are not acceptable reconciling items for bank reconciliation purposes.

Response

No credit card is held.

1.15.5 The authority needs to approve every bank mandate, the list of authorised signatures for each account, the limits of authority for each account signature and any amendments to mandates.

Response

Changes to the mandate are presented to the full Parish Council for approval.

1.15.6 Risk assessment and internal controls need to focus on the safety of the authority's assets, particularly money. Those with direct responsibility for money need to undertake appropriate training from time to time.

Response

The Parish Council maintains a risk register that identifies a range of financial and non-financial risks. This is reviewed annually.

1.16 Employment — The remuneration payable to all employees needs to be approved in advance by the authority. In addition to having robust payroll arrangements which cover the accuracy and legitimacy of payments of salaries and wages, and associated liabilities, the authority needs to ensure that it has complied with its duties under employment legislation and has met its pension obligations.

Response

All PAYE and pension transactions are reported to the Parish Council on a monthly cycle. The remuneration of employees is considered by the Parish Council Staffing Committee prior to being considered and approved by the full Parish Council.

The Parish Council is enrolled with the provider NEST for pensions and utilises the HMRC PAYE Tools payroll application to progress all PAYE payments. Full records of all salary, pension and expense payments are retained by the Clerk and RFO.

1.17 VAT — The authority needs to have robust arrangements in place for handling its responsibilities regarding VAT.

Response

The Parish Council operates the Scribe accounting software system, to record, monitor and report on all financial transactions. VAT is calculated by the application and is reported to HMRC digitally each quarter.

1.18 Fixed Assets and Equipment — The authority’s assets need to be secured, properly maintained, and efficiently managed. Appropriate procedures need to be followed for any asset disposal and for the use of any resulting capital receipt.

Response

The Parish Council maintains a asset register via the Scribe accounting software application. The register is reviewed annually.

1.19 Loans and long-term liabilities — Authorities need to ensure that any loan or similar commitment is only entered into after the authority is satisfied that it can be afforded and that relevant approvals have been obtained. Proper arrangements need to be in place to ensure that funds are available to make repayments of capital and any associated interest and other liabilities.

Response

No loans currently held.

1.20 Review of effectiveness — Regulation 6 of the Accounts and Audit Regulations 2015 requires the authority to conduct a financial year review of the effectiveness of the system of internal control. The review needs to inform the authority’s preparation of its annual governance statement.

Response

The Parish Council reviews its internal controls annually via the Finance Committee.

Assertion 3 — Compliance with laws, regulations and proper practices

We took all reasonable steps to assure ourselves that there are no matters of actual or potential non-compliance with laws, regulations and proper practices that could have a significant financial effect on the ability of this smaller authority to conduct its business or on its finances. To warrant a positive response to this assertion, the following processes need to be in place and effective:

1.22 Acting within its powers — All authorities' actions are controlled by statute. Therefore, appropriate decision-making processes need to be in place to ensure that all activities undertaken fall within an authority's powers to act. Authorities need to have robust procedures in place to prevent any decisions or payments being made that are ultra vires, i.e. that the authority does not have the lawful power to make. The exercise of legal powers needs always to be carried out reasonably. For that reason, authorities making decisions need always to understand the power(s) they are exercising in the context of their decision making.

Response

The Parish Council has established lines of decision-making, including clarity on delegated powers to the Clerk and RFO and to committees. Committee Terms of Reference are reviewed annually and adopted by the Parish Council. The Parish Council functions within the published Standing Orders and Financial Regulations using the NALC templates. These are reviewed annually and adopted by the Parish Council.

The Parish Council does not operate a petty cash system, removing the risk of activities being funded via cash funds. All financial transactions are reported to the Parish Council at each monthly meeting and the Finance Committee validates the bank reconciliation at the end of each quarter.

All financial transactions are published on the Parish Council website and all decision-making is published via the meeting minutes.

1.23 General power of competence — An authority seeking to exercise a general power of competence under the Localism Act 2011 needs to ensure that the power is fully understood and exercised in accordance with the Parish Councils (General Power of Competence) (Prescribed Conditions) Order 2012.

