

**CHURCH CROOKHAM PARISH COUNCIL
FINANCE REPORT 2025**

Bank Accounts Summary as at 30th June 2025

CASH BOOK	Financial Year ending 31/03/2026	Closing balance per prior month bank statements	Income - Receipts in month	Expenditure - Payments made in month	Inter account transfers	Closing balance per current month bank statements
PRECEPT FUNDS						
1	Unity Bank Current A/c	£39,515.38	£10,764.92	£40,304.30	£31,211.42	£41,187.42
	Unity Bank Payroll A/c	£11,946.81		£11,476.48	£20,550.00	£21,020.33
2	Unity Bank Deposit A/c	£66,973.58	£693.92		-£50,000.00	£17,667.50
	Flagstone - HSBC instant access	£85,000.00				£85,000.00
	Flagstone - Standard Chartered Bank 3-month deposit to 23/09/25	£152,790.34				£152,790.34
	Aldermore - 12 mths deposit to 29.05.26	£90,000.00				£90,000.00
	Flagstone - Standard Chartered Bank 3-month deposit to 01.09.25	£95,725.16				£95,725.16
	Flagstone - Nationwide 6-month deposit to 20.08.2025	£295,324.00				£295,324.00
S106 FUNDS						
3	HSBC Current A/C	£5,363.86		£8.00	£0.00	£5,355.86
	HSBC S106 Deposit A/c	£3,659.67	£4.93			£3,664.60
	Flagstone -Aldermore 2yrs deposit to 30/06/26	£100,000.00			-£100,000.00	£0.00
	Flagstone -Aldermore 2yrs deposit to 30/03/26	£223,922.00				£223,922.00
	Flagstone - Hampshire Trust Bank	£85,000.00				£85,000.00
6	Unity Bank Allotments Deposits A/c	£7,633.48	£227.50		-£116.98	£7,744.00
9	Flagstone - holding account	£0.00	£13,042.76		£98,355.56	£111,398.32
	Total	£1,262,854.28	£24,734.03	£51,788.78	£0.00	£1,235,799.53

Investments:

Company		Amount invested	Mid Market Valuation source CCLA	Variance	EMR held in mitigation of variance	Dividend received to date net of fees
CCLA	183117 units	£600,000	£517,039	(£118,589)	£84,602.06	£ 188,894.04
LAPF	93197 units	£300,000	£263,146			
		£900,000	£780,184			
Flagstone investments						
Sainsburys Bank plc		£100,000.00				
Aldermore Bank Plc		£100,000.00				
Cambridge & Counties Bank Ltd		£100,000.00				
Cambridge & Counties Bank Ltd		£100,000.00				
Hampshire Trust Bank		£49,407.16				
sub-total		£449,407.16				
Total investments:		£ 1,349,407.16				

APPROVED

Signature 1:
Date:

Signature 2:
Date:

Approved at Full Council

To cover S106 exp in year:	Status in accounts Inv/Cash	Precept (P) or S106 (S)	Deposit / Investment	£	Length of deposit	Gross Rate as of 03.07.2025	Interest at maturity 03.07.2025	Fitch Solutions 03.07.2025	Paid interest 03.07.2025	Date of Investment	Date of maturity	Action proposal next F&P meeting	Cashflow requirements plan and notes for future investment
N/a	Cash	P (CB2)	HSBC	£85,000	Instant	4.02%	£4,139.78	a-	£3,101.95	12/06/2024	Instant	Account for interest at year end and draw down	
N/a	Cash	P (CB2)	Nationwide	£295,324	6m	4.17%	£6,106.89	a-	£0	20/02/2025	20/08/2025	Required at July 25 F&P action to be taken	10.07.25 - Roll for 6 moths
N/a	Cash	P (CB2)	Standard Chartered Bank	£95,725.16	3mths	4.02%	£991	a-		30/05/2025	01/09/2025	Required at July 25 F&P action to be taken	10.07.25 - withdraw to cover expenditures to cover Q3 and Q4
N/a	Cash	P (CB2)	Standard Chartered Bank	£152,790.34	3m	4.02%	£1,548.16	a-	£0.00	23/06/2025	23/09/2025	Required at July 25 F&P action to be taken	10.07.25 - roll for another 3 mths. Note £60k precept when recived for 3mths.
N/a	Cash	P (CB2)	Aldermore	£90,000	12m	4.12%	£3,697.84	bbb+	£0	30/05/2025	29/05/2026		
	Cash	S (CB3)	Hampshire Trust Bank	£85,000	Instant	3.92%	£3,541	bbb	£2,805	02/07/2024	Instant	Account for interest at year end and draw down	Instant access to allow for inflation in future years
2025/26 2029/30	Cash	S (CB3)	Aldermore Bank	£223,922	2yr	4.42%	£20,022	bbb+	£0	28/03/2024	30/03/2026	Now cash as less than 1 year to maturity	Upon maturity roll £100k 4yrs to March 2030 Upon maturity budget exp 25/26 £110k use balance in March 2026 Upon £100k 4yr maturing budget exp 29/30 £118k use March 2029
2026/27	Inv	S	Sainsburys Bank	£100,000	3yr	4.83%	£15,481	bbb		28/06/2023	29/06/2026 Now 08/07/2025	Journal to remove and add investments to cash!	Matures Jun 26 26/27 budget exp £112k allow to mature and use in March 2027 CLOSING ACCOUNT 8th JULY.
2027/28	Inv	S (CB3)	Aldermore Bank	£100,000	4yr	4.82%	£19,506	bbb +		28/06/2023	28/06/2027		Matures Jun 27 27/28 budget exp £114k allow to mature and use in March 2028
Rolling to 2031 2031/32	Inv	S	Cambridge & Counties Bank	£100,000	5yr	4.42%	£15,202	bbb	£9,270	28/06/2023	28/06/2028		Upon maturity Jun 28 roll over for 3yrs to Jun 2031 Upon maturity in 2031 budget exp in 31/32 £122k use March 2032
Inflation protection	Inv	S	Hampshire Trust Bank	£49,407.16	4yr	3.83%	£8,055	bbb	£0	10/07/2024	10/07/2028		Future inflation protection
2028/29	Inv	S	Cambridge & Counties Bank	£100,000	5yr	4.07%	£18,098	bbb	£4,147	28/03/2024	28/03/2029		Upon maturity March 29 budget exp 28/29 £116k use March 29
Rolling to 2030 2030/31	Inv	S (CB3)	Hampshire Trust Bank	£0	5yr	4.02%	£21,795	bbb	£0	01/07/2025	01/07/2030	Upon maturity in Jun 2030 budget exp 2030/31 £120k use March 2031	N/A for June was on the Holding account as of June 25, month-end.

