

**Bank Reconciliation Statement as at 31/01/2024
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	30/01/2024		1,219,342.65
			<u>1,219,342.65</u>
<u>Unpresented Payments (Minus)</u>		<u>Amount</u>	
27/03/2023 2716	Star Marketing Solutions Ltd	145.00	
26/06/2023 2773	Star Marketing Solutions Ltd	132.00	
19/01/2024 DD	Business Waste Ltd	-27.91	
29/01/2024 2898	Option Hygiene Ltd	261.52	
30/01/2024 DD	Vodafone	107.68	
30/01/2024 2899	Borough of Pendle (PBC)	187.50	
30/01/2024 2900	Northwest in Bloom	120.00	
31/01/2024 2901	Blackburn with Darwen Borough	4,159.10	
31/01/2024 2902	Nick Harbour	22.99	
			<u>5,107.88</u>
			1,214,234.77
<u>Unpresented Receipts (Plus)</u>			
		0.00	
			<u>0.00</u>
			1,214,234.77
		Balance per Cash Book is :-	1,214,234.77
		Difference is :-	0.00

Signatory 1:

Name Signed Date

Signatory 2:

Name Signed Date

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 :		1,067,204.91					1,067,204.91	
BACS Banked: 08/01/2024		172,736.25						
BACS Borough of Pendle		172,736.25			1076	100	172,736.25	Quarter 3 2023/24 Precept
BGC Banked: 16/01/2024		19,522.59						
BGC HM Revenue & Customs		19,522.59			105		19,522.59	Quarter 3 VAT Return
FPI Banked: 17/01/2024		200.00						
FPI Community Arts		200.00			1211	160	200.00	UWC Room Hire
DEP Banked: 18/01/2024		2,330.00						
DEP Nelson Town Council		2,330.00			1211	160	2,330.00	Room Hire Aug-Dec 2023
Total Receipts for Month		194,788.84	0.00	0.00			194,788.84	
Cashbook Totals		1,261,993.75	0.00	0.00			1,261,993.75	

Payments for Month 10

Nominal Ledger Analysis

Date	Payee Name	Reference	£ Total Amnt	£ Creditors	£ VAT	A/c	Centre	£ Amount	Transaction Detail
01/01/2024	Remote Asset Management Ltd	DD	9.00		1.50	4680	190	7.50	Lease of Tracking Unit
01/01/2024	Business Waste Ltd	DD	223.28		37.20	4101	160	186.08	Waste Collections - Feb 2024
03/01/2024	Borough of Pendle (PBC)	2883	183.65		30.61	4310	140	153.04	Event Street Cleaner 25/11/23
03/01/2024	Blackburn with Darwen Borough	2884	4,225.81			4020	110	2,260.40	Payroll-Salary-Dec 2023
						4439	160	952.07	Payroll-Salary-Dec 2023
						4025	110	43.82	Payroll-Salary-Dec 2023
						4020	110	924.09	Payroll-Tax&NI-Dec 2023
						4439	160	34.43	Payroll-Tax&NI-Dec 2023
						4025	110	11.00	Payroll-Tax&NI-Dec 2023
03/01/2024	Raheel Gorsl	2885	13.00			4600	180	13.00	1 Hour Labour
03/01/2024	Option Hygiene Ltd	2886	209.95		34.99	4441	160	174.96	UWC Cleaning Supplies
03/01/2024	Borough of Pendle (PBC)	2887	327.77		54.63	4500	170	273.14	Hodge House GroundsMaintenance
03/01/2024	Borough of Pendle (PBC)	2888	368.88		61.48	4500	170	307.40	Hodge House GroundsMaintenance
04/01/2024	npower Business Solutions	2889	178.38		8.49	4330	140	169.89	Christmas Lights Electricity
04/01/2024	Lighting & Illumination Techno	2890	2,352.00		392.00	4380	150	1,960.00	Netherfield Rd MUGA LED Lights
04/01/2024	Lighting & Illumination Techno	2891	6,398.40		1,066.40	4330	140	5,332.00	Festive Lights Year3of3 Rental
09/01/2024	Excelsior Roto Moulding Ltd	2892	172.98		28.83	4500	170	144.15	Heavy Duty Grit Bin
09/01/2024	Blackburn with Darwen Borough	2893	22,809.60		3,801.60	4390	150	19,008.00	CCTV Nelson Interchange
09/01/2024	Lighting & Illumination Techno	2894	234.00		39.00	4380	150	195.00	Repair Brunswick St MUGA
10/01/2024	Kays Highway Ltd	2895	468.00		78.00	4310	140	390.00	Ellen St Road Closure- 25/11/23
10/01/2024	Vodafone	DD	28.97		4.83	4150	110	24.14	Office Phone and Broadband
11/01/2024	Nelson Community Trust	2896	1,000.00			4230	130	340.00	The Olive Room Project
						4235	130	330.00	The Olive Room Project
						4225	130	330.00	The Olive Room Project
11/01/2024	Emma Ward (Deen Institute)	2897	1,000.00			4230	130	340.00	Deen Institute Project
						4235	130	330.00	Deen Institute Project
						4225	130	330.00	Deen Institute Project
14/01/2024	Daisy Communications	DD	67.25		11.21	4100	160	56.04	UWC Phone and Broadband
15/01/2024	Business Card	BUSCARD	735.59		122.60	4500	170	600.00	LancashireTourismAwardTi
						4690	190	12.99	Zoom Subscription
19/01/2024	Business Waste Ltd	DD	-27.91		-4.65	4101	160	-23.26	Credit Note
19/01/2024	Lancashire County Council	DD	1,217.72			4020	110	861.36	Pension Contributions-Jan 2024
						4439	160	273.03	Pension Contributions-Jan 2024
						4010	110	83.33	Pension Contributions-Jan 2024
23/01/2024	E.on Next	DD	93.09		4.43	4380	150	88.66	Games Area Electricity
23/01/2024	E.on Next	DD	36.40		1.73	4380	150	34.67	Kickabout Area Electricity
25/01/2024	TotalEnergies Gas & Power	DD	329.08		54.84	4100	160	274.24	UWC Electricity
27/01/2024	Peninsula Business Services	DD	245.30		38.97	4680	190	194.84	Professional HR Service

