

January 1 2023

Date: 06/02/2023

Nelson Town Council

Page 1

Time: 16:14

Bank Reconciliation Statement as at 31/01/2023
for Cashbook 1 - Current Bank Account

User: NH

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
LLoyds Bank	30/01/2023	123	1,096,615.24
			<u>1,096,615.24</u>
<u>Unpresented Cheques (Minus)</u>			
		<u>Amount</u>	
26/07/2022 2554	Spring Bank Allotment Society	200.00	
19/12/2022 2649	Maxigene Enviromental Services	90.00	
06/01/2023 2662	East Lancashire Community Acti	400.00	
17/01/2023 2664	Rotary Club Burnley & Pendle	250.00	
25/01/2023 2665	Nelson FC in the Community	1,200.00	
27/01/2023 DD	Business Waste Ltd	48.55	
27/01/2023 DD	Business Waste Ltd	-48.55	
30/01/2023 DD	Vodaphone	89.53	
			<u>2,229.53</u>
			1,094,385.71
<u>Receipts not Banked/Cleared (Plus)</u>			
		0.00	
			<u>0.00</u>
			1,094,385.71
		Balance per Cash Book is :-	1,094,385.71
		Difference is :-	0.00

Receipts for Month 10

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 :		1,107,466.57					1,107,466.57	
500043	Banked: 23/01/2023	3,560.00						
500043	Nelson Town Council	3,560.00			1211	160	3,260.00	Room Hire
					1213	160	300.00	Music System Hire
Total Receipts for Month		3,560.00	0.00	0.00			3,560.00	
Cashbook Totals		<u>1,111,026.57</u>	<u>0.00</u>	<u>0.00</u>			<u>1,111,026.57</u>	

Payments for Month 10

Nominal Ledger Analysis

Date	Payee Name	Reference	£ Total Amnt	£ Creditors	£ VAT	A/c	Centre	£ Amount	Transaction Detail
02/10/2022	npower Business Solutions	DD	-174.90		-8.33	4330	140	-166.57	Correction Entry not DD
16/11/2022	Max Bretherton	2360	50.00			4115	160	50.00	Selina Cooper Poster Prints
17/11/2022	npower Business Solutions	DD	-112.69		-5.37	4330	140	-107.32	Correction Entry not DD
01/01/2023	Remote Asset Management Ltd	DD	9.00		1.50	4680	190	7.50	Lease of Tracking Unit
04/01/2023	Option Hygiene Ltd	2655	80.86		13.47	4460	250	67.39	Warm Hub Supplies
04/01/2023	Blackburn with Darwen Borough	2656	4,446.16			4020	110	2,011.05	Payroll-Salary-Dec 22
						4439	160	1,392.58	Payroll-Salary-Dec 22
						4025	110	40.12	Payroll-Salary-Dec 22
						4020	110	747.46	Payroll-Tax&NI-Dec 22
						4439	160	244.75	Payroll-Tax&NI-Dec 22
						4020	110	10.20	Payroll-Tax&NI-Dec 22
04/01/2023	Coalition FacilitiesManagement	2657	72.00		12.00	4621	180	60.00	Quad Bike Storage - Dec 2022
04/01/2023	Lighting & Illumination Techno	2658	6,398.40		1,066.40	4330	140	5,332.00	2of3Year Rental-Festive Lights
04/01/2023	Raheel Gorski	2659	749.20		68.50	4600	180	338.00	Handyman Labour
						4610	180	342.45	Handyman Materials
						4610	180	0.25	Handyman Materials
04/01/2023	Option Hygiene Ltd	2660	46.42			4460	250	46.42	Warm Hub Supplies
05/01/2023	Riaftas Business Solutions Ltd	2661	158.04		26.34	4140	110	131.70	MTD Annual Subscription
06/01/2023	East Lancashire Community Acti	2662	400.00			4540	230	400.00	East Lancashire Community Acti
11/01/2023	npower Business Solutions	2663	78.98		3.76	4330	140	75.22	Christmas Lights Electricity
11/01/2023	Vodafone	DD	25.84		4.31	4150	110	21.53	Office Phone and Broadband
14/01/2023	Business Waste Ltd	DD	23.52		3.92	4101	160	19.60	Excess Weight Waste Collection
15/01/2023	Business Waste Ltd	DD	194.20		32.36	4101	160	161.84	Waste Collections - Feb 2023
15/01/2023	Daisy Communications	DD	58.91		9.82	4100	160	49.09	UWC Phone and Broadband
16/01/2023	Business Card	BUSCARD	976.38		135.71	4460	250	666.53	TV & Bracket
						4460	250	3.15	Curry's Care Service
						4690	190	11.99	Zoom Subscription
						4106	160	159.00	TV Licence
17/01/2023	Rotary Club Burnley & Pendle	2664	250.00			4310	140	250.00	Santa Sleigh Contribution
19/01/2023	Lancashire County Council	DD	830.46			4020	110	498.98	Pension Contributions-Dec 2022
						4439	160	331.48	Pension Contributions-Dec 2022
20/01/2023	npower Business Solutions	DD	78.98		3.76	4330	140	75.22	Christmas Lights Electricity
20/01/2023	npower Business Solutions	DD	-78.98		-3.76	4330	140	-75.22	Correction Entry not DD
24/01/2023	E.on Next	DD	70.65		3.36	4380	150	67.29	Games Area Electricity
24/01/2023	E.on Next	DD	31.06		1.48	4380	150	29.58	Kickabout Area Electricity
24/01/2023	TotalEnergies Gas & Power	DD	459.59		76.60	4100	160	382.99	UWC Electricity
25/01/2023	Nelson FC in the Community	2665	1,200.00			4350	140	1,200.00	Sports Coaching
27/01/2023	Business Waste Ltd	DD	48.55		8.09	4101	160	40.46	Excess Weight Waste Collection
27/01/2023	Business Waste Ltd	DD	-48.55		-8.09	4101	160	-40.46	Credit for Overcharge
27/01/2023	Peninsula Business Services	DD	229.25		36.42	4680	190	182.10	Professional HR Service
						4680	190	9.58	Insurance

