

JUNE 2023

Date: 18/07/2023

Nelson Town Council

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**Bank Reconciliation Statement as at 30/06/2023
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	30/06/2023	128	1,122,770.97
			<u>1,122,770.97</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
27/03/2023 2716	Star Marketing Solutions Ltd	145.00	
01/04/2023 DD	Remote Asset Management Ltd	9.00	
09/05/2023 4200	Manor Street Allotment Society	300.00	
05/06/2023 2760	Vision ICT	225.16	
05/06/2023 2764	Nelson Semi Snooker League	100.00	
21/06/2023 2768	Hill Dickinson LLP	21,600.00	
21/06/2023 2769	Bounceback Safety Surfaces Ltd	2,775.60	
26/06/2023 2770	Maxigene Enviromental Services	90.00	
26/06/2023 2771	Borough of Pendle (PBC)	1,771.15	
26/06/2023 2772	J Driver Ltd	843.07	
26/06/2023 2773	Star Marketing Solutions Ltd	132.00	
26/06/2023 2774	Blackburn with Darwen Borough	3,826.69	
30/06/2023 2775	Green Clean Restoration	2,400.00	
30/06/2023 2776	Coalition FacilitiesManagement	5,400.00	
			<u>39,617.67</u>
			1,083,153.30
<u>Unpresented Receipts (Plus)</u>			
28/06/2023 BGC		172,736.25	
			<u>172,736.25</u>
			1,255,889.55
	Balance per Cash Book is :-		1,255,889.55
	Difference is :-		0.00

Signatory 1:

NameSignedDate

Signatory 2:

NameSignedDate

Date: 18/07/2023

Nelson Town Council

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Cashbook 1

User: NH

Current Bank Account

For Month No: 3

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 :		1,122,527.77					1,122,527.77	
BGC Banked: 09/06/2023		11,876.01						
BGC HM Revenue & Customs		11,876.01			105		11,876.01	Quarter 4 VAT Repayment
BGC Banked: 28/06/2023		172,736.25						
BGC Borough of Pendle		172,736.25			1076	100	172,736.25	Precept Payment 1 of 4
Total Receipts for Month		184,612.26	0.00	0.00			184,612.26	
Cashbook Totals		1,307,140.03	0.00	0.00			1,307,140.03	