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	10.26	Insurance
						4680	190	1.23	Insurance Premium Tax (IPT)
29/01/2024	Option Hygiene Ltd	2898	261.52		43.58	4441	160	217.94	UWC Cleaning Supplies
30/01/2024	Vodafone	DD	107.68		17.95	4150	110	24.94	Mobile Phone Charges-Office
						4100	160	64.79	Mobile Phone Charges-Caretaker
30/01/2024	Borough of Pendle (PBC)	2899	187.50			4110	110	187.50	50 1sr Class Stamps
30/01/2024	Northwest in Bloom	2900	120.00			4500	170	120.00	2024 North West in Bloom Entry
31/01/2024	Blackburn with Darwen Borough	2901	4,159.10			4020	110	2,271.46	Payroll-Salary-Jan 2024
						4439	160	952.07	Payroll-Salary-Jan 2024
						4025	110	29.14	Payroll-Salary-Jan 2024
						4020	110	864.60	Payroll-Tax&NI-Jan 2024
						4439	160	34.43	Payroll-Tax&NI-Jan 2024
						4025	110	7.40	Payroll-Tax&NI-Jan 2024
31/01/2024	Nick Harbour	2902	22.99		0.50	4121	110	19.99	Extension Lead for 25/11 Event
						4150	110	2.50	Mobile Phone Charger
Total Payments for Month			47,758.98	0.00	5,930.72			41,828.26	
Balance Carried Fwd			1,214,234.77						
Cashbook Totals			1,261,993.75	0.00	5,930.72			1,256,063.03	