Payments for Month 10

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>
						4680	190	1.15	Insurance Premium Tax (IPT)
30/01/2023	Vodafone	DD	89.53		13.26	4150	110	24.94	Mobile Phone Charges-Office
						4100	160	41.33	Mobile Phone Charges-Caretaker
						4100	160	10.00	Insurance
Total Payments for Month			16,640.86	0.00	1,495.51			15,145.35	
Balance Carried Fwd			1,094,385.71						
Cashbook Totals			1,111,026.57	0.00	1,495.51			1,109,531.06	

Detailed Income & Expenditure by Budget Heading 31/01/2023

Month No: 10

Cost Centre Report

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
100 Income								
1076 Precept	0	690,945	644,325	(46,620)			107.2%	
1077 Heritage Lottery Grant	0	1,888	0	(1,888)			0.0%	
Income :- Income	<u>0</u>	<u>692,833</u>	<u>644,325</u>	<u>(48,508)</u>			<u>107.5%</u>	<u>0</u>
Net Income	<u>0</u>	<u>692,833</u>	<u>644,325</u>	<u>(48,508)</u>				
110 Administration								
4000 Clerk Salary Tax + NI	0	0	38,950	38,950		38,950	0.0%	
4010 Employer Pension	0	0	2,690	2,690		2,690	0.0%	
4020 Assistant Clerk Salary Tax+ NI	3,268	25,663	16,440	(9,223)		(9,223)	156.1%	
4025 Casual admin staff	40	10,522	0	(10,522)		(10,522)	0.0%	
4110 Postage	0	0	250	250		250	0.0%	
4120 Stationery/Office Administrati	0	809	1,000	191		191	80.9%	
4121 Miscellenous	0	119	500	381		381	23.7%	
4125 Website & Email Hosting Accs	0	836	2,500	1,664		1,664	33.4%	
4130 Room Hire	0	0	600	600		600	0.0%	
4140 Computer Equipment & Software	132	954	1,000	46		46	95.4%	
4142 Office Furniture	0	0	1,000	1,000		1,000	0.0%	
4150 Telephone, Mobile & Broadband	46	495	650	155		155	76.1%	
4160 Clerk Expenses	0	0	100	100		100	0.0%	
4921 Election Costs	0	0	5,000	5,000		5,000	0.0%	
Administration :- Indirect Expenditure	<u>3,486</u>	<u>39,396</u>	<u>70,680</u>	<u>31,284</u>	<u>0</u>	<u>31,284</u>	<u>55.7%</u>	<u>0</u>
Net Expenditure	<u>(3,486)</u>	<u>(39,396)</u>	<u>(70,680)</u>	<u>(31,284)</u>				
120 Allotments								
1240 Allotment Rents & Water income	0	(9,000)	10,929	19,929			(82.3%)	
Allotments :- Income	<u>0</u>	<u>(9,000)</u>	<u>10,929</u>	<u>19,929</u>			<u>(82.3%)</u>	<u>0</u>
4200 Allotments Maintenance	0	2,820	10,929	8,109		8,109	25.8%	
Allotments :- Indirect Expenditure	<u>0</u>	<u>2,820</u>	<u>10,929</u>	<u>8,109</u>	<u>0</u>	<u>8,109</u>	<u>25.8%</u>	<u>0</u>
Net Income over Expenditure	<u>0</u>	<u>(11,820)</u>	<u>0</u>	<u>11,820</u>				
130 Ward Initiative & Small Grants								
4210 WIF Bradley	0	0	1,000	1,000		1,000	0.0%	
4215 WIF Clover Hill	0	0	1,000	1,000		1,000	0.0%	
4220 WIF Marsden	0	0	1,000	1,000		1,000	0.0%	
4225 WIF Southfield	0	0	1,000	1,000		1,000	0.0%	
4230 WIF Walverden	0	1,912	1,000	(912)		(912)	191.2%	

