

## CREECH ST MICHAEL PARISH COUNCIL

**Draft Minutes** for the Meeting of Creech St Michael Parish Council held at  
Creech St Michael Village Hall on **Monday 22 July 2024 at 7.00pm**

### Councillor Attendance

Cllr. David Griffin - Chair	DG	Present	Cllr. Annabelle Peters	AP	Present
Cllr. Paul Tucker	PT	Present			

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

**Meeting started at 7.07pm**

1.0	<b>Chair's welcome</b>				
	DG welcomed everyone to the meeting.				
2.0	<b>Public Question time</b> - Questions asked by the Public and Press will be noted.				
	None.				
3.0	<b>Apologies for Absence</b>				
	<b>3.1 To receive apologies for absence.</b> None received. <b>3.2 To approve any apologies for absence.</b> None.				
4.0	<b>Declarations of Interests</b>				
	<b>4.1 Declarations of Individual Members</b>				
	None.				
	<b>4.2 Dispensation Request</b>				
	None.				
5.0	<b>Minutes</b>				
	To <b>Review and Approve</b> the minutes of the meeting held on 25 March 2024. <b>[M]</b>				
	The minutes from the meeting held on Monday 25 March 2024 were approved and signed by the Chair.				
	<b>Prop: DG</b>	<b>Sec: AP</b>	<b>In Favour: 3</b>	<b>Against: 0</b>	<b>Abstain: 0</b>
	<b>Items for Decision</b>				
6.0	<b>Finance Committee Terms of Reference</b> – to review and amend the Committee's Terms of Reference and recommend the Terms of Reference for approval by the Parish Council. <b>[M]</b>				
	The Committee's Terms of Reference were approved.				
	<b>Prop: DG</b>	<b>Sec: PT</b>	<b>In Favour: 3</b>	<b>Against: 0</b>	<b>Abstain: 0</b>

7.0	<p><b>Financial Regulations</b> – to review the updated version of the Financial Regulations and recommend the Terms of Reference for approval by the Parish Council. [M]</p> <p>The Clerk and RFO highlighted the key updates that had been applied to the NALC template for financial regulations.</p> <p>The Financial Regulations were approved and would be proposed for approval at the Parish Council meeting on 2 September 2024.</p>				
	<b>Prop:DG</b>	<b>Sec:PT</b>	<b>In Favour:3</b>	<b>Against:0</b>	<b>Abstain:0</b>
8.0	<p><b>Bank Reconciliation</b> – to review and approve the bank reconciliation for the period ending 31 March 2024. [M]</p> <p>The Bank Reconciliation for the period ending 31 March 2024 was approved and signed by the Chair.</p>				
	<b>Prop:DG</b>	<b>Sec:AP</b>	<b>In Favour:3</b>	<b>Against:0</b>	<b>Abstain:0</b>
9.0	<p><b>Bank Reconciliation</b> – to review and approve the bank reconciliation for the period ending 30 June 2024. [M]</p> <p>The Bank Reconciliation for the period ending 30 June 2024 was approved and signed by the Chair.</p>				
	<b>Prop:DG</b>	<b>Sec:AP</b>	<b>In Favour:3</b>	<b>Against:0</b>	<b>Abstain:0</b>
10.0	<p><b>Recreation Park Pitch</b> – to consider and approve a proposal to create a partnership with Ruishton Rhinos Football Club to improve the use and management of the football pitch. [M]</p> <p>The proposal was welcomed by the Committee and both DG and AP stated that they believed the proposal would be beneficial to all parties involved.</p> <p>The proposal was approved and would be proposed for approval at the Parish Council meeting on 2 September 2024.</p>				
	<b>Prop:PT</b>	<b>Sec:AP</b>	<b>In Favour:3</b>	<b>Against:0</b>	<b>Abstain:0</b>
11.0	<p><b>Amendments to the Budget</b> - to consider and approve changes to the allocations within the 2024/25 budget. [M]</p> <p>The Clerk and RFO explained that the proposed changes did not affect the overall expenditure budget for the year. The changes provided for reallocation of funds to cost centres that had been impacted on changes to plans and services in the past few months.</p> <p>The proposal was approved.</p>				
	<b>Prop:AP</b>	<b>Sec:PT</b>	<b>In Favour:3</b>	<b>Against:0</b>	<b>Abstain:0</b>
12.0	<p><b>Allotment Society Trust Status</b> – to consider options for the management of the allotments in Creech Heathfield and make a recommendation to the Parish Council. [M]</p> <p>The Clerk and RFO explained that the Allotment Society were prepared to register as a Trust but wished to reduce bureaucracy as much as possible.</p>				

	It was agreed that the Allotment Society would be encouraged to register as a trust with HMRC to resolve this issue and this proposal was approved.				
	<b>Prop:AP</b>	<b>Sec:PT</b>	<b>In Favour:3</b>	<b>Against:0</b>	<b>Abstain:0</b>
13.0	<p><b>Joint Committee to Administer the Ham Solar Installation Community Fund</b> – to approve the terms of reference of the Joint Committee for the Administration of the Ham Solar Installation Community Benefit Fund. <b>M</b></p> <p>The Clerk and RFO explained that the proposed Committee would be responsible for administering the fund under the oversight of the three parish councils. Both AP and DG commented that he felt that there was a need to ensure that the majority of the funds were directed toward the village of Ham and it was agreed that this could be achieved via the workings of the Committee.</p> <p>DG asked if there was a formal, legally-binding agreement in place with Innova to ensure that the funds would be paid. The Clerk and RFO confirmed that this was not in place at this time. DG offered to help draft a letter to Innova to secure this.</p> <p>The Joint Committee Terms of Reference were approved and would be proposed for approval at the Parish Council meeting on 2 September 2024.</p>				
	<b>Prop:DG</b>	<b>Sec:PT</b>	<b>In Favour:3</b>	<b>Against:0</b>	<b>Abstain:0</b>
	<b>Items for Discussion</b>				
14.0	<p><b>VAT Return Quarter 2 and VAT position</b></p> <p>The Clerk and RFO confirmed that the VAT return for the first quarter had been submitted and there was an expected repayment of £831.15 due.</p> <p>DG asked if it was necessary to retain the reserve of £15,000.00 to cover the risk of an historical VAT claim relating to the activities of the Party in the Park. The Clerk and RFO confirmed that it would be retained for the remainder of this year and reviewed ahead of the 2025/26 budget.</p>				
15.0	<p><b>Income and Expenditure Year to Date</b></p> <p>The summary positioned was confirmed as being on profile by the Clerk and RFO.</p>				
16.0	<p><b>Ham Village Flood Risks and Parish Council Support</b></p> <p>DG asked if there was scope for a meeting between the Parish council and the Ham Village Flood Group to consider what help could be provided to improve the village's flood defences and in particular, the flood pumps. AP asked if there could be an effort to regularly clear ditches to improve the flow of rainwater away from flood hotspots.</p> <p>The Clerk and RFO would make contact with the Ham Village Flood Group and arrange for a meeting to take place.</p>				
	<b>Other Matters</b>				
17.0	<b>Correspondence</b>				
	<p><b>17.1 To consider any correspondence received that Councillors wish to raise that has already been circulated.</b></p> <p>None.</p>				

	<p><b>17.2 To note items of correspondence received by the Clerk and RFO deemed appropriate to be brought to the attention of the Parish council.</b></p> <p>None.</p>
18.0	<p><b>New Matters to be Carried Forward</b></p> <p>None.</p>

The meeting ended at 8.23pm

[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:

Monday 2 September 2024

at 7pm in the CSM Village Hall



## **Item 6.**

### **Bank Reconciliation**

#### **1.0 Proposal**

To review and approve the bank reconciliation for the period ending 30 September 2024.