Response

Not applicable.

1.24 Regulations and proper practices — Procedures need to be in place to ensure that an authority's compliance with statutory regulations and applicable proper practices is regularly reviewed and that new requirements, or changes to existing ones, are reported to members and applied. Authorities need to have particular regard to the requirements of the Accounts and Audit Regulations 2015.

Response

The Parish Council functions within the published Standing Orders and Financial Regulations using the NALC templates. These are reviewed annually and adopted by the Parish Council. Changes and adaptation of the templates are reported to the Parish Council and Finance Committee and approval is sought for any changes.

1.25 Actions during the year — An authority needs to have satisfied itself that it has not taken any decision during the year, or authorised any action, that exceeds its powers or contravenes any laws, regulations, or proper practices.

Response

There is no evidence to indicate that the Parish Council has exceeded its powers or contravened any laws, regulations or proper practices.

1.26 Email management - every authority should have an email account that belongs to the council and to which the council has access.

Response

The Parish Council operates using the creechstmichael.net domain which it owns.

Assertion 4 — Exercise of public rights

We provided proper opportunity during the year for the exercise of electors' rights in accordance with the requirements of the Accounts and Audit Regulations. In order to warrant a positive response to this assertion the authority needs to have taken the following actions in respect of the previous year's Annual Governance and Accountability Return:

1.28 Exercise of public rights. The authority provided for the exercise of public rights is set out in Sections 26 and 27 of the Local Audit and Accountability Act 2014. Part 5 of the Accounts and Audit Regulations 2015 requires the RFO to have published, including on the authority's website or another website:

- Sections 1 and 2 of the Annual Governance and Accountability Return;
- a declaration that the status of the statement of accounts is 'unaudited';
- a statement that sets out details of how public rights can be exercised, as set out in Regulation 15(2)(b), which includes the period for the exercise of public rights.

Response

The Parish Council did not comply with Regulation 15 of the Accounts and Audit Regulations 2015 as it failed to make proper provision during the year 2024/25 for the exercise of public rights, since the notice regarding the period for the exercise of public rights was not

published before the start of the period.

1.29 External Auditor's Review — A notice of the conclusion of the external auditor's limited assurance review of the Annual Governance and Accountability Return, together with relevant accompanying information, was published (including on the authority's website or other website) in accordance with the requirements of Regulation 16 the Accounts and Audit Regulations 2015.

Response

The External Auditors Report and Notice of the Conclusion of the External Auditor's Review was published on the Parish Council's website on 28 August 2024.

1.30 A parish meeting may meet the publication requirements by displaying the information in question in a conspicuous place in the area of the authority for at least 14 days.

Response

The Notice of a Parish Meeting was published on the Parish Council's website and published on Parish Council noticeboards on the 22 April 2025, more than 14 days before the meeting.

Assertion 5 — Risk management

We carried out an assessment of the risks facing this smaller authority and took appropriate steps to manage those risks, including the introduction of internal controls and/or external insurance cover where required. 12 In order to warrant a positive response to this assertion, the authority needs to have the following arrangements in place:

1.32 Identifying and assessing risks — The authority needs to identify, assess and record risks associated with actions and decisions it has taken or considered taking during the year that could have financial or reputational consequences.

Response

The Parish Council has developed a comprehensive risk register that assesses a wide range of risks and provides actions to mitigate the risks to the Parish Council. The risk register is reviewed annually or when necessary to consider any change to the risk profile.

1.33 Addressing risks — Having identified, assessed and recorded the risks, the authority needs to address them by ensuring that appropriate measures are in place to mitigate and manage risk. This might include the introduction of internal controls and/or appropriate use of insurance cover.

Response

The Parish Council has a comprehensive insurance policy in place to cover risks and applies its financial regulations robustly.

Assertion 6 — Internal Audit

We maintained throughout the year an adequate and effective system of internal audit of the accounting records and control systems. In order to warrant a positive response to this assertion, the authority needs to have taken the following actions:

1.35 Internal audit — The authority needs to appoint an independent and competent person to undertake an effective internal audit to evaluate the effectiveness of its risk management, control and governance processes considering internal auditing guidance for smaller authorities.