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Payments for Month 3

Nominal Ledger Analysis

Date	Payee Name	Reference	£ Total Amnt	£ Creditors	£ VAT	A/c	Centre	£ Amount	Transaction Detail
05/06/2023	Vision ICT	2760	225.16		37.53	4125	110	187.63	Website Hosting Aug23-Jul24
05/06/2023	npower Business Solutions	2761	111.58		5.31	4330	140	106.27	Christmas Lights Electricity
05/06/2023	Star Marketing Solutions Ltd	2762	105.00			4350	140	105.00	2000 x A5 Flyers
05/06/2023	Cemetary Allotment Society	2763	1,078.00		52.15	4200	120	260.76	Allotment Maintenance
						4200	120	765.09	Allotment Maintenance
05/06/2023	Nelson Semi Snooker League	2764	100.00			4350	140	100.00	Snooker Competition
06/06/2023	Blackburn with Darwen Borough	2765	4,789.89			4020	110	2,057.63	Payroll-Salary-May 2023
						4439	160	870.13	Payroll-Salary-May 2023
						4025	110	31.34	Payroll-Salary-May 2023
						4020	110	780.38	Payroll-Tax&NI-May 2023
						4439	160	22.46	Payroll-Tax&NI-May 2023
						4025	110	7.80	Payroll-Tax&NI-May 2023
						4020	110	770.62	Payroll-Pensions-May 2023
						4439	160	249.53	Payroll-Pensions-May 2023
12/06/2023	Vodafone	DD	29.28		4.88	4150	110	24.40	Office Phone and Broadband
13/06/2023	Rialtas Business Solutions Ltd	2766	906.00		151.00	4665	190	755.00	Year End 2022/23 Exercise
14/06/2023	Building Bridges Pendle	2767	3,000.00			4340	140	3,000.00	Peace Walks&Festival of Culture
15/06/2023	Business Card	BUSCARD	18.74		2.60	4460	250	3.15	Currys Care Service
						4690	190	12.99	Zoom Subscription
15/06/2023	Business Waste Ltd	DD	223.28		37.20	4101	160	186.08	Waste Collections - July 2023
15/06/2023	Daisy Communications	DD	67.25		11.21	4100	160	56.04	UWC Phone and Broadband
19/06/2023	Lancashire County Council	DD	1,103.48			4020	110	791.25	Pensions Contributions-May 23
						4439	160	228.90	Pensions Contributions-May 23
						4010	110	83.33	Pensions Contributions-May 23
21/06/2023	E.on Next	DD	30.40		1.45	4380	150	28.95	Kickabout Area Electricity
21/06/2023	E.on Next	DD	77.82		3.71	4380	150	74.11	Games Area Electricity
21/06/2023	Hill Dickinson LLP	2768	21,600.00		3,600.00	4670	190	18,000.00	Provision of Legal Services
21/06/2023	Bounceback Safety Surfaces Ltd	2769	2,775.60		462.60	4380	150	2,313.00	Playground Surface Repairs
23/06/2023	TotalEnergies Gas & Power	DD	164.85		7.85	4100	160	157.00	UWC Electricity
24/06/2023	Business Waste Ltd	DD	55.82		9.30	4101	160	46.52	Excess Waste Collection
26/06/2023	Maxigene Enviromental Services	2770	90.00		15.00	4106	160	75.00	Quarterly LegionellaMonitoring
26/06/2023	Borough of Pendle (PBC)	2771	1,771.15		295.19	4381	150	1,475.96	Replacement of Equipment HeySt
26/06/2023	J Driver Ltd	2772	843.07			4108	160	843.07	Boiler Service
26/06/2023	Star Marketing Solutions Ltd	2773	132.00		22.00	4120	110	110.00	Receipt Books
26/06/2023	Blackburn with Darwen Borough	2774	3,826.69			4020	110	2,084.39	Payroll-Salary-June 23
						4439	160	870.13	Payroll-Salary-June 23
						4025	110	40.13	Payroll-Salary-June 23
						4020	110	799.38	Payroll-Tax&NI-June 23
						4439	160	22.46	Payroll-Tax&NI-June 23
						4025	110	10.20	Payroll-Tax&NI-June 23

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Date: 18/07/2023

Nelson Town Council

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Cashbook 1

User: NH

Current Bank Account

For Month No: 3

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>
27/06/2023	Peninsula Business Services	DD	229.25		36.42	4680	190	182.10	Professional HR Service
						4680	190	9.58	Insurance
						4680	190	1.15	Insurance Premium Tax (IPT)
30/06/2023	Vodafone	DD	96.17		14.36	4150	110	24.94	Mobile Phone Charges-Office
						4100	160	46.87	Mobile Phone Charges-Caretaker
						4100	160	10.00	Insurance
30/06/2023	Green Clean Restoration	2775	2,400.00			4500	170	2,400.00	War Memorial Cleaning
30/06/2023	Coalition FacilitiesManagement	2776	5,400.00		900.00	4520	170	4,500.00	Flower Watering - June 2023
Total Payments for Month			51,250.48	0.00	5,669.76			45,580.72	
Balance Carried Fwd			1,255,889.55						
Cashbook Totals			1,307,140.03	0.00	5,669.76			1,301,470.27	

