

Date: 15/07/2019

Woodbridge Town Council

Page 1

Time: 14:26

**Bank Reconciliation Statement as at 30/06/2019
for Cashbook 1 - Current Account**

User: KML

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
Business Current	30/06/2019	805	4,827.28
			<u>4,827.28</u>
<u>Unpresented Cheques (Minus)</u>		<u>Amount</u>	
01/05/2019 103556 Suffolk County Council		1,800.00	
			<u>1,800.00</u>
			<u>3,027.28</u>
<u>Receipts not Banked/Cleared (Plus)</u>			
28/06/2019 VISA DEBIT		132.60	
28/06/2019 VISA DEBIT		12.00	
			<u>144.60</u>
			<u>3,171.88</u>
		Balance per Cash Book is :-	3,171.88
		Difference Excluding Adjustments is :-	0.00
<u>Adjustments to Reconciliation</u>			
01/04/2019		0.00	
06/06/2019		0.00	
27/06/2019		0.00	
			<u>0.00</u>
		Unreconciled Difference is :-	<u>0.00</u>

Your Statement

The Clerk To The Council
 Woodbridge Town Council
 Shire Hall
 Market Hill
 Woodbridge
 Suffolk
 IP12 4LU



Account Summary

Opening Balance	4,067.81
Payments In	6,721.10
Payments Out	5,961.63
Closing Balance	4,827.28

International Bank Account Number

Branch Identifier Code

1 June to 30 June 2019

Account Name

Woodbridge Town Council

Sortcode

40-47-42

Account Number Sheet Number

71003658 804

Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
31 May 19	BALANCE BROUGHT FORWARD			4,067.81
03 Jun 19	DD			
		119.65 ✓		
	DD	60.34 ✗		
	CR		66.30 ✓	
	CR		132.60 ✓	
	CR		55.25 ✓	4,141.97
04 Jun 19	DD	100.99 ✓		4,040.98
05 Jun 19	CR		456.00 ✓	
	CR		500.00 ✓	
	CR		60.00 ✓	
	CR		12.00 ✗	5,068.98
08 Jun 19	CR		137.50 ✓	5,206.48
13 Jun 19	CR		44.20 ✓	
	CR		1,500.00 ✓	
	CR		2,000.00 ✗	8,750.68
	BALANCE CARRIED FORWARD			8,750.68

1 June to 30 June 2019

Your Statement

Account Name
 Woodbridge Town Council

Sortcode 40-47-42 **Account Number** 71003658 **Sheet Number** 805

Your Business Current Account details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
	BALANCE BROUGHT FORWARD			8,750.68
14 Jun 19	CR		150.00 ✕	
	CR		73.80 ✕	8,974.48
17 Jun 19	DD	5,032.50 ✕		3,941.98
18 Jun 19	DD	84.95 ✕		3,857.03
19 Jun 19	DD	322.80 ↘		3,534.23
21 Jun 19	DD	228.10 ✕		
	CR			
	DR		387.50 ✕	
		12.30 ✕		3,681.33
24 Jun 19	CR			
			456.00 ✕	4,137.33
25 Jun 19	CR			
			163.20 ✕	
	CR			
			526.75 ✕	4,827.28
30 Jun 19	BALANCE CARRIED FORWARD			4,827.28

Information about the Financial Services Compensation Scheme

Your deposit is eligible for protection under the Financial Services Compensation Scheme (FSCS). For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk, call into your nearest branch or call your telephone banking service. Further details can be found on the FSCS Information Sheet and Exclusions List which is available on our website (www.hsbc.co.uk).

Credit Interest Rates	<i>balance</i>	<i>AER variable</i>	Debit Interest Rates	<i>balance</i>	<i>EAR variable</i>
Credit interest is not paid			Debit interest		21.34%

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Contact tel 03457 60 60 60
 see reverse for call times
 Text phone 03457 125 563
 used by deaf or speech impaired customers
 www.hsbc.co.uk

Your Statement

The Clerk To The Council
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 Suffolk
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31 May 2019 to 29 June 2019

Account Name	Sortcode	Account Number	Sheet Number
Woodbridge Town Council	40-47-42	71003658	1 of 3

Summary of your Business Current Account charges and interest


This summary details charges incurred for banking services for the charging period 31 May 2019 to 29 June 2019 which will be deducted from your account on 21 July 2019.