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Month No: 10

Cost Centre Report

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
4235 WIF Whitefield	0	0	1,000	1,000		1,000	0.0%	
4240 Small Grants Awarded	0	3,000	10,000	7,000		7,000	30.0%	
Ward Initiative & Small Grants :- Indirect Expenditure	0	4,912	16,000	11,088	0	11,088	30.7%	0
Net Expenditure	0	(4,912)	(16,000)	(11,088)				
140 Events								
4280 Easter Event	0	0	5,000	5,000		5,000	0.0%	
4290 Summer Event Football Marathon	0	2,619	5,000	2,381		2,381	52.4%	
4300 Food Festival	0	5,000	5,000	0		0	100.0%	
4310 Lancashir Day & Xmas Switch On	250	13,449	14,000	551		551	96.1%	
4330 Town Centre Christmas Lights	5,133	28,236	35,000	6,764		6,764	80.7%	
4340 Community Cohesion	0	0	5,000	5,000		5,000	0.0%	
4350 Events General	1,200	23,930	5,000	(18,930)		(18,930)	478.6%	
4710 Uniform	0	0	1,000	1,000		1,000	0.0%	
Events :- Indirect Expenditure	6,583	73,234	75,000	1,766	0	1,766	97.6%	0
Net Expenditure	(6,583)	(73,234)	(75,000)	(1,766)				
150 Transferred Services								
4380 MUGAs-Maintenance & Inspection	97	27,456	21,000	(6,456)		(6,456)	130.7%	
4381 MUGA/Play Area-Imprvm/renewals	0	6,212	5,000	(1,212)		(1,212)	124.2%	
4390 CCTV Monitoring	0	23,854	31,500	7,646		7,646	75.7%	
4400 Parks	0	140,400	128,000	(12,400)		(12,400)	109.7%	
4410 Roadside Seats-Maint+Inspectio	0	1,190	5,000	3,810		3,810	23.8%	
Transferred Services :- Indirect Expenditure	97	199,112	190,500	(8,612)	0	(8,612)	104.5%	0
Net Expenditure	(97)	(199,112)	(190,500)	8,612				
160 Unity Hall								
1210 Unity Hall Income (do not use)	0	0	7,500	7,500			0.0%	
1211 Unity Hall Room/Cafe Hire	3,260	7,960	0	(7,960)			0.0%	
1213 Music System Hire	300	640	300	(340)			213.3%	
1214 Office Tenancy Income	0	917	0	(917)			0.0%	
Unity Hall :- Income	3,560	9,517	7,800	(1,717)			122.0%	0
4100 Utilities - Unity Centre	483	3,269	10,000	6,731		6,731	32.7%	
4101 Trade Waste&Sanitary/Nappy dis	181	2,373	1,400	(973)		(973)	169.5%	
4105 Hard Wire Test + Elec Call Out	0	0	500	500		500	0.0%	
4106 Building Compliance Costs	159	384	1,000	616		616	38.4%	
4107 Lift Maintenance + Costs	0	1,662	500	(1,162)		(1,162)	332.4%	