#### **2.0 Reconciliation**

To complete the bank reconciliation verification, members will require the following documents.

- Unity Trust Bank Statements
- Soldo Account Statements
- Bank Reconciliation at 30/09/2024

#### **2.1 Reconciliation 30.09.2024**

Unity Trust Bank balance as 30.09.2024 – £144,442.99

Soldo Debit Card balance as 30.09.2024 – £472.11

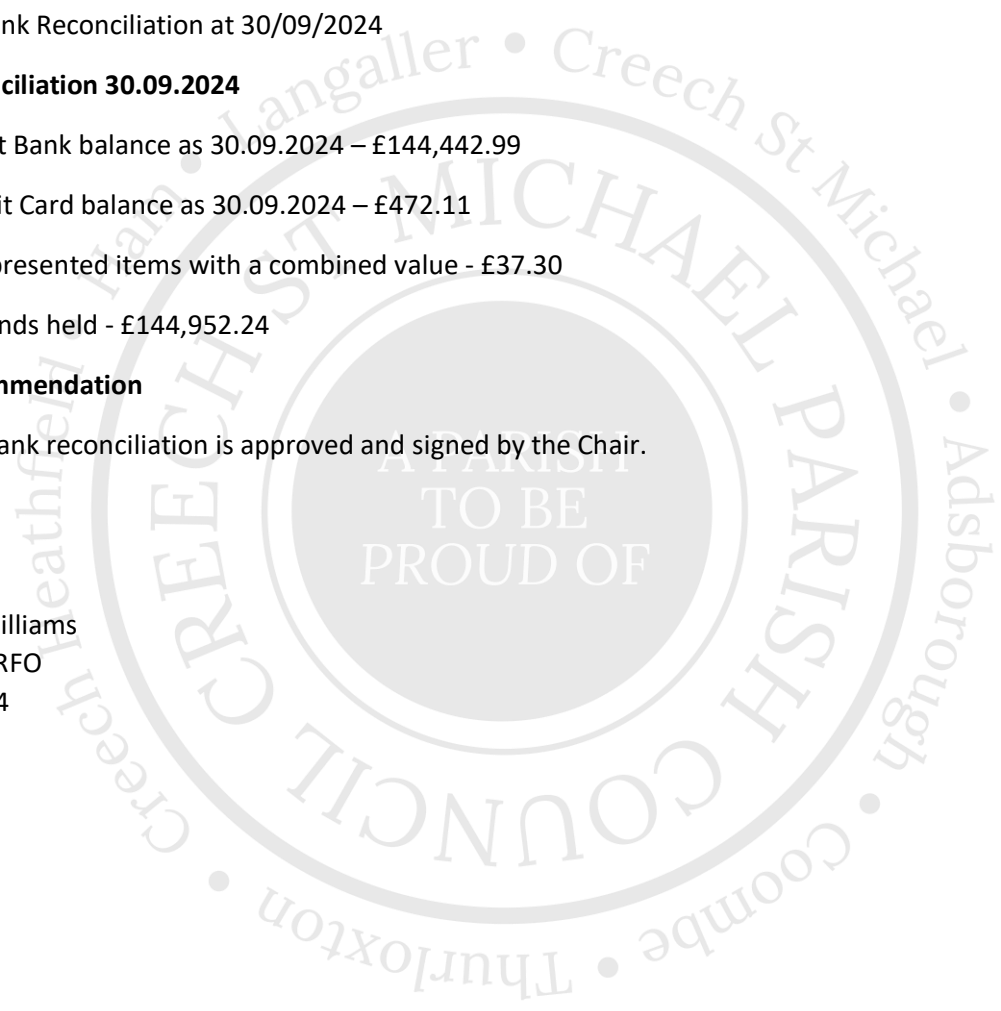
Two unrepresented items with a combined value - £37.30

Total of funds held - £144,952.24

#### **3.0 Recommendation**

That the bank reconciliation is approved and signed by the Chair.

Andrew Williams  
Clerk and RFO  
07.10.2024



## 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)*

	<b>Bank Reconciliation at 30/09/2024</b>			
	Cash in Hand 01/04/2024			101,210.67
	<b>ADD</b>			
	Receipts 01/04/2024 - 30/09/2024			99,018.68
				200,229.35
	<b>SUBTRACT</b>			
	Payments 01/04/2024 - 30/09/2024			55,276.95
<b>A</b>	<b>Cash in Hand 30/09/2024</b> (per Cash Book)			<b>144,952.40</b>
	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	
				<b>144,915.10</b>
	Less unrepresented payments			2.70
				144,912.40
	Plus unrepresented receipts			40.00
<b>B</b>	<b>Adjusted Bank Balance</b>			<b>144,952.40</b>
	<b>A = B Checks out OK</b>			

# 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:** 31/07/2024

**Account Name:** Creech St Michael Parish Council

**Swift Code (BIC):** NWBKGB2L

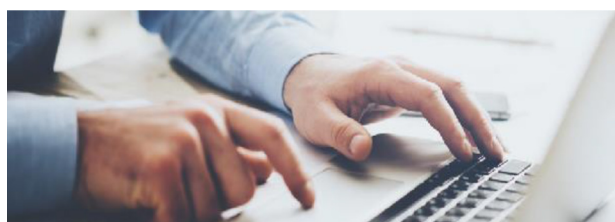
**IBAN Number:** GB93NWBK60023571418024

**Sort Code:** 608301

**Account Number:** 20466828

Your arranged overdraft limit is £0.00

Our unauthorised overdraft charges are changing from tracked rate of 25% above base rate to a fixed Nominal rate 25% EAR (Equivalent Annual Rate 28.39%). To find out more read our Overdrafts Key Features document and our Standard Service Tariff available at [www.unity.co.uk](http://www.unity.co.uk)



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](http://FSCS.org.uk) or refer to our FSCS Information Sheet and Exclusions List at [unity.co.uk/fscs](http://unity.co.uk/fscs)

## Contact Us

Call us: **0345 140 1000**

Email us: [us@unity.co.uk](mailto:us@unity.co.uk)

Visit us: [unity.co.uk](http://unity.co.uk)

## Your Current T1 account transactions:

Date	Type	Details	Payments Out	Payments In	Balance
30/06/2024		Balance brought forward	£0.00	£0.00	£174,222.28
09/07/2024	Credit	CLIENTS DEPOSIT	£0.00	£4.00	£174,226.28
10/07/2024	Direct Debit	Direct Debit (YU ENERGY)	£44.96	£0.00	£174,181.32
11/07/2024	Faster Payment Debit	B/P to: Somerset Council	£2,619.98	£0.00	£171,561.34

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Statement number 029

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**Your Current T1 account transactions:**

