

CHURCH CROOKHAM PARISH COUNCIL
FINANCE REPORT 2025

Bank Accounts Summary as at 31st July 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	£41,187.42	£27,604.29	£34,652.11	£26,878.95	£61,018.55
	Unity Bank Payroll A/c	£21,020.33		£11,625.09		£9,395.24
2	Unity Bank Deposit A/c	£17,667.50	£8,711.63			£26,379.13
	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	£5,355.86		£8.00	£0.00	£5,347.86
	HSBC S106 Deposit A/c	£3,664.60	£5.08			£3,669.68
	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	£7,744.00	£68.60			£7,812.60
9	Flagstone - holding account	£111,398.32	£15,480.63	£100,000.00	-£26,878.95	£0.00
	Total	£1,235,799.53	£51,870.23	£146,285.20	£0.00	£1,141,384.56

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						
Aldermore Bank Plc		£100,000.00				
Aldermore Bank Plc		£100,000.00				
Cambridge & Counties Bank Ltd		£100,000.00				
Hampshire Trust Bank		£49,407.16				
Cambridge & Counties Bank Ltd		£100,000.00				
Hampshire Trust Bank		£100,000.00				
sub-total		£549,407.16				
Total investments:		£ 1,449,407.16				

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 27.08.2025	Interest at maturity 27.08.2025	Fitch Solutions 27.08.2025	Paid interest 27.08.2025	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		Peter Driver EMR
N/a	Cash	P (CB2)	Standard Chartered Bank	£95,725.16	3mths	4.02%	£991	a-		30/05/2025	01/09/2025		Q3/25 and Q4/25 expenditure
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		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	3.67%	£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 at 24/25 year end	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 26/29 £118k use March 2029
2026/27	Inv	S	Aldermore	£100,000	18mth	4.02%	£6,047	bbb		11/07/2025	11/06/2027		Matures Jun 26 26/27 budget exp £112k allow to mature and use in March 2027
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	Hampshire Trust Bank	£100,000	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				£0.00									

Total Flagstone Balance @ 31/07/2025 **£1,577,168.66**

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 £23,591.25

Balance on statement £1,600,759.91

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

Aug-25

Date Paid / to be paid	Paid to	Transaction detail/ Invoice number	Total amount	
Employment payments				11,647.04
	Payroll Total Payments		11,618.94	
01.08.25	G Saunders	Expenses	28.10	
Refunds & Other payments				6,901.36
05.08.25	CC Junior School - Bike Shelter	Grant	4,400.00	
05.08.25	Fleet Town Council - Fleet Festivities	Grant	1,000.00	
Direct Debits				1,047.99
01.08.25	Direct Debit (TESCO MOBILE)	330175637601a-0023	13.00	
06.08.25	Direct Debit (PEAC UK LTD)		70.76	
07.08.25	Direct Debit (TOTALENERGIES G&P)		43.17	
18.08.25	Direct Debit (LLOYDS BANK PLC)	Julys	324.92	
21.08.25	Direct Debit (Enreach)	605960	51.72	
28.08.25	Direct Debit (Castle Water) PD	100111390279	4.19	
26.08.25	Direct Debit (Castle Water)	SE0030609159	40.14	
20.08.25	Direct Debit (GRUNDON WASTE MANA)		500.09	
Payments made during month & fees				13,541.92
01.08.25	Apple Clean	1068	3,576.10	
08.08.25	BFP Fees		2.10	
12.08.25	NPOWER P Driver	IN13574568	77.77	
12.08.25	NPOWER Allments	IN13574609	168.88	
12.08.25	NPOWER Com Centre	IN13574611	117.79	
12.08.25	Dorset/Axis Peter Driver	105064	90.72	
12.08.25	Dorset/Axis Allotments	105062	90.72	
12.08.25	Dorset/Axis Com Centre	105063	90.72	
12.08.25	Richard Thorpe Fire Safety	E 45216	79.20	
12.08.25	Stopem	24428	148.67	
12.08.25	D Scutt. Painters and decorators	CCPC	1,050.00	
19.08.25	Treasure fencing	0000017	795.00	
22.08.25	Wild Flower	70079	3,844.80	
19.08.25	BFP Fees		2.70	
29.08.25	Apple Clean	1072/73	3,382.90	
31.08.25	Service Charge		23.85	
Month end BULK FASTER PAYMENT run				12,720.63
28.08.25	AWC (Legionella)	INV-1898	168.00	
28.08.25	LANDFORM	10578	6,250.00	
28.08.25	SEE THE LIGHT	33483074	45.60	
28.08.25	DISCOUNSULTING	INV - 32378	602.61	
28.08.25	JFK	INV - 16096	1,806.00	
28.08.25	JFK	INV - 16097	237.60	
28.08.25	JFK	INV - 16098	127.20	
28.08.25	JOHN OCONNER	121577	1,854.26	
28.08.25	KMC	SI-18414	922.00	
28.08.25	RedRooster	2323	510.00	
28.08.25	Total Energies	386256865/25	197.36	
TOTAL PAYMENTS in month			45,858.94	45,858.94

Payments made in previous month after publication of Finance Report				£0.00
31.07.2025	Bank Charge			
TOTAL			£0.00	

Signed:
Signed:

Date:
Date:

CREDIT CARD PURCHASES

Date ordered	Supplier	Description	Nom Code	Cost Centre	Net	VAT	Total
07.07.25	Amazon	Pole to pop ballons	4340	450	£ 58.32	£ 11.67	69.99
10.07.25	Amazon	Garden sacks	4340	450	£ 79.14	£ 15.84	94.98
15.07.25	Perspex sheet	Notice boards	4340	450	£ 35.61	£ 7.12	42.73
16.07.25	Amazon	notice board ribbon	4340	450	£ 30.64		30.64
25.07.25	Canva	subscriptions for CC officer	4136	110	£ 13.00		13.00
28.07.25	Email octopus	subscriptions for CC officer	4136	110	£ 8.00	£ 1.60	9.60
04.08.2025	Lloyds	Fees	4142	110	£ 3.00	£ -	3.00
16.07.25	Amazon	no smoking signs	4340	450	£ 9.15	£ 1.83	10.98
16.07.25	Amazon	com centre stationary	4138	110	£ 8.98	£ -	8.98
30.07.25	Sainsburys	Litter pick	4821	110	£ 41.02	£ -	41.02
					£ 286.86	£ 38.06	£ 324.92