Detailed Income & Expenditure by Budget Heading 31/01/2023

Month No: 10

Cost Centre Report

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
4108 Boiler maintenance + Gas Safet	0	111	1,000	889		889	11.1%	
4109 Music License	0	0	2,000	2,000		2,000	0.0%	
4115 Heritage Lottery Funding	50	290	0	(290)		(290)	0.0%	
4430 Renovation/Proj/Match Funding	0	0	15,000	15,000		15,000	0.0%	
4431 Repairs & Renewals	0	588	1,500	912		912	39.2%	
4439 Caretakers Salary Tax + NI	1,969	10,969	12,500	1,531		1,531	87.8%	
4440 Caretaking/Managmnt-Contractor	0	0	1,500	1,500		1,500	0.0%	
4441 Cleaning Supplies & Equipment	0	2,133	1,500	(633)		(633)	142.2%	
4445 Equipment/Furniture Costs-UWB	0	2,369	1,000	(1,369)		(1,369)	236.9%	
4450 CCTV & Burgler Alarm System	0	0	500	500		500	0.0%	
4453 Professional Fees - UWB Centre	0	216	1,000	784		784	21.6%	
4455 Miscellenous - UWB Centre	0	305	1,500	1,195		1,195	20.3%	
4457 Climate Emergency Fund	0	0	5,000	5,000		5,000	0.0%	
Unity Hall :- Indirect Expenditure	2,843	24,670	57,400	32,730	0	32,730	43.0%	0
Net Income over Expenditure	717	(15,153)	(49,600)	(34,447)				
170 Projects								
4500 Special Projects/ Other	0	18,804	30,000	11,196		11,196	62.7%	
4510 Highways Projects	0	181,529	200,000	18,471	27,000	(8,529)	104.3%	
4511 Dropped Kerb Grants	0	0	7,500	7,500		7,500	0.0%	
4520 Hanging Baskets	0	31,459	22,000	(9,459)		(9,459)	143.0%	
4570 Climate Emergency Fund	0	0	5,000	5,000		5,000	0.0%	
Projects :- Indirect Expenditure	0	231,792	264,500	32,708	27,000	5,708	97.8%	0
Net Expenditure	0	(231,792)	(264,500)	(32,708)				
180 Handyman Scheme								
4600 Handyman Labour	338	4,030	5,000	971		971	80.6%	
4610 Handyman Materials	343	4,788	1,000	(3,788)		(3,788)	478.8%	
4620 Handyman Equipment	0	0	1,000	1,000		1,000	0.0%	
4621 Quad Bike Maint/Repairs	60	1,336	0	(1,336)		(1,336)	0.0%	
Handyman Scheme :- Indirect Expenditure	741	10,154	7,000	(3,154)	0	(3,154)	145.1%	0
Net Expenditure	(741)	(10,154)	(7,000)	3,154				
190 Professional Fees								
4650 Insurance	0	4,767	2,500	(2,267)		(2,267)	190.7%	
4660 Audit (Internal & External)	0	83	1,500	1,417		1,417	5.6%	
4665 Accountancy Fees	0	0	500	500		500	0.0%	
4670 Legal Fees	0	9,293	17,500	8,207		8,207	53.1%	