<b>Date</b>	<b>Type</b>	<b>Details</b>	<b>Payments Out</b>	<b>Payments In</b>	<b>Balance</b>
11/07/2024	Faster Payment Debit	B/P to: Aboricare Limited	£420.00	£0.00	£171,141.34
11/07/2024	Faster Payment Debit	B/P to: Aboricare Limited	£636.00	£0.00	£170,505.34
16/07/2024	Credit	HMRC VAT	£0.00	£829.65	£171,334.99
18/07/2024	Credit	Credit 000008	£0.00	£102.22	£171,437.21
22/07/2024	Direct Debit	Direct Debit (TESCO MOBILE)	£18.99	£0.00	£171,418.22
23/07/2024	Faster Payment Debit	B/P to: Soldo CSM	£500.00	£0.00	£170,918.22
23/07/2024	Faster Payment Debit	B/P to: CSM Village Hall	£55.00	£0.00	£170,863.22
24/07/2024	Direct Debit	Direct Debit (NEST)	£176.98	£0.00	£170,686.24
25/07/2024	Direct Debit	Direct Debit (HMRC SDDS)	£2,283.62	£0.00	£168,402.62
26/07/2024	Faster Payment Debit	B/P to: Francis Reading	£484.09	£0.00	£167,918.53
26/07/2024	Faster Payment Debit	B/P to: Karen Hutchings	£594.91	£0.00	£167,323.62
26/07/2024	Faster Payment Debit	B/P to: Andrew Williams	£2,107.63	£0.00	£165,215.99
29/07/2024	Faster Payment Debit	B/P to: Relyon Guarding	£816.00	£0.00	£164,399.99
31/07/2024	Faster Payment Debit	B/P to: CSM Village Hall	£33.00	£0.00	£164,366.99
31/07/2024	Faster Payment Debit	B/P to: EDF Energy	£9.51	£0.00	£164,357.48
31/07/2024	Faster Payment Debit	B/P to: CSM Village Hall	£22.00	£0.00	£164,335.48



## **Sending or Receiving Currency**

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## **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?**

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## **Accessibility**

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# 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:** 31/08/2024

**Account Name:** Creech St Michael Parish Council

**Swift Code (BIC):** NWBKGB2L

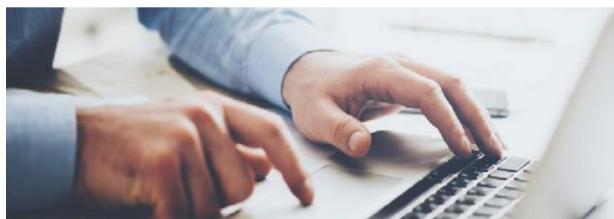
**IBAN Number:** GB93NWBK60023571418024

**Sort Code:** 608301

**Account Number:** 20466828

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## Contact Us

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Email us: [us@unity.co.uk](mailto:us@unity.co.uk)

Visit us: [unity.co.uk](http://unity.co.uk)

## Your Current T1 account transactions:

Date	Type	Details	Payments Out	Payments In	Balance
31/07/2024		Balance brought forward	£0.00	£0.00	£164,335.48
06/08/2024	Credit	CLIENTS DEPOSIT	£0.00	£5.00	£164,340.48
09/08/2024	Direct Debit	Direct Debit (YU ENERGY)	£10.26	£0.00	£164,330.22
09/08/2024	Direct Debit	Direct Debit (YU ENERGY)	£42.91	£0.00	£164,287.31

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Your Current T1 account transactions:					
Date	Type	Details	Payments Out	Payments In	Balance
14/08/2024	Faster Payment Debit	B/P to: Water2Business	£34.21	£0.00	£164,253.10
14/08/2024	Faster Payment Debit	B/P to: Reflections	£75.00	£0.00	£164,178.10
14/08/2024	Faster Payment Debit	B/P to: CSM Village Hall	£82.50	£0.00	£164,095.60
14/08/2024	Credit	West Monkton Paris	£0.00	£284.99	£164,380.59
22/08/2024	Direct Debit	Direct Debit (TESCO MOBILE)	£18.99	£0.00	£164,361.60
22/08/2024	Faster Payment Debit	B/P to: Sutcliffe Play	£5,501.90	£0.00	£158,859.70
23/08/2024	Direct Debit	Direct Debit (NEST)	£176.98	£0.00	£158,682.72
23/08/2024	Faster Payment Debit	B/P to: Blake Signs	£2,821.20	£0.00	£155,861.52
27/08/2024	Faster Payment Debit	B/P to: Andrew Williams	£2,184.96	£0.00	£153,676.56
27/08/2024	Faster Payment Debit	B/P to: Karen Hutchings	£594.91	£0.00	£153,081.65
27/08/2024	Faster Payment Debit	B/P to: Francis Reading	£492.91	£0.00	£152,588.74
27/08/2024	Credit	BURKE SMTE	£0.00	£75.00	£152,663.74
28/08/2024	Faster Payment Debit	B/P to: Relyon Guarding	£795.60	£0.00	£151,868.14

## 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.

## 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?

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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:** 03/09/2024

**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



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## Contact Us



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



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

## Your Current T1 account transactions:

Date	Type	Details	Payments Out	Payments In	Balance
31/08/2024		Balance brought forward	£0.00	£0.00	£151,868.14

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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:** 03/09/2024

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**Account Name:** Creech St Michael Parish Council

Statement number: 031

**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 04/06/2024 and 03/09/2024.

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:

<b>Total charges</b>	£18.00
<b>Total debit interest</b>	£0.00
<b>To be debited from your account on</b>	30/09/2024

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Pre-notification of account charges		
Type	Count	Charge
Automated Payments	18	£0.00
Faster Payments	35	£0.00
Manual	1	£0.00
Account Fee	—	£18.00

Additional information			
The combined account charge includes the following transaction types:			
<b>Automated Payments</b>	Bacs Credit (in)	Direct Debit (out)	Faster Payment Credit (in)
<b>Faster Payments</b>	Standing Orders (out)	Bill Payments (out)	
<b>Manual</b>	Cheques	Credits	
<b>Account Fee</b>	This is the standard charge for maintaining your account regardless of any transactions.		
<b>Total charge</b>	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**.

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

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

Unity Trust Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Unity Trust Bank is entered in the Financial Services Register under number 204570. 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. © Unity Trust Bank. All Rights Reserved.

**INVESTORS IN PEOPLE**  
We invest in people Gold



# 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:** 18/09/2024

**Account Name:** Creech St Michael Parish Council

**Swift Code (BIC):** NWBKGB2L

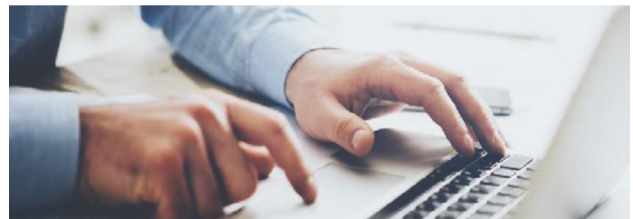
**IBAN Number:** GB93NWBK60023571418024

**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
03/09/2024		Balance brought forward	£0.00	£0.00	£151,868.14
09/09/2024	Direct Debit	Direct Debit (NEST)	£208.37	£0.00	£151,659.77
09/09/2024	Direct Debit	Direct Debit (YU ENERGY)	£9.67	£0.00	£151,650.10
09/09/2024	Direct Debit	Direct Debit (YU ENERGY)	£67.41	£0.00	£151,582.69

Page number 1 of 3

Statement number 032

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For Good.**

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Your Current T2 account transactions:					
Date	Type	Details	Payments Out	Payments In	Balance
10/09/2024	Faster Payment Debit	B/P to: Francis Reading	£533.97	£0.00	£151,048.72
10/09/2024	Faster Payment Debit	B/P to: CSM Village Hall	£46.75	£0.00	£151,001.97
10/09/2024	Faster Payment Debit	B/P to: Electrics	£190.08	£0.00	£150,811.89
10/09/2024	Faster Payment Debit	B/P to: Soldo CSM	£500.00	£0.00	£150,311.89
10/09/2024	Faster Payment Debit	B/P to: PKF Littlejohn	£504.00	£0.00	£149,807.89
10/09/2024	Credit	CLIENTS DEPOSIT	£0.00	£4.00	£149,811.89
18/09/2024	Fee	Service Charge	£20.80	£0.00	£149,791.09