<i>Description</i>	<i>Amount(GBP)</i>
Total of activity charges	1.74
Fee for maintaining the account	5.50

Total charges	7.24
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The monthly cap on unarranged overdraft charges for the Bank Account, Current Account, Home Management Account, HSBC Advance Bank Account and Graduate Bank Account is £80, for the HSBC Premier Bank Account is £500 and for the Jade by HSBC Premier Bank Account is £2,000. Further details can be found below.

In order to reach the monthly maximum charge limit, based on current interest rates, you'd have to be over your arranged overdraft limit by more than £50,000 for HSBC Premier and £230,000 for Jade by HSBC Premier for a full charging month.

 *Charges which have already been deducted from your account during this charging period will not appear on this statement.*

Please note this is an advice only and not a VAT invoice.

Key to abbreviations used.
GBP Pounds Sterling **C** Credit

Your Statement

31 May 2019 to 29 June 2019

Account Name Woodbridge Town Council	Sortcode 40-47-42	Account Number 71003658	Sheet Number 2 of 3
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Itemised activity charges

The following charges for the period 31 May 2019 to 29 June 2019 will be deducted from your account on 21 July 2019.

Credit Items <i>Description</i>	<i>No of items</i>	<i>Rate(GBP)</i>	<i>Amount(GBP)</i>
Branch Cash/Mixed Cr	1	0.9000	0.90
Subtotal			0.90
Cash Paid In <i>Description</i>	<i>Volume</i>	<i>Rate(GBP)</i>	<i>Amount(GBP)</i>
Branch Cash Paid In-Note	40.00	1.0000 per 100.00	0.40
Branch Cash Paid In-Coin	4.20	1.0000 per 100.00	0.04
Subtotal			0.44
Sundry Items <i>Description</i>	<i>No of items</i>	<i>Rate(GBP)</i>	<i>Amount(GBP)</i>
Branch Cheques Coll	1	0.4000	0.40
Subtotal			0.40
Total of activity charges			1.74

 Please note this is an advice only and not a VAT invoice.

Key to abbreviations used.

Br Branch **BTB** Business Telephone Banking **Chqs** Cheques **Coll** Collected
Cr Credit **Ctr** Counter **Dr** Debit

31 May 2019 to 29 June 2019

Your Statement

Account Name	Sortcode	Account Number	Sheet Number
Woodbridge Town Council	40-47-42	71003658	3 of 3

Monthly cap on unarranged overdraft charges (personal current accounts only)

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

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

For Jade by HSBC Premier Bank Accounts and HSBC Premier Bank Accounts overdraft interest charges include arranged and unarranged overdraft interest.

**Bank Reconciliation Statement as at 30/06/2019
for Cashbook 2 - Money Manager Account**

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
Money Manager	30/06/2019	373	60,638.59
			<u>60,638.59</u>
<u>Unpresented Cheques (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			60,638.59
<u>Receipts not Banked/Cleared (Plus)</u>			
		0.00	
			<u>0.00</u>
			60,638.59
		Balance per Cash Book is :-	60,638.59
		Difference is :-	0.00

Your Statement

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Account Summary

Opening Balance	76,800.03 ✓
Payments In	34.48 ✓
Payments Out	16,195.92 ✓
Closing Balance	60,638.59 ✓

Interest Rate - Valid as at end date of the statement period
 0.18% AER

International Bank Account Number

Branch Identifier Code

1 June to 30 June 2019

Account Name

Woodbridge Town Council

Sortcode

40-47-42

Account Number Sheet Number

81068725 373

Your Business Money Manager details

Date	Payment type and details	Paid out	Paid in	Balance
31 May 19	BALANCE BROUGHT FORWARD			76,800.03
07 Jun 19	DD SALARIESMAY2019	2,558.04 ✓		
	CR GROSS INTEREST TO 06JUN2019		34.48 ✓	74,276.47
13 Jun 19	DR TRANSFER13062019 RBI13069ANF1ASAO Woodbridge Town Co	1,500.00 ✓		
	DR TRANSFER14062019 RBI13069ALF1THKW Woodbridge Town Co	2,000.00 ✓		70,776.47
25 Jun 19	DD SALARIESJUNE2019	10,137.88 ✓		60,638.59
30 Jun 19	BALANCE CARRIED FORWARD			60,638.59

Information about the Financial Services Compensation Scheme

Your deposit is eligible for protection under the Financial Services Compensation Scheme (FSCS). For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk, call into your nearest branch or call your telephone banking service. Further details can be found on the FSCS Information Sheet and Exclusions List which is available on our website (www.hsbc.co.uk).