Detailed Income & Expenditure by Budget Heading 30/06/2023

Month No: 3

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	172,736	345,473	690,945	345,473			50.0%	
Income :- Income	172,736	345,473	690,945	345,473			50.0%	0
Net Income	172,736	345,473	690,945	345,473				
110 Administration								
4000 Clerk Salary Tax + NI	0	0	35,000	35,000		35,000	0.0%	
4010 Employer Pension	83	167	2,690	2,523		2,523	6.2%	
4020 Assistant Clerk Salary Tax+ NI	7,284	11,245	26,500	15,256		15,256	42.4%	
4025 Casual admin staff	89	201	0	(201)		(201)	0.0%	
4110 Postage	0	0	250	250		250	0.0%	
4120 Stationery/Office Administrati	110	110	1,000	890		890	11.0%	
4121 Miscellaneous	0	0	500	500		500	0.0%	
4125 Website & Email Hosting Accs	188	1,604	2,500	896		896	64.1%	
4130 Room Hire	0	0	600	600		600	0.0%	
4140 Computer Equipment & Software	0	781	1,000	219		219	78.1%	
4142 Office Furniture	0	0	1,000	1,000		1,000	0.0%	
4150 Telephone, Mobile & Broadband	49	145	650	505		505	22.3%	
4160 Clerk Expenses	0	0	100	100		100	0.0%	
4921 Election Costs	0	0	20,000	20,000		20,000	0.0%	
Administration :- Indirect Expenditure	7,803	14,252	91,790	77,538	0	77,538	15.5%	0
Net Expenditure	(7,803)	(14,252)	(91,790)	(77,538)				
120 Allotments								
1240 Allotment Rents & Water income	0	5,788	10,929	5,141			53.0%	
Allotments :- Income	0	5,788	10,929	5,141			53.0%	0
4200 Allotments Maintenance	1,026	1,926	10,929	9,003		9,003	17.6%	
Allotments :- Indirect Expenditure	1,026	1,926	10,929	9,003	0	9,003	17.6%	0
Net Income over Expenditure	(1,026)	3,862	0	(3,862)				
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	0	1,000	1,000		1,000	0.0%	
4235 WIF Whitefield	0	0	1,000	1,000		1,000	0.0%	

Detailed Income & Expenditure by Budget Heading 30/06/2023

Month No: 3

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
4240 Small Grants Awarded	0	0	10,000	10,000		10,000	0.0%	
Ward Initiative & Small Grants :- Indirect Expenditure	0	0	16,000	16,000	0	16,000	0.0%	0
Net Expenditure	0	0	(16,000)	(16,000)				
140 Events								
4290 Summer Event Football Marathon	0	300	5,000	4,700		4,700	6.0%	
4310 Lancashir Day & Xmas Switch On	0	0	14,000	14,000		14,000	0.0%	
4330 Town Centre Christmas Lights	106	10,852	35,000	24,148		24,148	31.0%	
4340 Community Cohesion	3,000	3,000	5,000	2,000		2,000	60.0%	
4350 Events General	205	35,934	15,000	(20,934)		(20,934)	239.6%	
4710 Uniform	0	0	1,000	1,000		1,000	0.0%	
Events :- Indirect Expenditure	3,311	50,087	75,000	24,913	0	24,913	66.8%	0
Net Expenditure	(3,311)	(50,087)	(75,000)	(24,913)				
150 Transferred Services								
4380 MUGAs-Maintenance & Inspection	2,416	23,998	21,000	(2,998)		(2,998)	114.3%	
4381 MUGA/Play Area-Imprvm/renewals	1,476	4,516	5,000	484		484	90.3%	
4390 CCTV Monitoring	0	0	31,500	31,500		31,500	0.0%	
4400 Parks	0	0	140,500	140,500		140,500	0.0%	
4410 Roadside Seats-Maint+Inspectio	0	0	5,000	5,000		5,000	0.0%	
4411 Roadside seats-Renewals	0	0	2,000	2,000		2,000	0.0%	
Transferred Services :- Indirect Expenditure	3,892	28,514	205,000	176,486	0	176,486	13.9%	0
Net Expenditure	(3,892)	(28,514)	(205,000)	(176,486)				
160 Unity Hall								
1210 Unity Hall Income (do not use)	0	0	7,500	7,500			0.0%	
1213 Music System Hire	0	0	300	300			0.0%	
Unity Hall :- Income	0	0	7,800	7,800			0.0%	0
4100 Utilities - Unity Centre	270	634	15,000	14,366		14,366	4.2%	
4101 Trade Waste&Sanitory/Nappy dis	233	1,079	1,400	321		321	77.1%	
4105 Hard Wire Test + Elec Call Out	0	0	500	500		500	0.0%	
4106 Building Compliance Costs	75	75	1,000	925		925	7.5%	
4107 Lift Maintenance + Costs	0	293	500	208		208	58.5%	
4108 Boiler maintenance + Gas Safet	843	843	1,000	157		157	84.3%	
4109 Music License	0	0	2,000	2,000		2,000	0.0%	
4430 Renovation/Proj/Match Funding	0	0	15,000	15,000		15,000	0.0%	
4431 Repairs & Renewals	0	0	1,500	1,500		1,500	0.0%	