## 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.**

# 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:** 30/09/2024

**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
18/09/2024		Balance brought forward	£0.00	£0.00	£149,791.09
23/09/2024	Direct Debit	Direct Debit (TESCO MOBILE)	£18.99	£0.00	£149,772.10
24/09/2024	Credit	18/09 Charge Reversal	£0.00	£20.80	£149,792.90
26/09/2024	Faster Payment Debit	B/P to: Starboard Systems	£792.00	£0.00	£149,000.90

Page number 1 of 3

Statement number 033

**For Businesses.  
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Your Current T2 account transactions:					
Date	Type	Details	Payments Out	Payments In	Balance
27/09/2024	Faster Payment Debit	B/P to: Andrew Williams	£2,260.67	£0.00	£146,740.23
27/09/2024	Transfer	B/P to: SALC	£827.65	£0.00	£145,912.58
27/09/2024	Faster Payment Debit	B/P to: Karen Hutchings	£655.99	£0.00	£145,256.59
30/09/2024	Debit	Service Charge	£18.00	£0.00	£145,238.59
30/09/2024	Faster Payment Debit	B/P to: Relyon Guarding	£795.60	£0.00	£144,442.99

## 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

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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



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:** 30/09/2024

Page number 1 of 3

**Account Name:** Creech St Michael Parish Council

Statement number: 033

**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 19/09/2024 and 30/09/2024.

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:

<b>Total charges</b>	£3.15
<b>Total debit interest</b>	£0.00
<b>To be debited from your account on</b>	31/10/2024

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Pre-notification of account charges		
Type	Count	Charge
Automated Payments	1	£0.15
Faster Payments	4	£0.60
Manual	—	£0.00
Account Fee	—	£2.40

Additional information			
The combined account charge includes the following transaction types:			
<b>Automated Payments</b>	Bacs Credit (in)	Direct Debit (out)	Faster Payment Credit (in)
<b>Faster Payments</b>	Standing Orders (out)	Bill Payments (out)	
<b>Manual</b>	Cheques	Credits	
<b>Account Fee</b>	This is the standard charge for maintaining your account regardless of any transactions.		
<b>Total charge</b>	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

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## Additional information

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

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We invest in people Gold





# Report: GBP statements

Transactions **settled** between **01/07/24** and **31/07/24**  
Downloaded from "Report: Statements" on **02/08/24** at **1:11 PM**

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

## FILTERS:

CURRENCY PERIOD DATE TYPE  
GBP 01/07/24 - 31/07/24 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
513.34	500.00	0.00	-503.30	22.61	0.00	0.00	0.00	-32.40	500.25

## 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	513.34	500.00	0.00	0.00	0.00	-503.30	22.61	0.00	0.00	0.00	-32.40	500.25

\* 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](mailto:businesssupport@soldo.com) or to Soldo Financial Services Ltd, 119 Marylebone Road, London, NW15PU, United Kingdom.

# Report: GBP statements

Transactions **settled** between **01/07/24** and **31/07/24**  
 Downloaded from "Report: Statements" on **02/08/24** at **1:11 PM**

Sett. date*	Auth. date*	Type	Merchant category	User	From	To/Description	Amount £	Fee £	VAT %	VAT Amount £	FX Amount
01/07/24	01/07/24 3:15 PM	Soldo subscription			GBP	Soldo subscription fee	-32.40				
16/07/24	15/07/24 11:00 AM	Payment		Williams Andrew	ANDREW WILLIAMS   GBP   * 0050	Meta Pay	-5.42				
17/07/24	16/07/24 5:28 PM	Payment	Stores	Williams Andrew	ANDREW WILLIAMS   GBP   * 0050	SP ALUMINIUM WAREHOUSE\Welham Green\HAFTIELD\AL9 7HF LNDGBR	-210.75				
18/07/24	17/07/24 1:11 PM	Payment	Stores	Williams Andrew	ANDREW WILLIAMS   GBP   * 0050	The Metal Store	-32.74				
18/07/24	17/07/24 12:02 PM	Payment	Stores	Williams Andrew	ANDREW WILLIAMS   GBP   * 0050	Timpson	-15.00				
18/07/24	17/07/24 1:16 PM	Payment	Stores	Williams Andrew	ANDREW WILLIAMS   GBP   * 0050	Amazon	-14.98				
18/07/24	16/07/24 5:23 PM	Payment	Stores	Williams Andrew	ANDREW WILLIAMS   GBP   * 0050	TLC Direct	-180.28				
18/07/24	17/07/24 4:52 AM	Refund	Stores	Williams Andrew	ANDREW WILLIAMS   GBP   * 0050	SP ALUMINIUM WAREHOUSE\Welham Green\HAFTIELD\AL9 7HF LNDGBR	+22.61				
23/07/24	23/07/24 10:33 AM	Soldo financial fee			GBP	Bank transfer fee	+0.00				
23/07/24	23/07/24 10:33 AM	Incoming transfer			CREECH ST MICHAEL PARISH COUNCIL	Funds deposited via bank transfer into wallet GBP	+500.00				
Notes: TRANSFER											
23/07/24	22/07/24 1:30 PM	Payment	Stores	Williams Andrew	ANDREW WILLIAMS   GBP   * 0050	The Metal Store	-37.54				
24/07/24	23/07/24 3:23 PM	Payment	Business	Williams Andrew	ANDREW WILLIAMS   GBP   * 0050	Royal Mail	-6.59				

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

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# Report: GBP statements

Transactions settled between 01/08/24 and 31/08/24  
Downloaded from "Report: Statements" on 03/09/24 at 10:28 AM

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

## FILTERS:

CURRENCY PERIOD DATE TYPE  
GBP 01/08/24 - 31/08/24 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
500.25	0.00	0.00	-440.43	32.74	0.00	0.00	0.00	-32.40	60.16

## 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	500.25	0.00	0.00	0.00	0.00	-440.43	32.74	0.00	0.00	0.00	-32.40	60.16

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# Report: GBP statements

Transactions settled between 01/08/24 and 31/08/24  
 Downloaded from "Report: Statements" on 03/09/24 at 10:28 AM

Sett. date*	Auth. date*	Type	Merchant category	User	From	To/Description	Amount £	Fee £	VAT %	VAT Amount £	FX Amount
01/08/24	01/08/24 2:59 PM	Soldo subscription			GBP	Soldo subscription fee	-32.40				
01/08/24	31/07/24 6:25 PM	Payment	Stores	Williams Andrew	ANDREW WILLIAMS   GBP   * 0050	B&Q	-64.45				
12/08/24	09/08/24 1:34 PM	Payment	Stores	Williams Andrew	ANDREW WILLIAMS   GBP   * 0050	TREEMARKER\77 Centaurus Square\ST ALBANS\AL2 2FH LNDGBR	-35.04				
12/08/24	09/08/24 1:28 PM	Payment	Wholesale distributors	Williams Andrew	ANDREW WILLIAMS   GBP   * 0050	CLEANING SUPPLIES 4 U\29 DELLINGBURN STREE\GREENOCK\PA15 4TP GBRGBR	-116.53				
16/08/24	14/08/24 2:19 AM	Refund	Stores	Williams Andrew	ANDREW WILLIAMS   GBP   * 0050	THE METAL STORE\Brook Mill, Hightown Road\CLECKHEATON,\BD19 5JS LNDGBR	+32.74				
26/08/24	23/08/24 9:43 AM	Payment	Stores	Williams Andrew	ANDREW WILLIAMS   GBP   * 0050	GRAPHSKILL UBOLTS-R-US\Birks Road\CLEATOR MOOR\CA25 5HU LNDGBR	-10.57				
28/08/24	27/08/24 4:38 PM	Payment	Stores	Williams Andrew	ANDREW WILLIAMS   GBP   * 0050	Net World Sports	-145.14				
29/08/24	28/08/24 12:24 PM	Payment	Stores	Williams Andrew	ANDREW WILLIAMS   GBP   * 0050	GRAPHSKILL UBOLTS-R-US\Birks Road\CLEATOR MOOR\CA25 5HU LNDGBR	-68.70				

