

January, 2025

Date: 13/02/2025

Nelson Town Council

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Time: 18:03

Bank Reconciliation Statement as at 31/01/2025  
for Cashbook 1 - Current Bank Account

User: NH

Bank Statement Account Name (s)	Statement Date	Page No	Balances
LLoyds Bank	30/01/2025		1,246,673.43
			1,246,673.43
<b>Unpresented Payments (Minus)</b>		<b>Amount</b>	
25/04/2024 2952	Marsden Heights	1,000.00	
15/07/2024 DD	Skyguard Ltd T/A Peoplesafe	259.20	
27/11/2024 3047	Marsden Heights	1,000.00	
03/01/2025 3060	Lighting & Illumination Techno	6,398.40	
08/01/2025 DD	Business Waste Ltd	-27.91	
21/01/2025 3066	Hillside Heroes	5,000.00	
24/01/2025 DD	Business Waste Ltd	9.24	
28/01/2025 3067	Zurich Municipal	2,564.57	
28/01/2025 3068	Blackburn with Darwen Borough	4,256.37	
28/01/2025 3069	Maxigene Enviromental Services	108.00	
			20,567.87
			1,226,105.56
<b>Unpresented Receipts (Plus)</b>			
		0.00	
			0.00
			1,226,105.56
		<b>Balance per Cash Book is :-</b>	<b>1,226,105.56</b>
		<b>Difference is :-</b>	<b>0.00</b>

Signatory 1:

Name .....Signed .....Date .....

Signatory 2:

Name .....Signed .....Date .....

Receipts for Month 10				Nominal Ledger Analysis			
Receipt Ref	Name of Payer	£ Amnt Received	£ Debtors	£ VAT	A/c	Centre	£ Amount Transaction Detail
Balance Brought Fwd :		1,131,891.06					1,131,891.06
DEP	Banked: 06/01/2025	2,160.00					
DEP	Nelson Town Council	2,160.00			1211	160	2,160.00 UWC Takings Oct-Dec 2024
BACS	Banked: 09/01/2025	182,486.25					
BACS	Borough of Pendle	182,486.25			1076	100	182,486.25 Precept Quarter 4 2024/25
Total Receipts for Month		184,646.25	0.00	0.00			184,646.25
Cashbook Totals		1,316,537.31	0.00	0.00			1,316,537.31

## Payments for Month 10

## Nominal Ledger Analysis

Date	Payee Name	Reference	£ Total Amnt	£ Creditors	£ VAT	A/c	Centre	£ Amount	Transaction Detail
01/01/2025	Remote Asset Management Ltd	DD	9.00		1.50	4680	190	7.50	Lease of Tracking Unit
02/01/2025	Option Hygiene Ltd	3059	860.10		143.33	4441	160	716.77	UWC Cleaning Supplies
03/01/2025	Lighting & Illumination Techno	3060	6,398.40		1,066.40	4330	140	5,332.00	2024 FestiveLighting Dismantle
07/01/2025	Borough of Pendle (PBC)	3061	66,761.00			4381	150	66,761.00	Cats Park Playground
08/01/2025	Business Waste Ltd	DD	-27.91		-4.65	4101	160	-23.26	CreditAgainst Invoice P1550703
08/01/2025	Coalition FacilitiesManagement	3062	75.00			4621	180	75.00	Quad Bike Storage - Dec 2024
08/01/2025	Mariam Qasim	3063	585.00			1211	160	585.00	Refund for UWC Booking
09/01/2025	Raheel Gorsl	3064	282.21			4600	180	107.25	Handyman Labour
						4610	180	174.96	Handyman Materials
13/01/2025	Vodafone	DD	30.35		5.06	4150	110	25.29	Office Phone and Broadband
15/01/2025	Business Waste Ltd	DD	223.28		37.20	4101	160	186.08	Waste Collections - Feb 2024
16/01/2025	Daisy Communications	DD	96.35		16.06	4100	160	80.29	UWC Phone and Broadband
17/01/2025	E.on Next	DD	18.23		0.87	4380	150	17.36	Games Area Electricity
17/01/2025	Lancashire County Council	DD	1,277.11			4020	110	905.00	Pension Contributions - Dec 24
						4439	160	288.78	Pension Contributions - Dec 24
						4010	110	83.33	Pension Contributions - Dec 24
20/01/2025	Inspire2Box	3065	1,114.95			4240	130	1,114.95	Small Grant Award
21/01/2025	TotalEnergies Gas & Power	DD	365.03		17.39	4100	160	347.64	UWC Electricity
21/01/2025	Hillside Heroes	3066	5,000.00			4500	170	5,000.00	Grant to GibHill NatureReserve
24/01/2025	Business Waste Ltd	DD	9.24		1.54	4101	160	7.70	Excess Waste Collection
24/01/2025	Peninsula Business Services	DD	245.30		38.97	4680	190	194.84	Professional HR Service
						4680	190	10.26	Insurance
						4680	190	1.23	Insurance Premium Tax (IPT)
27/01/2025	Business Card	BUSCARD	15.51		2.60	4690	190	12.99	Zoom Subscription
						4690	190	-0.08	Cashback Credit
28/01/2025	Zurich Municipal	3067	2,564.57			4650	190	2,289.79	Insurance 12/2/25-11/2/26
						4650	190	274.78	Insurance Premium Tax (IPT)
28/01/2025	Blackburn with Darwen Borough	3068	4,256.37			4020	110	2,354.98	Payroll-Salary-Jan 2025
						4439	160	1,005.57	Payroll-Salary-Jan 2025
						4020	110	851.96	Payroll-Tax&NI-Jan 2025
						4439	160	43.86	Payroll-Tax&NI-Jan 2025
28/01/2025	Maxigene Enviromental Services	3069	108.00		18.00	4106	160	90.00	Monthly Legionella Monitoring
30/01/2025	Vodafone	DD	164.66		27.44	4150	110	50.17	Mobile Phone Charges-Office
						4100	160	87.05	Mobile Phone Charges-Caretaker