Detailed Income & Expenditure by Budget Heading 31/01/2024

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	172,736	690,945	690,945	0			100.0%	
Income :- Income	<u>172,736</u>	<u>690,945</u>	<u>690,945</u>	<u>0</u>			<u>100.0%</u>	<u>0</u>
Net Income	<u>172,736</u>	<u>690,945</u>	<u>690,945</u>	<u>0</u>				
110 Administration								
4000 Clerk Salary Tax + NI	0	0	35,000	35,000		35,000	0.0%	
4010 Employer Pension	83	750	2,690	1,940		1,940	27.9%	
4020 Assistant Clerk Salary Tax+ NI	7,182	38,418	26,500	(11,918)		(11,918)	145.0%	
4025 Casual admin staff	91	471	0	(471)		(471)	0.0%	
4110 Postage	188	188	250	63		63	75.0%	
4120 Stationery/Office Administrati	0	135	1,000	865		865	13.5%	
4121 Miscellaneous	20	110	500	390		390	21.9%	
4125 Website & Email Hosting Accs	0	1,622	2,500	878		878	64.9%	
4130 Room Hire	0	0	600	600		600	0.0%	
4140 Computer Equipment & Software	0	848	1,000	152		152	84.8%	
4142 Office Furniture	0	0	1,000	1,000		1,000	0.0%	
4150 Telephone, Mobile & Broadband	52	508	650	142		142	78.2%	
4160 Clerk Expenses	0	0	100	100		100	0.0%	
4921 Election Costs	0	21,821	20,000	(1,821)		(1,821)	109.1%	
Administration :- Indirect Expenditure	<u>7,616</u>	<u>64,870</u>	<u>91,790</u>	<u>26,920</u>	<u>0</u>	<u>26,920</u>	<u>70.7%</u>	<u>0</u>
Net Expenditure	<u>(7,616)</u>	<u>(64,870)</u>	<u>(91,790)</u>	<u>(26,920)</u>				
120 Allotments								
1240 Allotment Rents & Water income	0	9,774	10,929	1,155			89.4%	
Allotments :- Income	<u>0</u>	<u>9,774</u>	<u>10,929</u>	<u>1,155</u>			<u>89.4%</u>	<u>0</u>
4200 Allotments Maintenance	0	10,201	10,929	728		728	93.3%	
Allotments :- Indirect Expenditure	<u>0</u>	<u>10,201</u>	<u>10,929</u>	<u>728</u>	<u>0</u>	<u>728</u>	<u>93.3%</u>	<u>0</u>
Net Income over Expenditure	<u>0</u>	<u>(427)</u>	<u>0</u>	<u>427</u>				
130 Ward Initiative & Small Grants								
4210 WIF Bradley	0	0	1,000	1,000		1,000	0.0%	
4215 WIF Clover Hill	0	300	1,000	700		700	30.0%	
4220 WIF Marsden	0	0	1,000	1,000		1,000	0.0%	
4225 WIF Southfield	660	660	1,000	340		340	66.0%	
4230 WIF Walverden	680	1,030	1,000	(30)		(30)	103.0%	
4235 WIF Whitefield	660	1,010	1,000	(10)		(10)	101.0%	

Detailed Income & Expenditure by Budget Heading 31/01/2024

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
4240 Small Grants Awarded	0	7,870	10,000	2,130		2,130	78.7%	
Ward Initiative & Small Grants :- Indirect Expenditure	2,000	10,870	16,000	5,130	0	5,130	67.9%	0
Net Expenditure	(2,000)	(10,870)	(16,000)	(5,130)				
140 Events								
4290 Summer Event Football Marathon	0	800	5,000	4,200		4,200	16.0%	
4300 Food Festival	0	5,240	0	(5,240)		(5,240)	0.0%	
4310 Lancashir Day & Xmas Switch On	543	14,986	14,000	(986)		(986)	107.0%	
4330 Town Centre Christmas Lights	5,502	28,500	35,000	6,501		6,501	81.4%	
4340 Community Cohesion	0	3,000	5,000	2,000		2,000	60.0%	
4350 Events General	0	36,338	15,000	(21,338)		(21,338)	242.3%	
4710 Uniform	0	0	1,000	1,000		1,000	0.0%	
Events :- Indirect Expenditure	6,045	88,863	75,000	(13,863)	0	(13,863)	118.5%	0
Net Expenditure	(6,045)	(88,863)	(75,000)	13,863				
150 Transferred Services								
4380 MUGAs-Maintenance & Inspection	2,278	28,368	21,000	(7,368)		(7,368)	135.1%	
4381 MUGA/Play Area-Imprvm/renewals	0	6,586	5,000	(1,586)		(1,586)	131.7%	
4390 CCTV Monitoring	19,008	45,028	31,500	(13,528)		(13,528)	142.9%	
4400 Parks	0	140,400	140,500	100		100	99.9%	
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	21,286	220,382	205,000	(15,382)	0	(15,382)	107.5%	0
Net Expenditure	(21,286)	(220,382)	(205,000)	15,382				
160 Unity Hall								
1210 Unity Hall Income (do not use)	0	0	7,500	7,500			0.0%	
1211 Unity Hall Room/Cafe Hire	2,530	5,360	0	(5,360)			0.0%	
1213 Music System Hire	0	0	300	300			0.0%	
Unity Hall :- Income	2,530	5,360	7,800	2,440			68.7%	0
4100 Utilities - Unity Centre	395	2,586	15,000	12,414		12,414	17.2%	
4101 Trade Waste&Sanitary/Nappy dis	163	2,976	1,400	(1,576)		(1,576)	212.5%	
4105 Hard Wire Test + Elec Call Out	0	3,050	500	(2,550)		(2,550)	610.0%	
4106 Building Compliance Costs	0	341	1,000	659		659	34.1%	
4107 Lift Maintenance + Costs	0	1,181	500	(681)		(681)	236.2%	
4108 Boiler maintenance + Gas Safet	0	934	1,000	66		66	93.4%	
4109 Music License	0	159	2,000	1,841		1,841	8.0%	