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

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# Report: GBP statements

Transactions settled between 01/09/24 and 30/09/24  
Downloaded from "Report: Statements" on 03/10/24 at 12:57 PM

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

## FILTERS:

CURRENCY PERIOD DATE TYPE  
GBP 01/09/24 - 30/09/24 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
60.16	500.00	0.00	-55.65	0.00	0.00	0.00	0.00	-32.40	472.11

## 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	60.16	500.00	0.00	0.00	0.00	-55.65	0.00	0.00	0.00	0.00	-32.40	472.11

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# Report: GBP statements

Transactions settled between 01/09/24 and 30/09/24  
Downloaded from "Report: Statements" on 03/10/24 at 12:57 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
02/09/24	02/09/24 2:25 PM	Soldo subscription			GBP	Soldo subscription fee	-32.40				
04/09/24	03/09/24 6:05 PM	Payment	Stores	Williams Andrew	ANDREW WILLIAMS   GBP   * 0050	Amazon	-11.98				
10/09/24	10/09/24 10:34 AM	Soldo financial fee			GBP	Bank transfer fee	+0.00				
10/09/24	10/09/24 10:34 AM	Incoming transfer			CREECH ST MICHAEL PARISH COUNCIL	Funds deposited via bank transfer into wallet GBP	+500.00				
Notes: TRANSFER											
11/09/24	10/09/24 3:47 PM	Payment	Stores	Williams Andrew	ANDREW WILLIAMS   GBP   * 0050	Screwfix	-40.97				
13/09/24	12/09/24 11:30 AM	Payment	Government	Williams Andrew	ANDREW WILLIAMS   GBP   * 0050	Post Office	-2.70				

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

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## **Item 7.**

### **External Audit**

#### **1.0 Proposal**

To receive the external audit report for the year ending 31 March 2024.

#### **2.0 Introduction**

The external audit process for 2023/24 has completed and the external auditor's report is provided for consideration.

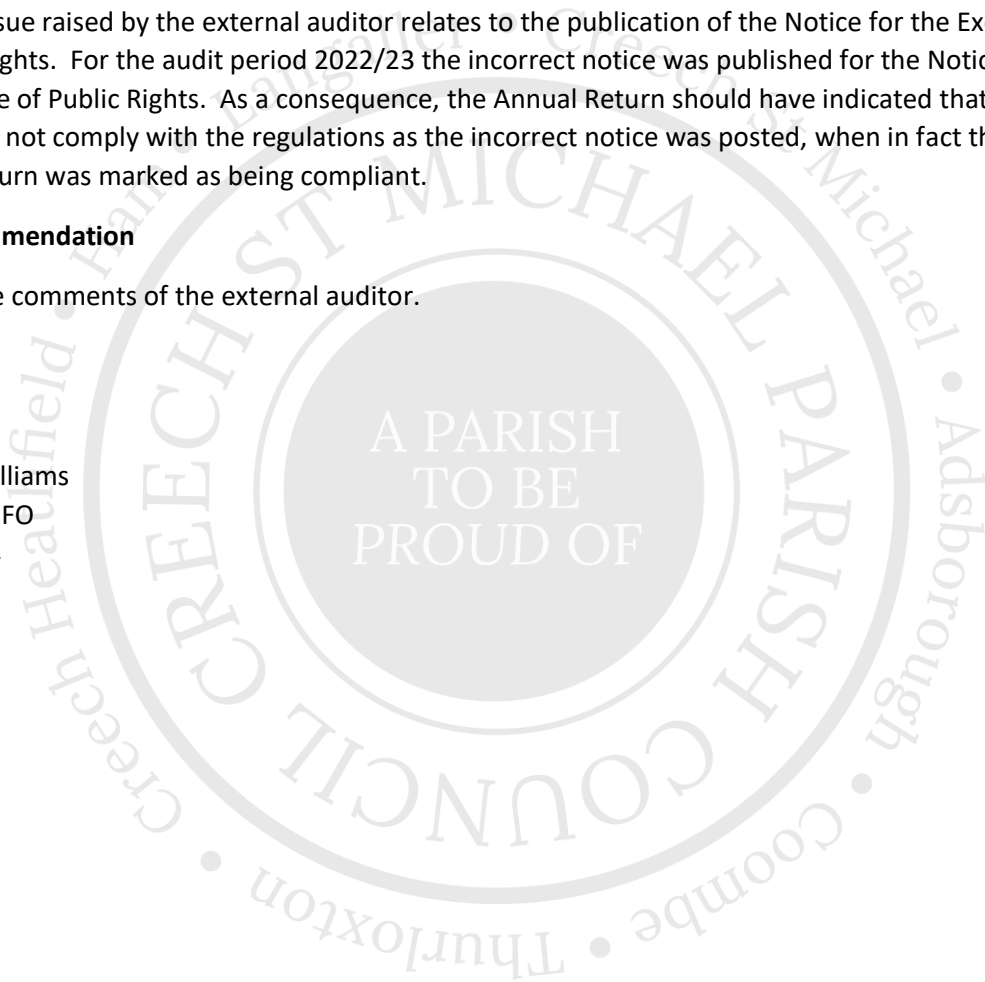
#### **3.0 External Auditor Feedback**

The only issue raised by the external auditor relates to the publication of the Notice for the Exercise of Public Rights. For the audit period 2022/23 the incorrect notice was published for the Notice for the Exercise of Public Rights. As a consequence, the Annual Return should have indicated that the Council did not comply with the regulations as the incorrect notice was posted, when in fact the Annual Return was marked as being compliant.

#### **3.0 Recommendation**

To note the comments of the external auditor.

Andrew Williams  
Clerk and RFO  
07.10.2024



## Section 3 – External Auditor’s Report and Certificate 2023/24

In respect of **Creech St Michael Parish Council – SO0088**

### 1 Respective responsibilities of the auditor and the authority

Our responsibility as auditors to complete a **limited assurance review** is set out by the National Audit Office (NAO). A limited assurance review is **not a full statutory audit**, it does not constitute an audit carried out in accordance with International Standards on Auditing (UK & Ireland) and hence it **does not** provide the same level of assurance that such an audit would. The UK Government has determined that a lower level of assurance than that provided by a full statutory audit is appropriate for those local public bodies with the lowest levels of spending.

Under a limited assurance review, the auditor is responsible for reviewing Sections 1 and 2 of the Annual Governance and Accountability Return in accordance with NAO Auditor Guidance Note 02 (AGN 02) as issued by the NAO on behalf of the Comptroller and Auditor General. AGN 02 is available from the NAO website – <https://www.nao.org.uk/code-audit-practice/guidance-and-information-for-auditors/>

This authority is responsible for ensuring that its financial management is adequate and effective and that it has a sound system of internal control. The authority prepares an Annual Governance and Accountability Return in accordance with *Proper Practices* which:

- summarises the accounting records for the year ended 31 March 2024; and
- confirms and provides assurance on those matters that are relevant to our duties and responsibilities as external auditors.