Total Payments for Month	90,431.75	0.00	1,371.71	89,060.04
Balance Carried Fwd	1,226,105.56			
Cashbook Totals	1,316,537.31	0.00	1,371.71	1,315,165.60

## Detailed Income &amp; Expenditure by Budget Heading 31/01/2025

Month No: 10

## Cost Centre Report

	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
<b>100 Income</b>							
1076 Precept	729,945	729,945	0			100.0%	
1081 Miscellaneous Income F&GP	7,510	0	(7,510)			0.0%	
Income :- Income	<b>737,455</b>	<b>729,945</b>	<b>(7,510)</b>			<b>101.0%</b>	<b>0</b>
<b>Net Income</b>	<b>737,455</b>	<b>729,945</b>	<b>(7,510)</b>				
<b>110 Administration</b>							
4000 Clerk Salary Tax + NI	772	38,000	37,228		37,228	2.0%	
4010 Employer Pension	750	2,690	1,940		1,940	27.9%	
4020 Assistant Clerk Salary Tax+ NI	40,909	29,000	(11,909)		(11,909)	141.1%	
4025 Casual admin staff	350	0	(350)		(350)	0.0%	
4110 Postage	0	250	250		250	0.0%	
4120 Stationery/Office Administrati	0	1,000	1,000		1,000	0.0%	
4121 Miscellaneous	32	500	468		468	6.4%	
4125 Website & Email Hosting Accs	1,624	2,500	876		876	64.9%	
4130 Room Hire	0	600	600		600	0.0%	
4140 Computer Equipment & Software	1,229	1,000	(229)		(229)	122.9%	
4142 Office Furniture	0	1,000	1,000		1,000	0.0%	
4150 Telephone, Mobile & Broadband	530	650	120		120	81.5%	
4160 Clerk Expenses	0	100	100		100	0.0%	
4921 Election Costs	0	5,000	5,000		5,000	0.0%	
Administration :- Indirect Expenditure	<b>46,194</b>	<b>82,290</b>	<b>36,096</b>	<b>0</b>	<b>36,096</b>	<b>56.1%</b>	<b>0</b>
<b>Net Expenditure</b>	<b>(46,194)</b>	<b>(82,290)</b>	<b>(36,096)</b>				
<b>120 Allotments</b>							
1240 Allotment Rents & Water income	24,434	10,929	(13,505)			223.6%	
Allotments :- Income	<b>24,434</b>	<b>10,929</b>	<b>(13,505)</b>			<b>223.6%</b>	<b>0</b>
4200 Allotments Maintenance	4,327	10,929	6,602		6,602	39.6%	
Allotments :- Indirect Expenditure	<b>4,327</b>	<b>10,929</b>	<b>6,602</b>	<b>0</b>	<b>6,602</b>	<b>39.6%</b>	<b>0</b>
<b>Net Income over Expenditure</b>	<b>20,108</b>	<b>0</b>	<b>(20,108)</b>				
<b>130 Ward Initiative &amp; Small Grants</b>							
4210 WIF Bradley	1,000	1,000	0		0	100.0%	
4215 WIF Clover Hill	750	1,000	250		250	75.0%	
4220 WIF Marsden	1,000	1,000	0		0	100.0%	
4225 WIF Southfield	750	1,000	250		250	75.0%	
4230 WIF Walverden	0	1,000	1,000		1,000	0.0%	

