

**CHURCH CROOKHAM PARISH COUNCIL
FINANCE REPORT 2025**

Bank Accounts Summary as at 30th September 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	£43,773.43	£27,969.47	£45,265.44		£26,477.46
	Unity Bank Payroll A/c	£2,770.15		£12,147.33	£14,000.00	£4,622.82
2	Unity Bank Deposit A/c	£21,379.13	£128,153.00		-£14,000.00	£135,532.13
	Flagstone - HSBC instant access	£85,000.00				£85,000.00
	Flagstone - Hampshire Trust Instant	£0.00			£35,725.16	£35,725.16
	Flagstone - Standard Chartered Bank 3-month deposit to 01.09.25	£95,725.16			-£95,725.16	£0.00
	Flagstone - Standard Chartered Bank 3-month deposit to 23.09.25	£152,790.34			-£152,790.34	£0.00
	Flagstone - Standard Chartered Bank 3-month deposit to 03.12.25	£0.00			£60,000.00	£60,000.00
	Flagstone - Standard Chartered Bank 3-month deposit to 24.12.2025	£0.00	£180.00		£152,790.34	£152,970.34
	Flagstone - FCMB Bank 6-month deposit to 23.02.26	£295,324.00				£295,324.00
	Aldermore - 12 mths deposit to 29.05.26	£90,000.00				£90,000.00
S106 FUNDS						
3	HSBC Current A/C	£11,443.75			£2,359.19	£13,802.94
	HSBC S106 Deposit A/c	£3,674.42	£4.59			£3,679.01
	Flagstone -Aldermore 2yrs deposit to 30/03/26	£223,922.00				£223,922.00
	Flagstone - Hampshire Trust Bank instant access	£85,000.00				£85,000.00
6	Unity Bank Allotments Deposits A/c	£7,962.60	£94.73			£8,057.33
9	Flagstone - holding account	£0.00	£2,359.19		-£2,359.19	£0.00
	Total	£1,118,764.98	£158,760.98	£57,412.77	£0.00	£1,220,113.19

Investments:

Company		Amount invested	Mid Market Valuation source CCLA	Variance	EMR held in mitigation of variance	Dividend received to date net of fees
CCLA LAPF	183117 units	£600,000	£518,204	(£118,057)	£84,602.06	£ 206,657.98
	93197 units	£300,000	£263,739			
		£900,000	£781,943			
Flagstone investments						
Aldermore Bank Plc 11.01.2027		£100,000.00				
Aldermore Bank Plc 28.06.2027		£100,000.00				
Cambridge & Counties Bank Ltd 28.06.2028		£100,000.00				
Hampshire Trust Bank 10.07.2028		£49,407.16				
Cambridge & Counties Bank Ltd 28.03.2029		£100,000.00				
Hampshire Trust Bank 01.07.2030		£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 06.10.2025	Interest at maturity 06.10.2025	Fitch Solutions 06.10.2025	Paid interest 06.10.2025	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	3.77%	£5,094.80	a-	£4,002.96	12/06/2024	Instant	Account for interest at year end and draw down	
N/a	Cash	P (CB2)	Hampshire Trust Bank	£35,725.16	Instant	3.65%	£436.00	a-	n/a	03/09/2025	Instant	Account for interest at year end and draw down Part of the HTB Instant access account but accounted for in CB2	Cash for scooter track likely January requirement depending on planning application timing and booking work.
N/a	Cash	P (CB2)	Standard Chartered Bank	£60,000.00	3mths	3.87%	£578.90	a-	£0	03/09/2025	03/12/2025		Cash for play park project likely install Qtr 4 assume draw down as at 3rd Dec
N/a	Cash	P (CB2)	Standard Chartered Bank	£152,970.34	3m	3.87%	£1,475.93	a-	£0.00	24/09/2025	24/12/2025		Represents approx. General reserves
N/a	Cash	P (CB2)	FCMB	£295,324	6m	3.92%	£5,867.64	bb+	£0	20/08/2025	23/02/2026		Peter Driver EMR
N/a	Cash	P (CB2)	Aldermore	£90,000	12m	4.12%	£3,697.84	bbb+	£0	30/05/2025	29/05/2026		Potential Qtr 4 exp
	Cash	S (CB3)	Hampshire Trust Bank	£85,000	Instant	3.65%	£5,430	bbb	n/a	02/07/2024	Instant	Account for interest at year end and draw down Part of the HTB Instant access account but accounted for in CB3	Instant access to allow for inflation in future years. 06.09.25 - £35,725.16 topped up from £95725. (£60,000 was re invested)
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 26/27 £118k use March 2027
2026/27	Inv	S	Aldermore	£100,000	18mth	4.02%	£6,047	bbb+		11/07/2025	11/01/2027	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%	£6,150	bbb	£1,905	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 @ 30/09/25 **£1,577,348.66**