Detailed Income & Expenditure by Budget Heading 30/06/2023

Month No: 3

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
4439 Caretakers Salary Tax + NI	2,264	3,402	12,500	9,098		9,098	27.2%	
4440 Caretaking/Managmnt-Contractor	0	0	1,500	1,500		1,500	0.0%	
4441 Cleaning Supplies & Equipment	0	287	1,500	1,213		1,213	19.1%	
4445 Equipment/Furniture Costs-UWB	0	0	1,000	1,000		1,000	0.0%	
4450 CCTV & Burgler Alarm System	0	0	500	500		500	0.0%	
4453 Professional Fees - UWB Centre	0	0	1,000	1,000		1,000	0.0%	
4455 Miscellenous - UWB Centre	0	0	1,500	1,500		1,500	0.0%	
4457 Climate Emergency Fund	0	0	5,000	5,000		5,000	0.0%	
Unity Hall :- Indirect Expenditure	<u>3,684</u>	<u>6,612</u>	<u>62,400</u>	<u>55,788</u>	<u>0</u>	<u>55,788</u>	<u>10.6%</u>	<u>0</u>
Net Income over Expenditure	<u>(3,684)</u>	<u>(6,612)</u>	<u>(54,600)</u>	<u>(47,988)</u>				
<u>170 Projects</u>								
4500 Special Projects/ Other	2,400	16,590	30,000	13,410		13,410	55.3%	
4510 Highways Projects	0	0	200,000	200,000	27,000	173,000	13.5%	
4511 Dropped Kerb Grants	0	0	5,000	5,000		5,000	0.0%	
4520 Hanging Baskets	4,500	17,898	30,000	12,102		12,102	59.7%	
4570 Climate Emergency Fund	0	0	5,000	5,000		5,000	0.0%	
Projects :- Indirect Expenditure	<u>6,900</u>	<u>34,488</u>	<u>270,000</u>	<u>235,512</u>	<u>27,000</u>	<u>208,512</u>	<u>22.8%</u>	<u>0</u>
Net Expenditure	<u>(6,900)</u>	<u>(34,488)</u>	<u>(270,000)</u>	<u>(235,512)</u>				
<u>180 Handyman Scheme</u>								
4600 Handyman Labour	0	442	7,000	6,558		6,558	6.3%	
4610 Handyman Materials	0	974	3,000	2,026		2,026	32.5%	
4620 Handyman Equipment	0	349	1,000	651		651	34.9%	
Handyman Scheme :- Indirect Expenditure	<u>0</u>	<u>1,765</u>	<u>11,000</u>	<u>9,235</u>	<u>0</u>	<u>9,235</u>	<u>16.0%</u>	<u>0</u>
Net Expenditure	<u>0</u>	<u>(1,765)</u>	<u>(11,000)</u>	<u>(9,235)</u>				
<u>190 Professional Fees</u>								
4650 Insurance	0	1,917	2,500	583		583	76.7%	
4660 Audit (Internal & External)	0	(3,133)	1,500	4,633		4,633	(208.9%)	
4665 Accountancy Fees	755	155	500	345		345	31.0%	
4670 Legal Fees	18,000	18,000	17,500	(500)		(500)	102.9%	
4680 HR & H&S Support Services	193	601	3,000	2,399		2,399	20.0%	
4690 Subscriptions	13	2,471	225	(2,246)		(2,246)	1098.0%	
4695 Payroll Service	0	0	980	980		980	0.0%	
Professional Fees :- Indirect Expenditure	<u>18,961</u>	<u>20,011</u>	<u>26,205</u>	<u>6,194</u>	<u>0</u>	<u>6,194</u>	<u>76.4%</u>	<u>0</u>
Net Expenditure	<u>(18,961)</u>	<u>(20,011)</u>	<u>(26,205)</u>	<u>(6,194)</u>				