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Month No: 10

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	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
4235 WIF Whitefield	750	1,000	250		250	75.0%	
4240 Small Grants Awarded	12,115	10,000	(2,115)		(2,115)	121.1%	
Ward Initiative & Small Grants :- Indirect Expenditure	<b>16,365</b>	<b>16,000</b>	<b>(365)</b>	<b>0</b>	<b>(365)</b>	<b>102.3%</b>	<b>0</b>
<b>Net Expenditure</b>	<b>(16,365)</b>	<b>(16,000)</b>	<b>365</b>				
<b>140 Events</b>							
4290 Summer Event Football Marathon	0	5,000	5,000		5,000	0.0%	
4300 Food Festival	6,192	5,000	(1,192)		(1,192)	123.8%	
4310 Lancashir Day & Xmas Switch On	20,328	17,000	(3,328)		(3,328)	119.6%	
4330 Town Centre Christmas Lights	31,355	35,000	3,645		3,645	89.6%	
4340 Community Cohesion	4,000	5,000	1,000		1,000	80.0%	
4350 Events General	12,250	12,000	(250)		(250)	102.1%	
4710 Uniform	0	1,000	1,000		1,000	0.0%	
Events :- Indirect Expenditure	<b>74,125</b>	<b>80,000</b>	<b>5,875</b>	<b>0</b>	<b>5,875</b>	<b>92.7%</b>	<b>0</b>
<b>Net Expenditure</b>	<b>(74,125)</b>	<b>(80,000)</b>	<b>(5,875)</b>				
<b>150 Transferred Services</b>							
4380 MUGAs-Maintenance & Inspection	31,019	25,000	(6,019)		(6,019)	124.1%	
4381 MUGA/Play Area-Imprvm/renewals	155,269	100,000	(55,269)		(55,269)	155.3%	
4390 CCTV Monitoring	27,216	31,500	4,284		4,284	86.4%	
4400 Parks	133,848	170,500	36,652		36,652	78.5%	
4410 Roadside Seats-Maint+Inspectio	0	5,000	5,000		5,000	0.0%	
4411 Roadside seats-Renewals	0	2,000	2,000		2,000	0.0%	
Transferred Services :- Indirect Expenditure	<b>347,351</b>	<b>334,000</b>	<b>(13,351)</b>	<b>0</b>	<b>(13,351)</b>	<b>104.0%</b>	<b>0</b>
<b>Net Expenditure</b>	<b>(347,351)</b>	<b>(334,000)</b>	<b>13,351</b>				
<b>160 Unity Hall</b>							
1211 Unity Hall Room/Cafe Hire	6,435	7,500	1,065			85.8%	
1213 Music System Hire	0	300	300			0.0%	
Unity Hall :- Income	<b>6,435</b>	<b>7,800</b>	<b>1,365</b>			<b>82.5%</b>	<b>0</b>
4100 Utilities - Unity Centre	3,191	15,000	11,809		11,809	21.3%	
4101 Trade Waste&Sanitory/Nappy dis	2,738	1,400	(1,338)		(1,338)	195.6%	
4105 Hard Wire Test + Elec Call Out	0	500	500		500	0.0%	
4106 Building Compliance Costs	360	1,000	640		640	36.0%	
4107 Lift Maintenance + Costs	415	500	85		85	83.0%	
4108 Boiler maintenance + Gas Safet	0	1,000	1,000		1,000	0.0%	
4109 Music License	0	2,000	2,000		2,000	0.0%	