### 2 External auditor’s limited assurance opinion 2023/24

Except for the matters reported below, on the basis of our review of Sections 1 and 2 of the Annual Governance and Accountability Return (AGAR), in our opinion the information in Sections 1 and 2 of the AGAR is in accordance with Proper Practices and no other matters have come to our attention giving cause for concern that relevant legislation and regulatory requirements have not been met.

The smaller authority has disclosed that it made proper provision during the year 2023/24 for the exercise of public rights, by answering ‘Yes’ to Section 1, Assertion 4. However, as was reported last year, we are aware that it failed to do this and therefore should have answered ‘No’ to this Assertion. It has also disclosed that it took appropriate action on all matters raised in reports from internal and external audit, by answering ‘Yes’ to Section 1, Assertion 7, which, on the basis of the above, is not correct

Other matters not affecting our opinion which we draw to the attention of the authority:

We note that the smaller authority 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. As a result, the smaller authority must answer ‘No’ to Assertion 4 of the Annual Governance Statement for 2024/25 and ensure that it makes proper provision for the exercise of public rights during 2025/26.

### 3 External auditor certificate 2023/24

We certify that we have completed our review of Sections 1 and 2 of the Annual Governance and Accountability Return, and discharged our responsibilities under the Local Audit and Accountability Act 2014, for the year ended 31 March 2024.

External Auditor Name

**PKF LITTLEJOHN LLP**

External Auditor Signature

*PKF Littlejohn LLP*

Date

17/08/2024

**Item 8.**

**Internal Audit**

**1.0 Proposal**

To approve a proposal to seek a new internal auditor for the year ending 31 March 2025.

**2.0 Introduction**

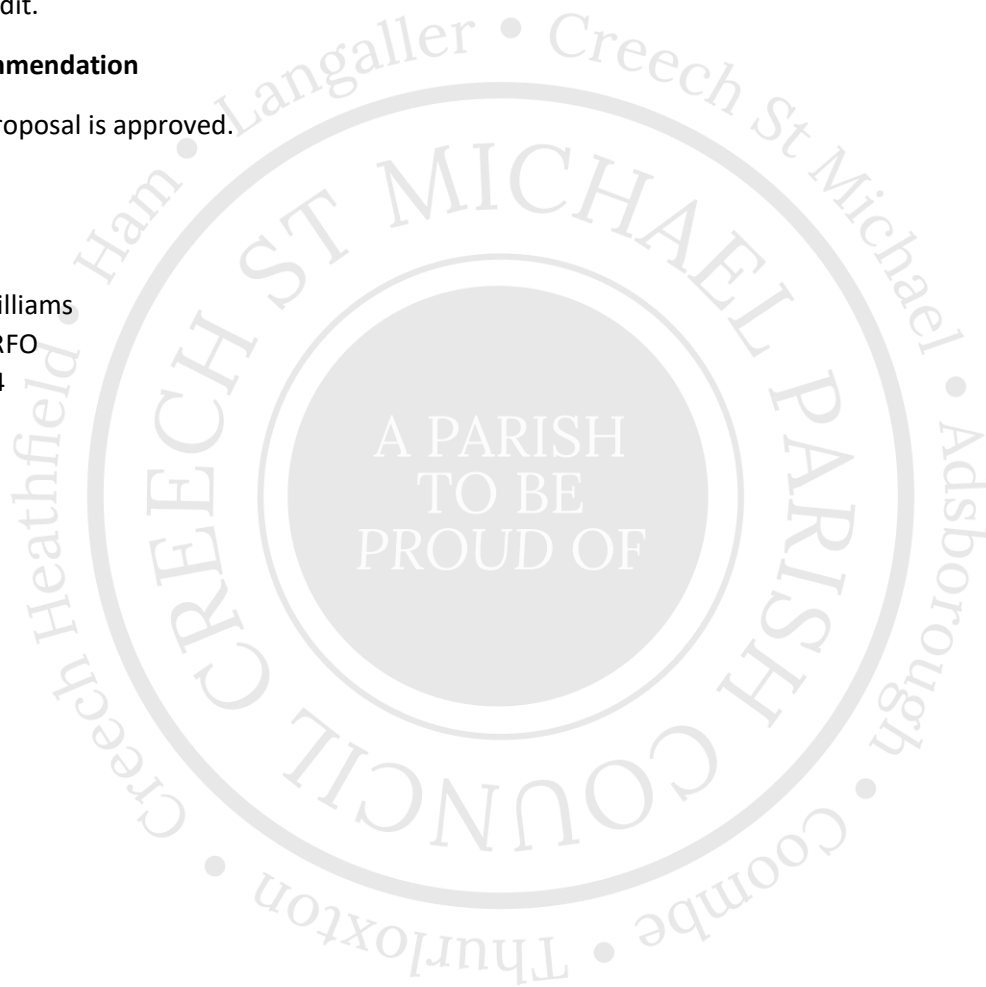
The current internal auditor has undertaken the past three audit cycles for the Parish Council. It is proposed that appointing a new auditor will help to maintain rigour in the audit process.

The Clerk and RFO will seek expressions of interest from auditors who are prepared to undertake the internal audit.

**3.0 Recommendation**

That the proposal is approved.

Andrew Williams  
Clerk and RFO  
07.10.2024



## Item 9.

### Parameters for Budget 2024/25

#### 1.0 Proposal

To consider and approve the budget guidance and proposals for the 2025/26 financial year.

#### 2.0 Introduction

The budget setting process for the year 2025/26 involves the Finance Committee agreeing the parameters of the budget and precept request. This paper sets out the current financial position and proposes a series of measures to shape the preparation of the budget. The precept request must be agreed by the Parish Council before the end of January 2025.

#### 3.0 Reserves

It is accepted that Council should retain a reasonable sum of reserves and that these should be identified as either being 'earmarked' for specific purposes or as general reserves. General reserve levels must be set at a justifiable level and councils should not simply 'sit' on funds.

##### 3.1 Projected Year End Reserves

###### Earmarked

Operating Reserve	£20,000.00
VAT Liability Cover	£15,000.00
Community Development Fund	£3,000.00
Planning Support	£7,000.00
Party in the Park	£11,665.00

###### General

General Reserve	£20,500.00
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###### Community Infrastructure Levy

2024/25 Allocation	£4,000.00
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#### 4.0 Precept & Budget History

Over the past three years the Parish Council has, on average, drawn £20,000.00 from reserves to deliver its services and functions.

	2022/23	2023/24	2024/25
<b>Precept</b>	£68,000.00	£74,528.00	£90,552.00
<b>Other Income</b>	£6,836.02	£11,931.48	£10,000.00
<b>Expenditure</b>	£74,132.16	£124,573.44	£120,000.00
<b>Variation</b>	£703.86	-£38,113.96	-£19,448.00

#### Note:

1. The figures above exclude income and expenditure related to Party in the Park events.
2. In 2023/24 approximately £18,000.00 of costs were incurred that had been approved in 2022/23.

3. The figures for 2024/25 expenditure and other income are estimates.

Since 31 March 2022 reserves have declined by 34% and are projected to reach approximately £65,000.00 by the end of the current financial year.

## 5.0 Assumptions and Other Matters

Based on the information provided above, it is proposed that the budget for 2025/26 is based on the following assumptions and conditions.

### 5.1 Assumptions

- All operational business costs should be funded directly from the precept.
- The only expenditure that should be drawn from reserves will be for specific projects, legal support for planning matters and a sum set aside for recreation park play equipment repairs.
- The Parish Council will continue to set aside £20,000.00 from reserves as an operating reserve.
- VAT repayments and income generated from other sources should be retained to improve reserves.
- That salary payments should be increased by one incremental point for each individual and that the national pay award is assumed to be a pro rata increase based on the national union position of £1,920.00 per year (pro rata).