**Bank Reconciliation Statement as at 30/06/2019
for Cashbook 3 - Ipswich Building Society**

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
Ipswich Building Society	30/06/2019		575,116.03
			<u>575,116.03</u>
<u>Unpresented Cheques (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			575,116.03
<u>Receipts not Banked/Cleared (Plus)</u>			
		0.00	
			<u>0.00</u>
			575,116.03
		Balance per Cash Book is :-	575,116.03
		Difference is :-	0.00

	Date	Particulars		Receipts	Withdrawals	Balance	
01	01/12/17		0827 118			£519,328.23	01
02	30/11/17	TAXDE	INV6 900		£0.00	£519,328.23	02
03	19/01/18	CHQ	101601 1005 118		£100,000.00	£419,328.23	03
04	27/03/18	CHQ	107018 1012 118		£50,000.00	£369,328.23	04
05	26/04/18	nbBAC	IBSO 900	£153,200.00		£522,528.23	05
06	21/05/18	CHQ	111123 0827 118		£80,000.00	£442,528.23	06
07	27/09/18	nbBAC	IBSO 900	£153,200.00		£595,728.23	07
08	23/10/18	CHQ	137965 1012 118		£80,000.00	£515,728.23	08
09	30/11/18	GrInt	INV6 900	£3,337.80		£519,066.03	09
10	11/04/19	CAPDE	IBSO 952		£100,000.00	£419,066.03	10
11	29/04/19	nbBAC	IBSO 900	£156,050.00		£575,116.03	11
12							12
13							13
14							14
15							15
16							16
17							17
18							18
19							19
20							20
21							21

**Bank Reconciliation Statement as at 30/06/2019
for Cashbook 4 - Petty Cash**

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
Petty Cash	30/06/2019		142.78
			<u>142.78</u>
<u>Unpresented Cheques (Minus)</u>		<u>Amount</u>	
		0.00	0.00
			<u>0.00</u>
			142.78
<u>Receipts not Banked/Cleared (Plus)</u>			
		0.00	0.00
			<u>0.00</u>
			142.78
		Balance per Cash Book is :-	142.78
		Difference is :-	0.00

Receipts for Month 3**Nominal Ledger Analysis**

<u>Receipt Ref</u>	<u>Name of Payer</u>	<u>£ Amnt Received</u>	<u>£ Debtors</u>	<u>£ VAT</u>	<u>A/c</u>	<u>Centre</u>	<u>£ Amount</u>	<u>Transaction Detail</u>
	Balance Brought Fwd :	2,267.81					2,267.81	
FBP Banked: 03/06/2019		132.60						
	Sales Recpts Page 664	132.60	132.60		101			Sales Recpts Page 664
FBP Banked: 03/06/2019		55.25						
	Sales Recpts Page 665	55.25	55.25		101			Sales Recpts Page 665
FBP Banked: 03/06/2019		66.30						
	Sales Recpts Page 666	66.30	66.30		101			Sales Recpts Page 666
FBP Banked: 05/06/2019		500.00						
	Sales Recpts Page 660	500.00	500.00		101			Sales Recpts Page 660
FBP Banked: 05/06/2019		60.00						
	Sales Recpts Page 661	60.00	60.00		101			Sales Recpts Page 661
FBP Banked: 05/06/2019		12.00						
	Sales Recpts Page 662	12.00	12.00		101			Sales Recpts Page 662
VISA DEBIT Banked: 05/06/2019		456.00						
	Sales Recpts Page 663	456.00	456.00		101			Sales Recpts Page 663
MATCH Banked: 06/06/2019		0.00						
	Sales Recpts Page 667	0.00					0.00	
FBP Banked: 08/06/2019		137.50						
	Sales Recpts Page 668	137.50	137.50		101			Sales Recpts Page 668
Banked: 13/06/2019		1,500.00						
TRF Money Manager Account		1,500.00			210		1,500.00	transfer130619
CASH Banked: 13/06/2019		44.20						
	Sales Recpts Page 670	44.20	44.20		101			Sales Recpts Page 670
CHEQUE Banked: 13/06/2019		150.00						
	Sales Recpts Page 671	150.00	150.00		101			Sales Recpts Page 671
Banked: 13/06/2019		2,000.00						
TRF Money Manager Account		2,000.00			210		2,000.00	transfer13062019
BACS Banked: 14/06/2019		73.80						
	Sales Recpts Page 669	73.80	73.80		101			Sales Recpts Page 669
FBP Banked: 21/06/2019		387.50						
	Sales Recpts Page 672	387.50	387.50		101			Sales Recpts Page 672
FBP Banked: 24/06/2019		456.00						
	Sales Recpts Page 673	456.00	456.00		101			Sales Recpts Page 673
FBP Banked: 25/06/2019		526.75						
	Sales Recpts Page 674	526.75	526.75		101			Sales Recpts Page 674
FBP Banked: 25/06/2019		163.20						
	Sales Recpts Page 675	163.20	163.20		101			Sales Recpts Page 675