Response

The Parish Council appointed an internal auditor at a meeting of the Parish Council Finance Committee held on 25 February 2025.

1.36 The internal auditor must be able to demonstrate independence from the council's financial decision making. The Clerk, RFO or Councillors (or close associates such as family members of those individuals) are not considered independent from the council's financial decision making.

Response

The appointed internal auditor has no connection with the Parish Council other than the professional relationship required to conduct the internal audit.

1.37 Provision of information — The authority needs to ensure it has taken all necessary steps to facilitate the work of those conducting the internal audit, including making available all relevant documents and records and supplying any information or explanations required. The internal auditor is expected to inspect all documentation which should be supplied by the council on request from the auditor.

Response

The internal auditor has been granted remote access to the Parish Council's accounting records and is provided with all other materials via digital means.

Assertion 7 — Reports from Auditors

We took appropriate action on all matters raised in reports from internal and external audit.

1.39 To warrant a positive response to this assertion, the authority needs to have considered all matters brought to its attention by its external auditor and internal audit and taken corrective action as appropriate.

Response

The internal auditor did not raise any issues with the Parish Council. The sole action raised by the external auditor related to the publication of the exercise of public rights and corrective action will be taken to address this matter.

Assertion 8 — Significant events

We considered whether any litigation, liabilities or commitments, events or transactions, occurring either during or after the year-end, have a financial impact on this smaller authority and, where appropriate have included them in the accounting statements. To warrant a positive response to this assertion, the authority needs to have taken the following actions where necessary:

1.41 Significant events — The authority needs to have considered if any events that occurred during the financial year (or after the year-end), have consequences, or potential consequences, on the authority's finances. If any such events are identified, the authority then needs to determine whether the financial consequences need to be reflected in the statement of accounts.

Response

There have not been any significant events during the past 12 months affecting the Parish Council.

Item 10.

Reserves Policy

1.0 Proposal

To review and approve the updated policy.

2.0 Introduction

The Parish Council's Reserves Policy was approved by the Parish Council in April 2024 and as such should be reviewed and approved. The Policy sets out how the Parish Council manages its reserves.

3.0 Changes to the Policy

The policy document has been updated to reflect the agreed allocation of reserves that were agreed in the budget for the 2025/26 financial year.

It is proposed that the policy be updated with the following statement within section 3.0 of the policy.

"The Parish Council will develop an investment strategy that establishes formal objectives, policies, practices and reporting arrangements for the effective management and control of the Parish Council's General Reserves."

4.0 Recommendation

That the policy is reviewed and the proposed amendments are considered by the Committee for approval.

Andrew Williams
Clerk and RFO
23.05.2025

Creech St Michael Parish Council

A Parish to be *Proud* of

Creech St Michael Parish Council

Policy Title	Reserves Policy
Policy Reference	B20
Applies to	All members and Employees
Date Created	4 February 2024
Date Approved by Council	8 April 2024
Minute Reference	13.
Author	Clerk and RFO
Review Cycle	Annual
Review Dates	



Creech St Michael Parish Council

A Parish to be *Proud* of

1.0 Introduction

Creech St Michael Parish Council maintains a level of reserves that acts as mitigation against the risk of a significant loss or shortfall in income that allows the Parish Council to continue to function for a period of three months. In addition to this, there are reserves held for other purposes and this policy sets out how the Parish Council will manage these reserves.

The Joint Panel on Accountability & Governance Practitioners Guide (JPAG) March 2023 states that it “important that each authority adopt, as a general reserve policy, the level appropriate to their size, situation, risks and plan their budget so as to ensure that the adopted level is maintained. Consideration of the minimum level of reserves requires not only consideration of level of income and expenditure but also the risks to that income.”

2.0 Categorisation of Reserves

Reserves held by the Parish Council may be categorised as either ‘general’ or ‘earmarked’.

2.1 General Reserves

General reserves are funds which do not have any restrictions on their use. They are intended to cushion the impact of uneven cash flows, offset budget requirements if necessary or can be held in case of unexpected events or emergencies. Setting the level of the general reserves is agreed as part of the annual budget process.