Detailed Income & Expenditure by Budget Heading 30/06/2023

Month No: 3

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
210 Training & Travel Costs								
4750 Training Expenses inc travel	0	900	1,750	850		850	51.4%	
4760 Travel Costs (outside parish)	0	0	250	250		250	0.0%	
Training & Travel Costs :- Indirect Expenditure	0	900	2,000	1,100	0	1,100	45.0%	0
Net Expenditure	0	(900)	(2,000)	(1,100)				
220 Environment Committee								
4800 Enviromental Projects	0	0	30,000	30,000		30,000	0.0%	
4810 Climate Emergency Fund	0	0	5,000	5,000		5,000	0.0%	
Environment Committee :- Indirect Expenditure	0	0	35,000	35,000	0	35,000	0.0%	0
Net Expenditure	0	0	(35,000)	(35,000)				
230 Promotional & Marketing								
4530 Annual Newsletter	0	0	2,500	2,500		2,500	0.0%	
4540 Publicity & Marketing	0	0	5,000	5,000		5,000	0.0%	
4580 Climate Emergency Fund	0	0	5,000	5,000		5,000	0.0%	
Promotional & Marketing :- Indirect Expenditure	0	0	12,500	12,500	0	12,500	0.0%	0
Net Expenditure	0	0	(12,500)	(12,500)				
250 Revive Cafe - UWB Centre								
1200 Cafe & Catering Income	0	0	13,500	13,500			0.0%	
Revive Cafe - UWB Centre :- Income	0	0	13,500	13,500			0.0%	0
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	3	74	11,300	11,226		11,226	0.7%	
4470 Catering Equipment Repairs&Ren	0	0	1,000	1,000		1,000	0.0%	
Revive Cafe - UWB Centre :- Indirect Expenditure	3	74	40,740	40,666	0	40,666	0.2%	0
Net Income over Expenditure	(3)	(74)	(27,240)	(27,166)				
Grand Totals:- Income	172,736	351,260	723,174	371,914			48.6%	
Expenditure	45,581	158,628	858,564	699,936	27,000	672,936	21.6%	
Net Income over Expenditure	127,156	192,632	(135,390)	(328,022)				
Movement to/(from) Gen Reserve	127,156	192,632						

LLOYDS BANK



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NELSON TOWN COUNCIL

NELSON TOWN HALL
MARKET STREET
NELSON
LANCASHIRE
BB9 7LG



Your account statement

Issue date: 30 June 2023

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

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IBAN

TREASURERS ACCOUNT

NELSON TOWN COUNCIL

Account summary

Balance On 30 May 2023	£1,173,435.56
Total Paid In	£11,876.01
Total Paid Out	£62,540.60
Balance On 30 Jun 2023	£1,122,770.97