Receipts for Month 3**Nominal Ledger Analysis**

<u>Receipt Ref</u>	<u>Name of Payer</u>	<u>£ Amnt Received</u>	<u>£ Debtors</u>	<u>£ VAT</u>	<u>A/c</u>	<u>Centre</u>	<u>£ Amount</u>	<u>Transaction Detail</u>
Match	Banked: 27/06/2019	0.00						
	Sales Recpts Page 676	0.00					0.00	
VISA DEBIT	Banked: 28/06/2019	132.60						
	Sales Recpts Page 677	132.60	132.60		101			Sales Recpts Page 677
VISA DEBIT	Banked: 28/06/2019	12.00						
	Sales Recpts Page 684	12.00	12.00		101			Sales Recpts Page 684
Total Receipts for Month		6,865.70	3,365.70	0.00			134.30	
Cashbook Totals		<u>9,133.51</u>	<u>3,365.70</u>	<u>0.00</u>			<u>2,267.81</u>	

Payments for Month 3

Nominal Ledger Analysis

<u>Date</u>	<u>Payee Name</u>	<u>Reference</u>	<u>£ Total Amnt</u>	<u>£ Creditors</u>	<u>£ VAT</u>	<u>A/c</u>	<u>Centre</u>	<u>£ Amount</u>	<u>Transaction Detail</u>
03/06/2019	British Telecommunications Plc	DIRECTDEBT	60.34	60.34		501			Sh Mobile x 2 Monthly Charges
03/06/2019	EAST SUFFOLK COUNCIL	DIRECTDEBT	119.65	119.65		501			Theatre St Toilets Rates 19/20
04/06/2019	Moneysoft Limited	COMMCARD	114.24	114.24		501			Payroll Manager 20 License x 2
04/06/2019	Amazon.co.uk	COMMCARD	1.75	1.75		501			Theatre St T Sign
04/06/2019	Photobox Limited	COMMCARD	-15.00	-15.00		501			Mayors Photobook
17/06/2019	BACS P/L Pymnt Page 480	BACS Pymnt	5,032.50	5,032.50		501			BACS P/L Pymnt Page 480
17/06/2019	HSBC Bank	COM	12.30			4900	180	12.30	Bank Chrgs Crnt Acct to 300519
18/06/2019	Global Payments	DIRECTDEBT	84.95	84.95		501			Card Machine Fees 1.05-31.05.
19/06/2019	BNP Paribas Leasing Solutions	DIRECTDEBT	322.80	322.80		501			Copier Lease 19.6-18.9.19
21/06/2019	British Telecommunications Plc	DIRECTDEBT	228.10	228.10		501			SH Phone/Internet Chrgs Qrt1
Total Payments for Month			5,961.63	5,949.33	0.00			12.30	
Balance Carried Fwd			3,171.88						
Cashbook Totals			9,133.51	5,949.33	0.00			3,184.18	