Detailed Income & Expenditure by Budget Heading 31/01/2024

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
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%	
4439 Caretakers Salary Tax + NI	2,246	12,298	12,500	202		202	98.4%	
4440 Caretaking/Managmnt-Contractor	0	0	1,500	1,500		1,500	0.0%	
4441 Cleaning Supplies & Equipment	393	1,473	1,500	27		27	98.2%	
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	108	1,500	1,392		1,392	7.2%	
4457 Climate Emergency Fund	0	0	5,000	5,000		5,000	0.0%	
Unity Hall :- Indirect Expenditure	3,197	25,105	62,400	37,295	0	37,295	40.2%	0
Net Income over Expenditure	(667)	(19,745)	(54,600)	(34,855)				
170 Projects								
4500 Special Projects/ Other	1,445	24,302	30,000	5,698		5,698	81.0%	
4510 Highways Projects	0	16,158	200,000	183,842	27,000	156,842	21.6%	
4511 Dropped Kerb Grants	0	1,000	5,000	4,000		4,000	20.0%	
4520 Hanging Baskets	0	32,831	30,000	(2,831)		(2,831)	109.4%	
4570 Climate Emergency Fund	0	0	5,000	5,000		5,000	0.0%	
Projects :- Indirect Expenditure	1,445	74,291	270,000	195,709	27,000	168,709	37.5%	0
Net Expenditure	(1,445)	(74,291)	(270,000)	(195,709)				
180 Handyman Scheme								
4600 Handyman Labour	13	468	7,000	6,532		6,532	6.7%	
4610 Handyman Materials	0	974	3,000	2,026		2,026	32.5%	
4620 Handyman Equipment	0	391	1,000	609		609	39.1%	
4621 Quad Bike Maint/Repairs	0	135	0	(135)		(135)	0.0%	
Handyman Scheme :- Indirect Expenditure	13	1,968	11,000	9,032	0	9,032	17.9%	0
Net Expenditure	(13)	(1,968)	(11,000)	(9,032)				
190 Professional Fees								
4650 Insurance	0	4,769	2,500	(2,269)		(2,269)	190.8%	
4660 Audit (Internal & External)	0	82	1,500	1,418		1,418	5.4%	
4665 Accountancy Fees	0	155	500	345		345	31.0%	
4670 Legal Fees	0	61,611	17,500	(44,111)		(44,111)	352.1%	
4680 HR & H&S Support Services	214	2,279	3,000	721		721	76.0%	
4690 Subscriptions	13	2,588	225	(2,363)		(2,363)	1150.3%	
4695 Payroll Service	0	1,275	980	(295)		(295)	130.1%	
Professional Fees :- Indirect Expenditure	227	72,759	26,205	(46,554)	0	(46,554)	277.7%	0
Net Expenditure	(227)	(72,759)	(26,205)	46,554				

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Detailed Income & Expenditure by Budget Heading 31/01/2024

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
210 Training & Travel Costs								
4750 Training Expenses inc travel	0	1,116	1,750	634		634	63.8%	
4760 Travel Costs (outside parish)	0	0	250	250		250	0.0%	
Training & Travel Costs :- Indirect Expenditure	0	1,116	2,000	884	0	884	55.8%	0
Net Expenditure	0	(1,116)	(2,000)	(884)				
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	0	80	11,300	11,220		11,220	0.7%	
4470 Catering Equipment Repairs&Ren	0	0	1,000	1,000		1,000	0.0%	
Revive Cafe - UWB Centre :- Indirect Expenditure	0	80	40,740	40,660	0	40,660	0.2%	0
Net Income over Expenditure	0	(80)	(27,240)	(27,160)				
Grand Totals:- Income								
	175,266	706,079	723,174	17,095			97.6%	
Expenditure								
	41,828	570,505	858,564	288,059	27,000	261,059	69.6%	
Net Income over Expenditure	133,438	135,574	(135,390)	(270,964)				
Movement to/(from) Gen Reserve	133,438	135,574						