Detailed Income & Expenditure by Budget Heading 31/01/2023

Month No: 10

Cost Centre Report

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
4680 HR & H&S Support Services	200	2,906	3,000	94		94	96.9%	
4690 Subscriptions	12	2,559	225	(2,334)		(2,334)	1137.4%	
4695 Payroll Service	0	0	980	980		980	0.0%	
Professional Fees :- Indirect Expenditure	<u>212</u>	<u>19,608</u>	<u>26,205</u>	<u>6,597</u>	<u>0</u>	<u>6,597</u>	<u>74.8%</u>	<u>0</u>
Net Expenditure	(212)	(19,608)	(26,205)	(6,597)				
210 Training & Travel Costs								
4750 Training Expenses inc travel	0	0	1,750	1,750		1,750	0.0%	
4760 Travel Costs (outside parish)	0	0	250	250		250	0.0%	
Training & Travel Costs :- Indirect Expenditure	<u>0</u>	<u>0</u>	<u>2,000</u>	<u>2,000</u>	<u>0</u>	<u>2,000</u>	<u>0.0%</u>	<u>0</u>
Net Expenditure	0	0	(2,000)	(2,000)				
220 Environment Committee								
4800 Environmental Projects	0	0	2,400	2,400		2,400	0.0%	
4810 Climate Emergency Fund	0	0	5,000	5,000		5,000	0.0%	
Environment Committee :- Indirect Expenditure	<u>0</u>	<u>0</u>	<u>7,400</u>	<u>7,400</u>	<u>0</u>	<u>7,400</u>	<u>0.0%</u>	<u>0</u>
Net Expenditure	0	0	(7,400)	(7,400)				
230 Promotional & Marketing								
4530 Annual Newsletter	0	5,513	2,500	(3,013)		(3,013)	220.5%	
4540 Publicity & Marketing	400	1,300	5,000	3,700		3,700	26.0%	
4580 Climate Emergency Fund	0	0	5,000	5,000		5,000	0.0%	
Promotional & Marketing :- Indirect Expenditure	<u>400</u>	<u>6,813</u>	<u>12,500</u>	<u>5,687</u>	<u>0</u>	<u>5,687</u>	<u>54.5%</u>	<u>0</u>
Net Expenditure	(400)	(6,813)	(12,500)	(5,687)				
250 Revive Cafe - UWB Centre								
1200 Cafe & Catering Income	0	0	13,500	13,500			0.0%	
Revive Cafe - UWB Centre :- Income	<u>0</u>	<u>0</u>	<u>13,500</u>	<u>13,500</u>			<u>0.0%</u>	<u>0</u>
4030 Cater Co-ordtr Salary Tax + NI	0	0	20,000	20,000		20,000	0.0%	
4031 Catering Assit-Salary Tax + NI	0	0	7,740	7,740		7,740	0.0%	
4032 Casual work (catering)	0	0	500	500		500	0.0%	
4035 Volunteer Expenses	0	0	200	200		200	0.0%	
4460 Cafe & Catering Supplies	783	1,409	11,300	9,891		9,891	12.5%	
4470 Catering Equipment Repairs&Ren	0	0	1,000	1,000		1,000	0.0%	
Revive Cafe - UWB Centre :- Indirect Expenditure	<u>783</u>	<u>1,409</u>	<u>40,740</u>	<u>39,331</u>	<u>0</u>	<u>39,331</u>	<u>3.5%</u>	<u>0</u>
Net Income over Expenditure	(783)	(1,409)	(27,240)	(25,831)				

Detailed Income & Expenditure by Budget Heading 31/01/2023

Month No: 10

Cost Centre Report

	Actual Current Mth	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
Grand Totals:- Income	3,560	693,350	676,554	(16,796)			102.5%	
Expenditure	15,145	613,918	780,854	166,936	27,000	139,936	82.1%	
Net Income over Expenditure	<u>(11,585)</u>	<u>79,432</u>	<u>(104,300)</u>	<u>(183,732)</u>				
Movement to/(from) Gen Reserve	<u>(11,585)</u>	<u>79,432</u>						

LLOYDS BANK



Your account statement

Issue date: 30 January 2023

Write to us at: PO Box 1000, Andover, BX1 1LT

Call us on: 0345 072 5555 (from UK)
+44 1733 347338 (from Overseas)

Visit us online: www.lloydsbank.com

Your branch: BURNLEY (301148)

J31D1V01EBSMBA0000001572001003 319 A 000

NELSON TOWN COUNCIL

MARKET STREET
NELSON
LANCASHIRE
BB9 7LG



[Redacted account details]

TREASURERS ACCOUNT

NELSON TOWN COUNCIL

Account summary

Summary table with columns: Balance On 30 Dec 2022 (£1,112,663.20), Total Paid In (£3,560.00), Total Paid Out (£19,607.96), Balance On 27 Jan 2023 (£1,096,615.24)

Account activity

Main account activity table with columns: Date, Payment Type, Details, Paid In (£), Paid Out (£), Balance (£). Includes rows for opening balance, various transactions, and closing balance.

PLAV0GT3100000
M31D1V042TV D31D1V042TV
Page 1 of 6 / 0001572 / 0006879

Basic information about the protection of your eligible deposits

Eligible deposits in Lloyds Bank plc are protected by:	The Financial Services Compensation Scheme ("FSCS") ¹
Limit of protection:	£85,000 per depositor per bank. ² The following trading names are part of your bank: Lloyds Bank, Mayfair Private Banking, Lloyds Bank Private Banking and Scottish Widows Bank. Some savings accounts under the Charities Aid Foundation brand name are also deposits with Lloyds Bank plc.
If you have more eligible deposits at the same bank:	All your eligible deposits at the same bank are "aggregated" and the total is subject to the limit of £85,000 ²
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. ³
Reimbursement period in case of bank's failure:	20 working days ⁴
Currency of Reimbursement:	Pound sterling (GBP, £)
To contact Lloyds Bank plc for enquiries relating to your account:	You can visit one of our branches, call us, go online or write to us at: 25 Gresham Street, London, EC2V 7HN
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk
More information:	www.fscs.org.uk