Receipts for Month 3**Nominal Ledger Analysis**

<u>Receipt Ref</u>	<u>Name of Payer</u>	<u>£ Amnt Received</u>	<u>£ Debtors</u>	<u>£ VAT</u>	<u>A/c</u>	<u>Centre</u>	<u>£ Amount</u>	<u>Transaction Detail</u>
Balance Brought Fwd :		76,800.03					76,800.03	
COM	Banked: 07/06/2019	34.48						
COM	HSBC Bank	34.48			1690	160	34.48	MM Interest to 06062019
Total Receipts for Month		34.48	0.00	0.00			34.48	
Cashbook Totals		76,834.51	0.00	0.00			76,800.03	

Payments for Month 3

Nominal Ledger Analysis

<u>Date</u>	<u>Payee Name</u>	<u>Reference</u>	<u>£ Total Amnt</u>	<u>£ Creditors</u>	<u>£ VAT</u>	<u>A/c</u>	<u>Centre</u>	<u>£ Amount</u>	<u>Transaction Detail</u>
07/06/2019	Inland Revenue	BACS	2,558.04			4600	160	2,558.04	PAYE Tax & NI May 2019
13/06/2019	Current Account	TRF	1,500.00			200		1,500.00	transfer130619
13/06/2019	Current Account	TRF	2,000.00			200		2,000.00	transfer13062019
25/06/2019	HSBC Bank	BACS	10,137.88			4675	160	120.00	Wedding Attendance June 19 x 4
						4600	160	10,017.88	Salaries June 19
Total Payments for Month			16,195.92	0.00	0.00			16,195.92	
Balance Carried Fwd			60,638.59						
Cashbook Totals			76,834.51	0.00	0.00			76,834.51	

Receipts for Month 3**Nominal Ledger Analysis**

<u>Receipt Ref</u>	<u>Name of Payer</u>	<u>£ Amnt Received</u>	<u>£ Debtors</u>	<u>£ VAT</u>	<u>A/c</u>	<u>Centre</u>	<u>£ Amount</u>	<u>Transaction Detail</u>
Balance Brought Fwd :		575,116.03					575,116.03	
	Banked:	0.00						
			0.00					0.00
Total Receipts for Month		0.00	0.00	0.00			0.00	
Cashbook Totals		<u>575,116.03</u>	<u>0.00</u>	<u>0.00</u>			<u>575,116.03</u>	

Payments for Month 3

Nominal Ledger Analysis

<u>Date</u>	<u>Payee Name</u>	<u>Reference</u>	<u>£ Total Amnt</u>	<u>£ Creditors</u>	<u>£ VAT</u>	<u>A/c</u>	<u>Centre</u>	<u>£ Amount</u>	<u>Transaction Detail</u>
			0.00						
	Total Payments for Month		0.00	0.00	0.00			0.00	
	Balance Carried Fwd		575,116.03						
	Cashbook Totals		575,116.03	0.00	0.00			575,116.03	

Receipts for Month 3**Nominal Ledger Analysis**

<u>Receipt Ref</u>	<u>Name of Payer</u>	<u>£ Amnt Received</u>	<u>£ Debtors</u>	<u>£ VAT</u>	<u>A/c</u>	<u>Centre</u>	<u>£ Amount</u>	<u>Transaction Detail</u>
	Balance Brought Fwd :	158.05					158.05	
	Banked:	0.00						
			0.00				0.00	
Total Receipts for Month		0.00	0.00	0.00			0.00	
Cashbook Totals		<u>158.05</u>	<u>0.00</u>	<u>0.00</u>			<u>158.05</u>	

Payments for Month 3

Nominal Ledger Analysis

<u>Date</u>	<u>Payee Name</u>	<u>Reference</u>	<u>£ Total Amnt</u>	<u>£ Creditors</u>	<u>£ VAT</u>	<u>A/c</u>	<u>Centre</u>	<u>£ Amount</u>	<u>Transaction Detail</u>
03/06/2019	East of England Co-Operative S	CASH	4.55			4700	160	4.55	SH Refreshments
04/06/2019	East of England Co-Operative S	CASH	6.60			4670	160	6.60	Postage
10/06/2019	East of England Co-Operative S	CASH	2.80			4700	160	2.80	Reshremments re training mtg
17/06/2019	Post Office Ltd	CASH	1.32			4670	160	1.32	Postage
Total Payments for Month			15.27	0.00	0.00			15.27	
Balance Carried Fwd			142.78						
Cashbook Totals			158.05	0.00	0.00			158.05	