## Detailed Income &amp; Expenditure by Budget Heading 31/01/2025

Month No: 10

## Cost Centre Report

	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	15,000	15,000		15,000	0.0%	
4431 Repairs & Renewals	1,270	1,500	230		230	84.7%	
4439 Caretakers Salary Tax + NI	13,093	14,000	907		907	93.5%	
4440 Caretaking/Managmnt-Contractor	0	1,500	1,500		1,500	0.0%	
4441 Cleaning Supplies & Equipment	1,784	1,500	(284)		(284)	118.9%	
4445 Equipment/Furniture Costs-UWB	0	1,000	1,000		1,000	0.0%	
4450 CCTV & Burgler Alarm System	0	500	500		500	0.0%	
4453 Professional Fees - UWB Centre	0	1,500	1,500		1,500	0.0%	
4455 Miscellenous - UWB Centre	23	1,500	1,477		1,477	1.6%	
4457 Climate Emergency Fund	0	5,000	5,000		5,000	0.0%	
Unity Hall :- Indirect Expenditure	<b>22,874</b>	<b>64,400</b>	<b>41,526</b>	<b>0</b>	<b>41,526</b>	<b>35.5%</b>	<b>0</b>
<b>Net Income over Expenditure</b>	<b>(16,439)</b>	<b>(56,600)</b>	<b>(40,161)</b>				
<b>170 Projects</b>							
4500 Special Projects/ Other	26,889	30,000	3,111		3,111	89.6%	
4510 Highways Projects	3,470	200,000	196,530	27,000	169,530	15.2%	
4511 Dropped Kerb Grants	500	3,000	2,500		2,500	16.7%	
4520 Hanging Baskets	36,372	30,000	(6,372)		(6,372)	121.2%	
4570 Climate Emergency Fund	0	5,000	5,000		5,000	0.0%	
Projects :- Indirect Expenditure	<b>67,231</b>	<b>268,000</b>	<b>200,769</b>	<b>27,000</b>	<b>173,769</b>	<b>35.2%</b>	<b>0</b>
<b>Net Expenditure</b>	<b>(67,231)</b>	<b>(268,000)</b>	<b>(200,769)</b>				
<b>180 Handyman Scheme</b>							
4600 Handyman Labour	315	7,000	6,685		6,685	4.5%	
4610 Handyman Materials	267	3,000	2,733		2,733	8.9%	
4620 Handyman Equipment	0	1,000	1,000		1,000	0.0%	
4621 Quad Bike Maint/Repairs	911	0	(911)		(911)	0.0%	
Handyman Scheme :- Indirect Expenditure	<b>1,493</b>	<b>11,000</b>	<b>9,507</b>	<b>0</b>	<b>9,507</b>	<b>13.6%</b>	<b>0</b>
<b>Net Expenditure</b>	<b>(1,493)</b>	<b>(11,000)</b>	<b>(9,507)</b>				
<b>190 Professional Fees</b>							
4650 Insurance	5,048	2,500	(2,548)		(2,548)	201.9%	
4660 Audit (Internal & External)	80	1,500	1,420		1,420	5.3%	
4665 Accountancy Fees	0	500	500		500	0.0%	
4670 Legal Fees	2,000	5,000	3,000		3,000	40.0%	
4680 HR & H&S Support Services	2,570	3,000	430		430	85.7%	
4690 Subscriptions	2,844	225	(2,619)		(2,619)	1264.0%	
4695 Payroll Service	1,275	980	(295)		(295)	130.1%	
Professional Fees :- Indirect Expenditure	<b>13,817</b>	<b>13,705</b>	<b>(112)</b>	<b>0</b>	<b>(112)</b>	<b>100.8%</b>	<b>0</b>
<b>Net Expenditure</b>	<b>(13,817)</b>	<b>(13,705)</b>	<b>112</b>				