### 5.2 Other Matters

The Committee is asked to consider including the following sums in the operating budget for 2025/26.

- £5,000.00 to support projects for young people and children.
- £5,000.00 to fund a feasibility study to consider how to better utilise the buildings and open space at the Recreation Park.
- £10,000.00 to fund highways maintenance projects.

## 6.00 Outline Budget

### 6.1 Expenditure Budget

Cost Centre	Budget	Variation Previous Year
300 Administration	£8,749.00	+ £1,699.00 + 24%
700 Allotments	£800.00	Nil
1000 Burial ground	£685.00	Nil
1100 Bus Stops	£700.00	+£150.00 +27%
600 Canal Car Pak	£1,000.00	-£500.00 -33%
1500 Events	£1,600.00	Nil
1900 Highways	£12,000.00	-£3,000 -20% **
400 Insurance	£5,000.00	+£800.00 +19%
100 Payroll	£56,000.00	+£1,876.00 +3.5%
800 Phone Boxes/Defib	£800.00	+300.00 +60%
500 Recreation Park	£26,549.00	-£5,800.00 -18%
200 Recruitment/Training	£1,250.00	Nil
900 Waste Disposal	£4,200.00	+£500.00 +13.5%
1400 Young People Project	£5,000.00	+£5,000.00 +100%

1700 Rec Park Project	£5,000.00	+£5,000.00 +100%
	<b>£129,333.00</b>	

## 6.2 Income Budget

Item	Budget
Pitch Fee Income	£600.00
Other Rec Park Income	£800.00
Allotment Fees	£800.00
Other income	£200.00
	<b>£2,400.00</b>

## 6.3 Precept Request

Based on the information provided, the precept request for 2025/26 would be for a sum of £126,933.00 an increase of £36,381.00 or 40.18%. The impact of this on the council tax charge for a typical band D property would be an increase from an annual charge of £77.59 per year in 2024/25 to £108.76. An increase of £31.17 per year.

## 6.4 Reserves Allocation

### Earmarked

Operating Reserve	£20,000.00
Planning Support	£7,000.00 (£5,000.00 Langaller Park/£2,000.00 General Support)
Recreation Park Equipment Repairs	£15,000.00
Party in the Park	£11,665.00

### General

General Reserve	£23,500.00
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### Community Infrastructure Levy

2024/25 Allocation	£4,000.00
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## 7.0 Recommendation

That the proposals are scrutinised fully and that the committee agrees a recommendation to be presented to the Parish Council.

Andrew Williams  
Clerk and RFO  
11.10.2024

## **Item 10.**

### **Business Continuity Plan**

#### **1.0 Proposal**

To consider the draft business continuity plan.

#### **2.0 Introduction**

The Civil Contingencies Act 2004 places a duty on a local authority that it is prepared, as far as reasonably practical, to continue to provide functions/services in the event of a disruption by whatever cause. Whilst this is not a statutory duty for a Parish Council, it is viewed as good practice.

Following concerns raised by members at the impact of the loss of key employees, the outline plan has been prepared for consideration.

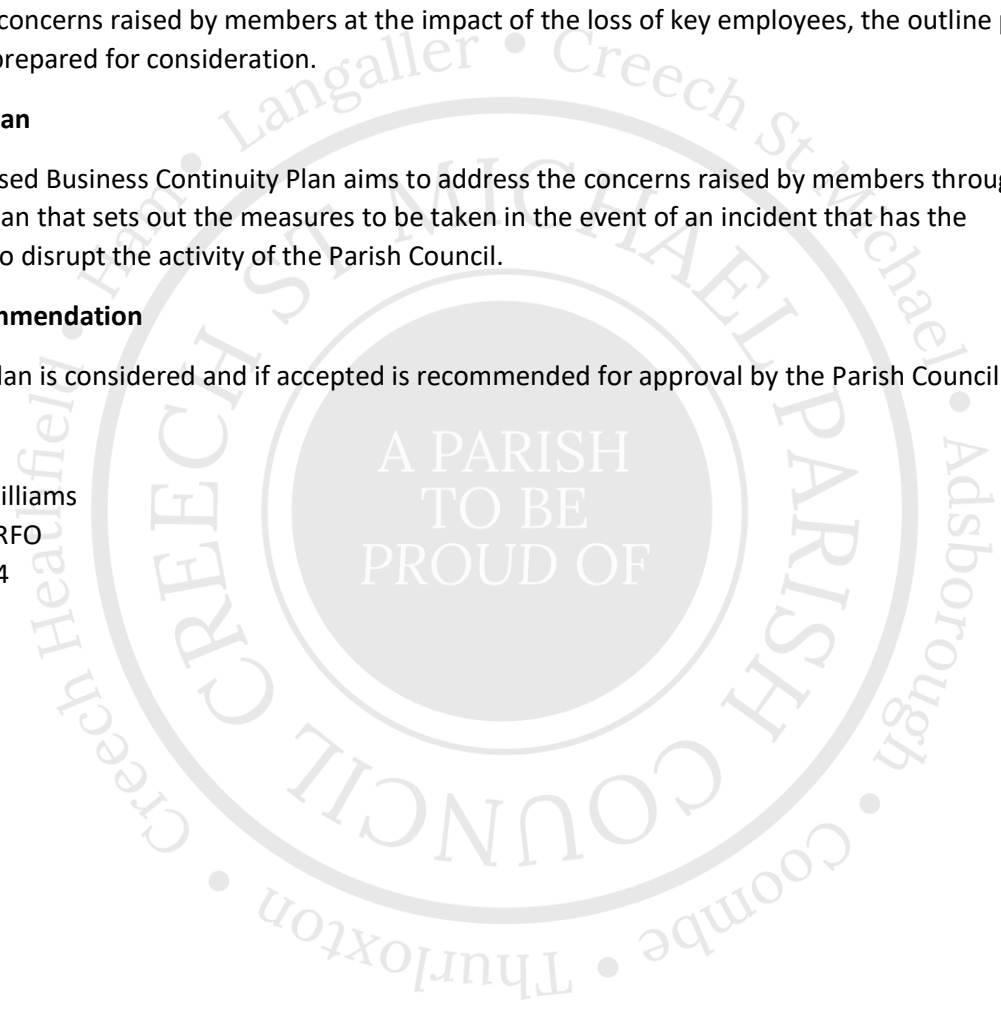
#### **3.0 The Plan**

The proposed Business Continuity Plan aims to address the concerns raised by members through a detailed plan that sets out the measures to be taken in the event of an incident that has the potential to disrupt the activity of the Parish Council.

#### **4.0 Recommendation**

That the plan is considered and if accepted is recommended for approval by the Parish Council.

Andrew Williams  
Clerk and RFO  
11.10.2024



## Creech St Michael Parish Council

<b>Policy Title</b>	Business Continuity Plan
<b>Policy Reference</b>	B23
<b>Applies to</b>	All Employees and Councillors
<b>Date Created</b>	11 October 2025
<b>Date Approved by Council</b>	
<b>Minute Reference</b>	
<b>Author</b>	Clerk and RFO
<b>Review Cycle</b>	Annual
<b>Review Dates</b>	





## **1.0 Introduction**

The Civil Contingencies Act 2004 places a duty on a local authority that it is prepared, as far as reasonably practical, to continue to provide functions/services in the event of a disruption by whatever cause. Whilst this is not a statutory duty for a Parish Council, it is Creech St Michael Parish Council's intention to recognise the importance of producing and maintaining a Business Continuity Plan for implementation in the event of disruptions, the immediate responses, the procedures and necessary changes to service delivery, where such services are disrupted by factors within the Council's area of responsibility.