Additional Information

¹ **Scheme responsible for the protection of your eligible deposit** - Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

² **General limit of protection** - If a covered deposit is unavailable because a bank is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers a maximum of £85,000 per bank. This means that all eligible deposits at the same bank are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank operates under different trading names. Lloyds Bank plc also trades under those trading names detailed above. This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- Certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- A death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- The payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under **www.fscs.org.uk**

³ **Limit of protection for joint accounts** - In the case of joint accounts, the limit of £85,000 applies to each depositor. However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

⁴ **Reimbursement** - The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: **0800 678 1100** or **020 7741 4100**, Email: **ICT@fscs.org.uk**. It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under **www.fscs.org.uk**

Other important information - In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank shall also confirm this on the statement of account.

FINANCIAL SERVICES COMPENSATION SCHEME EXCLUSIONS LIST

A deposit is excluded from protection if:

- The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank.
- The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- It is a deposit made by a depositor which is one of the following: credit institution, financial institution, investment firm, insurance undertaking, reinsurance undertaking, collective investment undertaking, pension or retirement fund¹, public authority, other than a small local authority.
- It is a deposit of a credit union to which the credit union itself is entitled.
- It is a deposit which can only be proven by a financial instrument² (unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the UK, Gibraltar or a Member State of the EU on 2 July 2014).
- It is a deposit of a collective investment scheme which qualifies as a small company.³
- It is a deposit of an overseas financial services institution which qualifies as a small company.⁴
- It is a deposit of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company⁵ - refer to the FSCS for further information on this category.
- It is not held by an establishment of a bank, building society or credit union in the UK or, in the case of a bank or building society incorporated in the UK, it is not held by an establishment in Gibraltar.

For further information about exclusions, refer to the FSCS website at www.fscs.org.uk

¹ Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded.

² As listed in Part I of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule.

³ Under the Companies Act 1985 or Companies Act 2006.

⁴ See footnote 3.

⁵ See footnote 3.

We will write to you on an annual basis if we believe your Business falls within one of the exclusion categories outlined above.



LLOYDS BANK



Your account statement

Issue date: 30 January 2023

Write to us at: PO Box 1000, Andover, BX1 1LT

Call us on: 0345 072 5555 (from UK)
+44 1733 347338 (from Overseas)

Visit us online: www.lloydsbank.com

Your branch: BURNLEY (301148)

NELSON TOWN COUNCIL

MARKET STREET
NELSON
LANCASHIRE
BB9 7LG

TREASURERS ACCOUNT

NELSON TOWN COUNCIL

INTEREST RATES FOR THE PERIOD 10 DEC 22 TO 09 JAN 23

Debit Rates 10 DEC 22 - 14 DEC 22

Unauthorised Borrowing 13.85% pa

Debit Rates 15 DEC 22 - 09 JAN 23

Unauthorised Borrowing 14.35% pa

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Page 5 of 6 / 0001572 / 0006883

Unless otherwise specified in the account charges brochure which applies to this account, the charges for unauthorised borrowing and unpaid items are set out below

Unauthorised borrowing fee: £0.00
Unpaid item (direct debit): £0.00

Unpaid item (cheque): £0.00
Unpaid item (standing order): £0.00

If your account becomes overdrawn, or you exceed any agreed overdraft limit, we may allow an overdraft to be created or allow the agreed overdraft limit to be exceeded, in these circumstances the new or excess overdraft is an unauthorised overdraft and you will be charged at the rate for unauthorised borrowing which is shown on your statement and will incur other unauthorised borrowing charges shown above.

Interest is calculated on the cleared daily balance of the new or excess overdraft and is payable for the duration of the new or excess overdraft.

We may change any of our charges and interest at any time and will notify you in writing at least two months before we make any change. You will be deemed to have accepted any such change if you do not notify us to the contrary before the date any such change comes into effect. However, if you choose not to accept any change:

- You can close the account at any time before the change comes into effect provided that any outstanding amounts on the account are paid; or
Our notice of the change shall be deemed to be notice of termination given under the terms of your account and your account Agreement will terminate the day before any change comes into effect. Should there be any outstanding balance on the account it will become immediately due and payable on termination.

When we tell you about a change we will do so by letter, e-mail, text, statement, statement inserts or messages or in any other way which is sent to you individually.

If the change is to your advantage we may change our interest rates at any time and without notice to you. We will tell you about the change by putting notices in our branches within three Business Days of making the change or by telling you personally within 30 days of making the change and we will update our website within three Business Days of an interest rate change taking effect.