## Detailed Income &amp; Expenditure by Budget Heading 31/01/2025

Month No: 10

## Cost Centre Report

	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
<b>210 Training &amp; Travel Costs</b>							
4750 Training Expenses inc travel	0	1,750	1,750		1,750	0.0%	
4760 Travel Costs (outside parish)	0	250	250		250	0.0%	
Training & Travel Costs :- Indirect Expenditure	0	2,000	2,000	0	2,000	0.0%	0
<b>Net Expenditure</b>	0	(2,000)	(2,000)				
<b>220 Environment Committee</b>							
4800 Enviromental Projects	0	30,000	30,000		30,000	0.0%	
4810 Climate Emergency Fund	0	5,000	5,000		5,000	0.0%	
Environment Committee :- Indirect Expenditure	0	35,000	35,000	0	35,000	0.0%	0
<b>Net Expenditure</b>	0	(35,000)	(35,000)				
<b>230 Promotional &amp; Marketing</b>							
4530 Annual Newsletter	0	2,500	2,500		2,500	0.0%	
4540 Publicity & Marketing	297	5,000	4,703		4,703	5.9%	
4580 Climate Emergency Fund	0	5,000	5,000		5,000	0.0%	
Promotional & Marketing :- Indirect Expenditure	297	12,500	12,203	0	12,203	2.4%	0
<b>Net Expenditure</b>	(297)	(12,500)	(12,203)				
<b>250 Revive Cafe - UWB Centre</b>							
1200 Cafe & Catering Income	0	6,000	6,000			0.0%	
Revive Cafe - UWB Centre :- Income	0	6,000	6,000			0.0%	0
4470 Catering Equipment Repairs&Ren	0	1,000	1,000		1,000	0.0%	
Revive Cafe - UWB Centre :- Indirect Expenditure	0	1,000	1,000	0	1,000	0.0%	0
<b>Net Income over Expenditure</b>	0	5,000	5,000				
<b>Grand Totals:- Income</b>	<b>768,324</b>	<b>754,674</b>	<b>(13,650)</b>			<b>101.8%</b>	
<b>Expenditure</b>	<b>594,075</b>	<b>930,824</b>	<b>336,749</b>	<b>27,000</b>	<b>309,749</b>	<b>66.7%</b>	
<b>Net Income over Expenditure</b>	<b>174,249</b>	<b>(176,150)</b>	<b>(350,399)</b>				
<b>Movement to/(from) Gen Reserve</b>	<b>174,249</b>	<b>(176,150)</b>	<b>(350,399)</b>				





## Your account statement

Issue date: 30 January 2025

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](http://www.lloydsbank.com)

Your branch: BURNLEY (301148)

Sort code: 30-11-48 Account number: 00310306

BIC: LOYDGB21325

IBAN: GB73 LOYD 3011 4800 3103 06

001919 PDOEA02-20250131-59924-000539

NELSON TOWN COUNCIL  
MR NICHOLAS HARBOUR  
NELSON TOWN HALL  
MARKET STREET  
NELSON  
LANCASHIRE  
BB9 7LG



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### BUSINESS ACCOUNT

NELSON TOWN COUNCIL

Our records indicate that your business is eligible for FSCS deposit protection.  
Further details can be found on the Useful Information page.

### Account summary

<b>Balance On 30 Dec 2024</b>	<b>£1,147,635.33</b>
Total Paid In	£184,646.25
Total Paid Out	£85,608.15
<b>Balance On 30 Jan 2025</b>	<b>£1,246,673.43</b>

### Account activity

Date	Payment Type	Details	Paid In (£)	Paid Out (£)	Balance (£)
<b>30 Dec 24</b>		<b>STATEMENT OPENING BALANCE</b>			<b>1,147,635.33</b>
02 Jan 25	DD	VODAFONE LTD 691405438-00001		133.73	1,147,501.60
03 Jan 25	DD	RAM TRACKING N32JG4Y		9.00	1,147,492.60
06 Jan 25	CHQ	003052		1,000.00	1,146,492.60
06 Jan 25	CHQ	003057		750.00	1,145,742.60
06 Jan 25	DEP	500160	2,160.00		1,147,902.60
07 Jan 25	CHQ	003053		852.19	1,147,050.41
13 Jan 25	BGC	BOROUGH OF PENDLE	182,486.25		1,329,536.66
13 Jan 25	DD	VODAFONE LTD 7039489837-1001		30.35	1,329,506.31
14 Jan 25	DD	BUSINESS WASTE LTD C-NEL003		223.28	1,329,283.03
14 Jan 25	CHQ	003064		282.21	1,329,000.82
14 Jan 25	CHQ	003059		860.10	1,328,140.72
14 Jan 25	CHQ	003063		585.00	1,327,555.72
16 Jan 25	DD	DAISY COMMS LTD HCJ34055		96.35	1,327,459.37
16 Jan 25	CHQ	003048		5,538.76	1,321,920.61
16 Jan 25	CHQ	003054		356.64	1,321,563.97
16 Jan 25	CHQ	003058		4,453.73	1,317,110.24
17 Jan 25	DD	E.ON NEXT LTD A-92B313A5-001		18.23	1,317,092.01
17 Jan 25	DD	LCC CO 6510107684 LPF00402		1,277.11	1,315,814.90
21 Jan 25	CHQ	003062		75.00	1,315,739.90
21 Jan 25	CHQ	003056		400.02	1,315,339.88
21 Jan 25	CHQ	003061		66,761.00	1,248,578.88
22 Jan 25	DD	TOTAL ENERGIES G&P 1162976		365.03	1,248,213.85
27 Jan 25	DD	BUSINESS CHG CRD 5328660501884097		15.51	1,248,198.34
27 Jan 25	DD	PENINSULA BUSINESS 000NEL031		245.30	1,247,953.04
29 Jan 25	CHQ	003065		1,114.95	1,246,838.09
30 Jan 25	DD	VODAFONE LTD 691405438-00001		164.66	1,246,673.43
<b>30 Jan 25</b>		<b>STATEMENT CLOSING BALANCE</b>	<b>184,646.25</b>	<b>85,608.15</b>	<b>1,246,673.43</b>