LLOYDS BANK



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NELSON TOWN COUNCIL

NELSON TOWN HALL
MARKET STREET
NELSON
LANCASHIRE
BB9 7LG



Your account statement

Issue date: 30 January 2024

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

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BIC: [REDACTED] 25

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TREASURERS ACCOUNT

NELSON TOWN COUNCIL

Account summary

Balance On 29 Dec 2023	£1,070,905.19
Total Paid In	£194,788.84
Total Paid Out	£46,351.38
Balance On 30 Jan 2024	£1,219,342.65

Account activity

Date	Payment Type	Details	Paid In (£)	Paid Out (£)	Balance (£)
29 Dec 23		STATEMENT OPENING BALANCE			1,070,905.19
02 Jan 24	DD	VODAFONE LTD 691405438-00001		107.68	1,070,797.51
02 Jan 24	CHQ	002870		416.40	1,070,381.11
03 Jan 24	DD	RAM TRACKING N32JG4Y		9.00	1,070,372.11
08 Jan 24	BGC	BOROUGH OF PENDLE	172,736.25		1,243,108.36
09 Jan 24	CHQ	002882		109.20	1,242,999.16
10 Jan 24	DD	VODAFONE LTD 7039489837-1001		28.97	1,242,970.19
10 Jan 24	CHQ	002886		209.99	1,242,760.24
10 Jan 24	CHQ	002880		2,200.00	1,240,560.24
11 Jan 24	CHQ	002878		500.00	1,240,060.24
12 Jan 24	CHQ	002891		6,398.40	1,233,661.84
12 Jan 24	CHQ	002894		234.00	1,233,427.84
12 Jan 24	CHQ	002890		2,352.00	1,231,075.84
12 Jan 24	CHQ	002884		4,225.81	1,226,850.03
12 Jan 24	CHQ	002893		22,809.60	1,204,040.43
15 Jan 24	DD	DAISY COMMS LTD HCJ34055		67.25	1,203,973.18
15 Jan 24	DD	BUSINESS WASTE LTD C-NEL003		223.28	1,203,749.90
15 Jan 24	DD	BUSINESS CHG CRD 5328660501884097		735.59	1,203,014.31
15 Jan 24	CHQ	002892		172.98	1,202,841.33
15 Jan 24	CHQ	002889		178.38	1,202,662.95
16 Jan 24	BGC	HMRC VAT 315339514	19,522.59		1,222,185.54
16 Jan 24	CHQ	002883		183.65	1,222,001.89
16 Jan 24	CHQ	002888		368.88	1,221,633.01
16 Jan 24	CHQ	002887		327.77	1,221,305.24
17 Jan 24	CHQ	002881		90.00	1,221,215.24
17 Jan 24	FPI	COMMUNITY ARTS BY ROOM HIRE YBBPI1437076653619 050621 10 17JAN24 14:37	200.00		1,221,415.24
18 Jan 24	CHQ	002885		13.00	1,221,402.24
18 Jan 24	DEP	500049	2,330.00		1,223,732.24

Your Account activity is continued overleaf



Date	Payment Type	Details	Paid In (£)	Paid Out (£)	Balance (£)
19 Jan 24	DD	LCC CO 6510103476 LPF00402		1,217.72	1,222,514.52
23 Jan 24	DD	E.ON NEXT A-31F96775-001✓		36.40	1,222,478.12
23 Jan 24	DD	E.ON NEXT A-92B313A5-001✓		93.09	1,222,385.03
24 Jan 24	CHQ	002895		468.00	1,221,917.03
24 Jan 24	CHQ	002896		1,000.00	1,220,917.03
25 Jan 24	DD	TOTAL ENERGIES G&P 1162976		329.08	1,220,587.95
29 Jan 24	DD	PENINSULA BUSINESS 000NEL031		245.30	1,220,342.65
30 Jan 24	CHQ	002897		1,000.00	1,219,342.65
30 Jan 24		STATEMENT CLOSING BALANCE	194,788.84	46,351.38	1,219,342.65

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

FPI - Faster Payment

DEP - Deposit

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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 company³.
- 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



NELSON TOWN COUNCIL

NELSON TOWN HALL
MARKET STREET
NELSON
LANCASHIRE
BB9 7LG

Your account statement

Issue date: 30 January 2024

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)

Sort code: 20-00-00 account number

BIC: LLOYGB33

IBAN: GB



TREASURERS ACCOUNT

NELSON TOWN COUNCIL

INTEREST RATES FOR THE PERIOD 12 DEC 23 TO 09 JAN 24

Debit Rates 12 DEC 23 - 09 JAN 24

Unauthorised Borrowing 16.10% pa

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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 (cheque): £0.00,

Unpaid item (direct debit): £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.