Flagstone Holding Account £111,398.32

Total Flagstone Balance @ 30/06/2025 **£1,588,566.98**

Difference between balance here and Flagstone statement is Hold acct balance and interest shown as paid by Flagstone but not yet realised by CCPC.

Interest shown as paid on statement £21,104.79

Balance on statement £1,609,671.77

N.B Interest received on Flagstone platform upon maturity is to be drawn down to General Reserves

N.B Interest accumulated on Flagstone Instant Access deposits to be withdrawn at year end Minute reference 25/101

CHURCH CROOKHAM PARISH COUNCIL
REVENUE PAYMENTS IN MONTH

Jul-25

Date Paid / to be paid	Paid to	Transaction detail/ Invoice number	Total amount	
Employment payments				11,618.94
	Payroll Total Payments		11,618.94	
Refunds & Other payments				3,844.94
01.07.2025	Citizens Advice	Grant	2,000.00	
Direct Debits				989.08
01.07.2025	Direct Debit (TESCO MOBILE)	134250559405	13.00	
06.05.25	Direct Debit (PEAC UK LTD)	006/26/0039872	70.76	
12.06.25	Direct Debit (TOTALENERGIES G&P)	379772585/25	56.90	
16.06.25	Direct Debit (LLOYDS BANK PLC)	June	200.62	
21.06.25	Direct Debit (Enreach)	421971	51.92	
17.06.25	Direct Debit (Castle Water) PD	100006997360	20.79	
18.06.25	Direct Debit (Castle Water)	100006950932	47.21	
20.06.25	Direct Debit (GRUNDON WASTE MANA)	PSI-1312171	527.88	
Payments made during month & fees				17,363.53
01.07.2025	Hampshire CC	Connect Contribution 3611966886	1,862.65	
21.07.2025	Hampshire CC	Dup of above refund requested	1,862.65	
08.07.2025	Zurich annual insurance	3698851	7,495.31	
08.07.2025	Brand Pest Control	180	72.00	
08.07.2025	Easi Leaflets	PO1151	306.60	
08.07.2025	Sycamore Press	SI-51182	980.00	
14.07.2025	Treasure Fencing	INV 0000016	2,750.00	
15.07.2025	PHS Group	71374570	812.69	
15.07.2025	PHS Group	71374569	144.96	
15.07.2025	Kraken Print and Design	3784	204.00	
18.07.2025	Orange Pixel	14745	216.00	
18.07.2025	Total Energies	380014343/25	224.17	
18.07.2025	Dancing Brush	Face Painting summer event	140.00	
21.07.2025	Axis	104409	288.00	
	BFP Fees		4.50	
Month end BULK FASTER PAYMENT run				12,432.81
25.07.2025	AWC (Legionella)	INV-1858	168.00	
25.07.2025	LANDFORM	10517	6,250.00	
	NPOWER P DRIVER			
	NPOWER ALLOTMENTS			
	NPOWER COM CEN			
	NPOWER CCTV			
25.07.2025	SEE THE LIGHT	32765372	45.60	
25.07.2025	DISCOUNSULTING	INV - 32115	602.61	
25.07.2025	JFK	INV - 16027	262.20	
25.07.2025	JFK	INV - 16026	156.00	
25.07.2025	JFK	INV - 16042	456.00	
25.07.2025	JOHN OCONNER	120480	1,854.26	
25.07.2025	KMC	SI-18411	335.80	
25.07.2025	KMC	SI-18410	892.00	
25.07.2025	KMC	SI-18412	1,167.92	
25.07.2025	Mens Shed	000610	50.00	
25.07.2025	Total Energies	38345647/25	192.42	
TOTAL PAYMENTS in month			46,249.30	46,249.30

Payments made in previous month after publication of Finance Report			£150.00
TOTAL		Refunds	£150.00

Signed:
Signed:

Date:
Date:

CREDIT CARD PURCHASES

June 2025

Date ordered	Supplier	Description	Nom Code	Cost Centre	Net	VAT	Total
10.06.2025	Sainsburys	Stationary for office	4138	110	£ 3.80		3.80
25.06.2025	Diamond Football	Peter Driver Bags	4230	120	£ 108.60	£ 21.72	130.32
27.06.2025	Home Bargains	Peter driver storage	4230	120	£ 24.97	£ 5.00	29.97
27.06.2025	Home Bargains	Office supplies	4340	450	£ 9.10	£ 1.83	10.93
11.05.25	Canva	subscriptions for CC officer	4136	110	£ 13.00		13.00
28.04.25	Email octopus	subscriptions for CC officer	4136	110	£ 8.00	£ 1.60	9.60
02.04.2025	Lloyds	Fees	4142	110	£ 3.00	£ -	3.00
					£ 170.47	£ 30.15	£ 200.62