This policy provides a framework in order for the Parish Council to mobilise its response and undertake work to prevent or mitigate the severity of potential disruptions. This policy should be read in conjunction with the Parish Council's Risk register and Health and Safety Policy.

## **2.0 The Parish Council's Core Business**

The Parish Council provides a number of services and holds responsibilities within its community. These include but are not restricted to the following.

- Maintenance of a website, notice boards, newsletter information and the use of other social media to communicate important and relevant matters.
- Maintenance of signs, benches, waste bins, bus shelters and other street furniture.
- The provision of allotments.
- The provision of sports fields, play areas and public open spaces.
- Maintenance of phone boxes and defibrillators.
- Maintenance of Speed Indicator Devices
- Acting as a consultee on planning applications to represent the best interests of the parish.
- As a member of the Hestercombe Local Community Network (LCN)
- Managing the finances of the Parish Council to enable the delivery of services and facilities within the Parish.
- Liaising with Somerset Council and other partner organisations on issues that affect the parish

Creech St Michael Parish Council does not operate from an office or have any specific premises necessary for the discharge of its responsibilities.

## **3.0 Causes of Disruption**

The most common causes of disruption to the operation of 'normal' business are as a result of damage, failure or loss and all are considered as part of this plan.

### **3.1 Damage**

Damage that is significant enough to disrupt services or the operation of the Parish council is likely to be as a result of fire, adverse weather, an act of terrorism or significant intervention from an external source.

See Plan A for identified risks and steps that should be taken to manage the impact on the Parish Council

### **3.2 Failure**

Impacts from a failure can be significant, but in the case of the Parish Council are unlikely to significantly disrupt the operation of the Council's services or day-to-day operation. The impact of a failure in equipment or machinery is likely to only have a short term impact and can be easily addressed through the replacement or repair of any failed items. A failure in the provision of a service is also unlikely to have far reaching consequences and can be addressed in a relatively short period of time. These services include but are not limited to the following.

- Waste disposal.
- Grass gutting.
- Provision of rooms for meetings.
- Recreation Park locking and unlocking service.

The Parish Council identifies the measures that are in place to mitigate against a failure by the Unitary Authority to process payment of the annual precept within the Parish Council's Risk register and this should be referred to in this situation.

### **3.3 Loss**

The single most significant factor that is likely to cause disruption to the Parish Council's ability to function, is the loss of people, either employees or members. A significant loss of members to fulfil key roles or a reduction in members that are able to fulfil their basic role could lead to a paralysis in the Parish Council's ability to function.

The Parish Council recognises the importance of the Clerk and RFO to the day-to-day operation of the Council's activities and that the vulnerability that comes as a result of this key role. Plan B details the identified risks and steps that should be taken to manage the impact of loss on the business of the Parish Council.

### **4.0 Continuity Plans**

**Plan A – Damage Business Continuity Plan**

Issue	Impact	Minimise Actions	Medium Term Mitigations
Fire damage to a building	Minimal impact on services. Potential for building to be out of use for an extended period of time.	Building to be securely cordoned off and access to users to be denied.  Communicate situation to users and explain short term proposals to mitigate impact.  If required, source temporary accommodation as a replacement.	Evaluation of ability of the Parish council to fund a replacement building, to include an assessment of need.
Damage to property or as a result of adverse weather or closure of service or facilities as a result of adverse weather.	Closure of facilities or withdrawal of services.	Property to be securely cordoned off and access to users to be denied.  Communicate situation to users and explain short term proposals to mitigate impact.  If required, source temporary accommodation as a replacement.	Parish Council to review property or service viability post-incident.  Parish Council to approve plan for remedial works or for plans to replace property or services.
Damage to property or facilities by some other source.	Closure of facilities or withdrawal of services.	Property to be securely cordoned off and access to users to be denied.  Communicate situation to users and explain short term proposals to mitigate impact.  If required, source temporary accommodation as a replacement.	Parish Council to review property or service viability post-incident.  Parish Council to approve plan for remedial works or for plans to replace property or services.



**Plan B – Loss Business Continuity Plan**

Issue	Impact	Minimise Actions	Medium Term Mitigations
Financial Loss	<p>Reputational impact within the community.</p> <p>Inability of the Parish Council to function day-to-day.</p>	Parish Council to continue to exercise financial controls and to monitor income and expenditure.	Parish Council to investigate an investment strategy for retained funds.
Significant reduction in member numbers	<p>Inability of the Parish Council to meet and be quorate leading to a block on decision-making.</p> <p>Reputational impact within the community.</p>	<p>Proactive exercise in recruitment of members.</p> <p>Seek support from Somerset Council Democratic Services.</p> <p>Reduce meeting frequency to focus membership on key decision-making processes.</p>	<p>Ensure members are trained and supported to encourage retention.</p> <p>Build a pipeline of members through good governance practices, effective communication and community engagement.</p>
Loss of key members – Chair or vice Chair – for an extended period of time.	Inability of the Parish Council to meet and be quorate leading to a block on decision-making.	<p>Seek to establish a succession plan for key roles.</p> <p>Chair appointed meeting-to-meeting.</p>	Ensure members are provided with the opportunity to undergo training for Chair role.
Loss of Clerk and RFO for an extended period of time	Significant impact on the day-to-day operation of the Parish Council.	<p>Clerk and RFO to prepare key activity information pack, to include details of the following.</p> <ul style="list-style-type: none"> <li>• Banking</li> <li>• Payroll</li> <li>• Accounting procedures</li> <li>• Key outsourced services</li> <li>• Key contacts</li> <li>• Social media and website</li> </ul>	<p>Parish Council seeks to recruit to post following review of role and terms and conditions.</p> <p>Parish Council seeks support from SALC and SLCC to ensure role is an attractive proposition and recruitment plan is appropriate.</p>

		<ul style="list-style-type: none"> <li>• Email and telephone</li> </ul> <p>Chair of Staffing Committee or another designated member to oversee line management of employees.</p> <p>Chair or other designated member to act as clerk to administer meetings.</p> <p>Parish Council seeks support from SALC and SLCC to appoint an interim Clerk and RFO.</p>	
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**Creech St Michael Parish Council**  
**Value Added Tax Return for the period 01/07/2024 to 30/09/2024**

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VAT due in this period on sales and other outputs	<b>Box 1</b>	£29.83
VAT due in the period on acquisitions of goods made in Northern Ireland from EU Member States	<b>Box 2</b>	None
Total VAT due (the sum of boxes 1 & 2)	<b>Box 3</b>	£29.83
VAT reclaimed in the period on purchases and other inputs and other inputs (including acquisitions in Northern Ireland from EU member states)	<b>Box 4</b>	£2,835.59
Net VAT to be paid to Customs or reclaimed by you (Difference between boxes 3 & 4)	<b>Box 5</b>	£2,805.76
Total value of sales and all other outputs excluding any VAT. Excludes any 'X' outputs	<b>Box 6</b>	£1,172.00
Total value of purchases and all other inputs excluding any VAT. Excludes any 'X' inputs	<b>Box 7</b>	£28,292.00
Total value of dispatches of goods and related costs (excluding VAT) from Northern Ireland to EU Member States	<b>Box 8</b>	None
Total value of acquisitions of goods and related costs (excluding VAT) made in Northern Ireland from EU Member States	<b>Box 9</b>	None