## Basic information about the protection of your eligible deposits

Protected

<b>Eligible deposits in Lloyds Bank plc are protected by:</b>	The Financial Services Compensation Scheme ("FSCS") <sup>1</sup>
<b>Limit of protection:</b>	£85,000 per depositor per bank <sup>2</sup> The following trading names are part of your bank: Lloyds, Lloyds Bank, Mayfair Private Banking, Lloyds Private Banking, Lloyds Bank Private Banking, Lloyds 360, Lloyds Bank 360, MBNA and Scottish Widows Bank. Some savings accounts under the Charities Aid Foundation brand name are also deposits with Lloyds Bank plc.
<b>If you have more eligible deposits at the same bank:</b>	All your eligible deposits at the same bank are "aggregated" and the total is subject to the limit of £85,000 <sup>2</sup>
<b>If you have a joint account with other person(s):</b>	The limit of £85,000 applies to each depositor separately <sup>3</sup>
<b>Reimbursement period in case of bank's failure:</b>	20 working days <sup>4</sup>
<b>Currency of Reimbursement:</b>	Pound sterling (GBP, £)
<b>To contact Lloyds Bank plc for enquiries relating to your account:</b>	You can visit one of our branches, call us, go online or write to us at: 25 Gresham Street, London, EC2V 7HN
<b>To contact the FSCS for further information on compensation:</b>	Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU Tel: <b>0800 678 1100</b> or <b>020 7741 4100</b> Email: <b>ICT@fscs.org.uk</b>
<b>More information:</b>	<b>www.fscs.org.uk</b>

## Additional Information

<sup>1</sup> **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.

<sup>2</sup> **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**

<sup>3</sup> **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.

<sup>4</sup> **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 fund<sup>1</sup>, 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 instrument<sup>2</sup> (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.<sup>3</sup>
- It is a deposit of an overseas financial services institution which qualifies as a small company.<sup>4</sup>
- It is a deposit of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company<sup>5</sup> - 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****

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

<sup>2</sup> 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.

<sup>3</sup> Under the Companies Act 1985 or Companies Act 2006.

<sup>4</sup> See footnote 3.

<sup>5</sup> See footnote 3.

NELSON TOWN COUNCIL  
MR NICHOLAS HARBOUR  
NELSON TOWN HALL  
MARKET STREET  
NELSON  
LANCASHIRE  
BB9 7LG



**BUSINESS ACCOUNT**  
NELSON TOWN COUNCIL

## Your account statement

Issue date: 30 January 2025

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](http://www.lloydsbank.com)

Your branch: BURNLEY (301148)

Sort code: 30-11-48 Account number: 00310306

BIC: LOYDGB21325

IBAN: GB73 LOYD 3011 4800 3103 06

### INTEREST RATES FOR THE PERIOD 10 DEC 24 TO 13 JAN 25

Debit Rates 10 DEC 24 - 09 JAN 25  
Unauthorised Borrowing 15.60% 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 (cheque): £7.00

Unpaid item (direct debit): £7.00

Unpaid item (standing order): £7.00

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.