The primary means of building general reserves will be through a reallocation of funds (underspend on a projects) and allocation from the annual budget. This will be in addition to any amounts needed to replenish reserves which have been spent in the previous year. Any surplus achieved in the general reserve at the end of the year, will be reallocated to the Earmarked Reserves category.

If in extreme circumstances, general reserves are exhausted due to major unforeseen spending pressures within a particular financial year, the Parish Council would be able to draw down from its earmarked reserves to provide short term support for General Reserves.

2.2 Earmarked Reserves

Earmarked reserves must be held for genuine and intended purposes of expenditure which the Parish Council considers likely to be required in the future and greater than that which can be funded from a single year’s budget. Their level should be subject to annual review and justification. They should be separately identified and significant levels of Earmarked Reserves, in particular, may give rise to enquiries from internal and/or external auditors.

Typically, earmarked reserves are held for the reason of renewal or repair of equipment or property, to fund a project or because they are funds that have additional constraints imposed upon them.

Creech St Michael Parish Council

A Parish to be *Proud* of

- Renewals and Repairs – to enable the planning and financing of an effective programme of equipment replacement and property maintenance or refurbishment. The funds required are built up incrementally over several years when taking in to account asset conditions and expected life or are subject to grant funding. They are a mechanism to smooth expenditure without the need to vary budgets.
- Carry forward underspend on an uncompleted project – expenditure committed to a project but not spent in the budget year. Reserves can be used as a mechanism to carry forward those resources.
- Grant funding – funds allocated to a specific project that are either or partly sourced from external grant funding providers.
- Developers' contributions (Section 106 and Community Infrastructure Levy (CIL)) – proceeds from developers which can only be used for specific purposes.
- Other earmarked reserves – these may be set up from time to time to meet known or predicted liabilities.

Where the purpose of an earmarked reserve becomes obsolete, or where there is an over-provision of funds, the excess may, on the approval of the Parish Council, be transferred to other budget headings within the revenue budget, to general reserves or other earmarked reserves.

EMRs will be established on a 'needs' basis in line with anticipated expenditure and these are to be reviewed annually and agreed by the Parish Council as part of the budget process.

Any decision to set up an earmarked reserve must be approved by the Parish Council. If the earmarked reserve is used to meet short term funding gaps, this must be replenished in the following financial year. Earmarked reserves which have been used to meet a specific liability, would not need to be replenished after having served the purpose for which they were intended.

3.0 Management and Control of Reserves

Movements in earmarked and general reserves shall be reported to the Parish Council Finance Committee. The use of reserves shall be approved by the Parish Council.

The level of general reserves shall be reviewed on an annual basis during the annual budget process and agreed by the Parish Council. Earmarked reserves shall be reviewed on an individual basis. This review will also be undertaken as part of the annual budgeting process. The approval for the creation, amendment, cessation or continuation of earmarked reserves will be given by the Parish Council.

The Parish Council will develop an investment strategy that establishes formal objectives, policies, practices and reporting arrangements for the effective management and control of the Parish Council's General Reserves.

Creech St Michael Parish Council

A Parish to be *Proud* of

4.0 Current Level of Reserves

4.1 General Reserves

Purpose	Amount
Operating Reserve	£20,000.00
Other Reserves	£38,247.20

4.2 Earmarked Reserves

Purpose	Amount
Recreation Park Play Equipment Repairs	£15,000.00
Party in the Park	£ 8,384.92
Planning Support	£7,000.00
Youth Project (Gifted Funds)	£100.00
Community Infrastructure Levy (CIL) Funds (to be expended by 31.03.2030)	£ 45,125.93
Community Infrastructure Levy (CIL) Funds (to be expended by 31.03.2031)	£25,991.45

Item 11.

Community Infrastructure Levy Expenditure Policy

1.0 Proposal

To review and approve the policy

2.0 Introduction

The Parish Council approved the Community Infrastructure Expenditure Policy in April 2025.

3.0 Changes

The Policy has been updated to reflect the receipts and expenditure of Community Infrastructure Levy (CIL) funds to date.