Account activity

Date	Payment Type	Details	Paid In (£)	Paid Out (£)	Balance (£)
30 May 23		STATEMENT OPENING BALANCE			1,173,435.56
31 May 23	DD	PENINSULA BUSINESS 000NEL031 ✓		229.25	1,173,206.31
31 May 23	CHQ	002746 ✓		2,196.00	1,171,010.31
31 May 23	CHQ	002744 ✓		900.00	1,170,110.31
01 Jun 23	DD	VODAFONE LTD 691405438-00001 ✓		96.17	1,170,014.14
01 Jun 23	CHQ	002750 ✓		9,741.60	1,160,272.54
02 Jun 23	DD	RAM TRACKING N32JG4Y ✓		9.00	1,160,263.54
02 Jun 23	CHQ	002743 ✓		82.53	1,160,181.01
06 Jun 23	CHQ	002754 ✓		3,648.00	1,156,533.01
07 Jun 23	CHQ	002758 ✓		1,980.00	1,154,553.01
07 Jun 23	CHQ	002759 ✓		912.00	1,153,641.01
07 Jun 23	CHQ	002753 ✓		3,444.00	1,150,197.01
09 Jun 23	BGC	HMRC VAT 315339514 ✓	11,876.01		1,162,073.02
09 Jun 23	CHQ	002749 ✓		302.40	1,161,770.62
12 Jun 23	DD	VODAFONE LTD 7039489837-1001 ✓		29.28	1,161,741.34
13 Jun 23	CHQ	002745 ✓		180.00	1,161,561.34
13 Jun 23	CHQ	002755 ✓		70.00	1,161,491.34
13 Jun 23	CHQ	002747 ✓		24,825.60	1,136,665.74
14 Jun 23	DD	BUSINESS WASTE LTD C-NEL003 ✓		223.28	1,136,442.46
15 Jun 23	DD	BUSINESS CHG CRD 5328660501884097 ✓		18.74	1,136,423.72
15 Jun 23	DD	DAISY COMMS LTD HCJ34055 ✓		67.25	1,136,356.47
16 Jun 23	CHQ	002767 ✓		3,000.00	1,133,356.47
19 Jun 23	DD	LCC CO 6510101289 LPF00402 ✓		1,103.48	1,132,252.99
19 Jun 23	CHQ	002763 ✓		1,078.00	1,131,174.99
20 Jun 23	CHQ	002765 ✓		4,789.89	1,126,385.10
21 Jun 23	DD	E.ON NEXT A-31F96775-001 ✓		30.40	1,126,354.70
21 Jun 23	DD	E.ON NEXT A-92B313A5-001 ✓		77.82	1,126,276.88
21 Jun 23	CHQ	002761 ✓		111.58	1,126,165.30
23 Jun 23	DD	TOTAL ENERGIES G&P 1162976 ✓		164.85	1,126,000.45

Your Account activity is continued overleaf



Date	Payment Type	Details	Paid In (£)	Paid Out (£)	Balance (£)
26 Jun 23	CHQ	002762 ✓		105.00	1,125,895.45
26 Jun 23	CHQ	002757 ✓		239.68	1,125,655.77
26 Jun 23	CHQ	002766 ✓		906.00	1,124,749.77
26 Jun 23	CHQ	002756 ✓		697.56	1,124,052.21
27 Jun 23	DD	PENINSULA BUSINESS 000NEL031 ✓		229.25	1,123,822.96
29 Jun 23	CHQ	002752 ✓		450.00	1,123,372.96
29 Jun 23	CHQ	002751 ✓		450.00	1,122,922.96
30 Jun 23	DD	BUSINESS WASTE LTD C-NEL003 ✓		55.82	1,122,867.14
30 Jun 23	DD	VODAFONE LTD 691405438-00001 ✓		96.17	1,122,770.97
30 Jun 23		STATEMENT CLOSING BALANCE	11,876.01	62,540.60	1,122,770.97

The "Details" column in your statement shows the date that a Debit Card payment went into or came out of your account only if that happened on a weekend or a Bank Holiday.

Payment types:

DD - Direct Debit

CHQ - Cheque

BGC - Bank Giro Credit

PLG10LR3100000

M31D7104HMQ D31D7104HMQ

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LLOYDS BANK



NELSON TOWN COUNCIL

NELSON TOWN HALL
MARKET STREET
NELSON
LANCASHIRE
BB9 7LG

Your account statement

Issue date: 30 June 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)

TREASURERS ACCOUNT

NELSON TOWN COUNCIL

INTEREST RATES FOR THE PERIOD 10 MAY 23 TO 09 JUN 23

Debit Rates 10 MAY 23 - 10 MAY 23	
Unauthorised Borrowing	15.10% pa
Debit Rates 11 MAY 23 - 09 JUN 23	
Unauthorised Borrowing	15.35% pa

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.