Interest shown as paid on statement **£24,807.58**

Balance on statement 30/09/25 **£1,602,156.24**

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

Movements in Month

CHURCH CROOKHAM PARISH COUNCIL
REVENUE PAYMENTS IN MONTH

Payment Type	Payee	Reference	Week commencing					Totals
			22-Sep	29-Sep	06-Oct	13-Oct	20-Oct	
Total Refunds								2,250.00
Direct Debits	TESCO MOBILE			13.00				
	PEAC UK LTD				70.76			
	TOTALENERGIES G&P)				40.55			
	LLOYDS BANK PLC					970.35		
	Castle Water CC					42.96		
	Castle Water PD						12.28	
	GRUNDON WASTE MANA						598.85	
	Enreach						56.82	
								1,805.57
Ad hoc payments	Axis Security	105407	222.00					
	Nash Electrical	11844		582.03				
	Sycamore Press	SI-512257		980.00				
	Sharp	8073405582			236.65			
	Broxap	339047				603.60		
	Treasure Fencing	22				550.00		
	Timber Technologys	IN4263				2,794.20		
	Dancing Brush	ccpcb291125				50.00		
	Playscene	2441				3,861.60		
	Gunns Contractor	490				9,940.32		
	LTL Footlighting	797				660.00		
	Easi Leaflets	1156				306.60		
	BDO	735907				2,016.00		
	Npower PD	13977059&13771811					173.66	
	Npower allotments	13771852&13977099					347.96	
	Npower CC	13771854&13977101					297.54	
	Npower	13565273&13821955&13996015					102.39	
	Southern Security	88253					676.20	
	South East Water	30609184-2					614.08	
	Bank Charges			33.90		2.40		
								25,051.13
Payroll							12,159.93	
								12,159.93
Bulk Faster Payment	Apple Clean September	1079					2,516.17	
	AWC (Legionella) September	1986					168.00	
	LANDFORM	10709					3,600.00	
	See the light	34900372					45.60	
	DISCOUNSULTING	32882					96.00	
	DISCOUNSULTING	33045					602.61	
	JOHN OCONNER							
	KMC	18424					892.00	
	Roupcycle	16536					330.00	
	Roupcycle	16824					120.00	
	Npower CCTV	14163583					14.20	
	Npower CC	14192490					179.68	
	Npower PD	14192441					114.39	
	Npower Allotments	14192486					176.39	
	Total Energies	392113683/25					445.53	
	Sharp	8073529574					215.76	
Total								9,516.33

Signed:
Signed:

Date:
Date:

CREDIT CARD PURCHASES

Date ordered	Supplier	Description	Nom Code	Cost Centre	Net	VAT	Total
25.09.25	Canva	subscriptions for CC officer	4136	110	£ 13.00		13.00
28.09.25	Email octopus	subscriptions for CC officer	4136	110	£ 8.00	£ 1.60	9.60
02.10.25	Lloyds	Fees	4142	110	£ 3.00	£ -	3.00
09.09.25	Amazon	Post caps	4325	130	£ 55.95	£ 11.19	67.14
09.09.25	Ironmongery direct	Notice board bolt	4325	130	£ 31.30	£ 6.26	37.56
22.09.25	Amazon	Office stationery	4138	110	£ 21.00	£ 4.20	25.20
24.09.25	Planning portal	Planning for Scooter track	4325	130	£ 114.00		114.00
29.09.25	Travis Perkins	Marble Run for mens shed	4325	130	£ 584.04	£ 116.81	700.85
							0.00
							0.00
					£ 830.29	£ 140.06	£ 970.35