A return was made to Somerset Council in April 2025 to reflect CIL expenditure for the year-ending 31 March 2025. This included expenditure relating to CIL funds received in the 2019/2025 financial year, which are now fully expended.

Current funds held total £71,117.38 and are made up of two charges, both relating to the planning application known as Coronation Way, Creech St Michael.

£45,125.93 to be fully spent by the end of the 2029/2030 financial year.

£25,991.45 to be fully expended by the end of the 2030/2031 financial year.x1

Further charges are expected to be received in October 2025 (£25,991.45) and April 2026 (£51,982.90). These charges are also from the Coronation Way application and will conclude the CIL payments resulting from these applications.

4.0 Project List

The Policy request that projects be proposed for consideration for funding from CIL reserves. The following items are included on the list of possible projects for consideration.

- Resurfacing of the Recreation Park Car Park.
- Installation of a mixed use waste bin on the footpath from Hyde Lane to Leighton Drive.
- Repurposing of the Engine Shed Building/Pavilion Building at the Recreation Park.
- Purchase of land for the purposes of use of an allotment site.
- Provision of a Pump Track at the Recreation Park.
- Installation of a covered shelter area at the Recreation Park.

Recommendation

That the amended policy is reviewed and the project list considered for recommendations to the Parish Council.

Andrew Williams
Clerk and RFO
23.05.2025



Policy Title	Community Infrastructure Levy Expenditure Policy
Policy Reference	B24
Applies to	All members, employees and applicants for grant funding
Date Created	14 February 2025
Date Approved by Council	07.04.2025
Minute Reference	13
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.

Creech St Michael Parish Council
Summary of Receipts and Payments
Summary - Cost Centres Only

Cost Centre	Receipts			Payments			Net Position
	Budgeted	Actual	Variance	Budgeted	Actual	Variance	+/- Under/over spend
Administration	4,160.00	2,334.68	-1,825.32 (-43%)	15,550.00	1,035.46	14,514.54 (93%)	12,689.22
Allotments	800.00		-800.00 (-100%)	800.00		800.00 (100%)	0.00
Burial Ground			0.00 (N/A)	685.00		685.00 (100%)	685.00
Bus Stops			0.00 (N/A)	700.00		700.00 (100%)	700.00
Canal Car Park			0.00 (N/A)	1,000.00		1,000.00 (100%)	1,000.00
Capital Expenditure			0.00 (N/A)			0.00 (N/A)	0.00
CIL		25,991.45	25,991.45 (259914			0.00 (N/A)	25,991.45
Events			0.00 (N/A)	1,400.00	1,207.40	192.60 (13%)	192.60
Grants			0.00 (N/A)		250.00	-250.00 (-25000	-250.00
Highways & PRW			0.00 (N/A)	12,000.00	1,760.30	10,239.70 (85%)	10,239.70
Insurance			0.00 (N/A)	5,000.00		5,000.00 (100%)	5,000.00
Interest Earned			0.00 (N/A)			0.00 (N/A)	0.00
Payroll			0.00 (N/A)	60,050.00	6,008.65	54,041.35 (89%)	54,041.35
Phone Boxes & Defibs			0.00 (N/A)	500.00		500.00 (100%)	500.00
Precept	118,075.00	118,075.00	0.00 (N/A)			0.00 (N/A)	0.00
Recreation Park	1,300.00		-1,300.00 (-100%)	39,900.00	1,491.75	38,408.25 (96%)	37,108.25
Recruitment & Training			0.00 (N/A)	1,250.00		1,250.00 (100%)	1,250.00
Waste Disposal			0.00 (N/A)	4,200.00	228.34	3,971.66 (94%)	3,971.66
Youth Provision			0.00 (N/A)	4,300.00		4,300.00 (100%)	4,300.00
NET TOTAL	124,335.00	146,401.13	22,066.13 (17%)	147,335.00	11,981.90	135,353.10 (91%)	157,419.23
Total for ALL Cost Centres		146,401.13			11,981.90		
V.A.T.					851.99		
GROSS TOTAL		146,401.13			12,833.89		