

**CHURCH CROOKHAM PARISH COUNCIL
FINANCE REPORT 2025**

Bank Accounts Summary as at 31st October 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	£26,477.46	£20,341.21	£40,409.95	£18,784.68	£25,193.40
	Unity Bank Payroll A/c	£4,622.82		£12,166.08	£25,000.00	£17,456.74
2	Unity Bank Deposit A/c	£135,532.13	£8,753.35		-£35,000.00	£109,285.48
	Flagstone - HSBC instant access	£85,000.00				£85,000.00
	Flagstone - Hampshire Trust Instant	£35,725.16				£35,725.16
	Flagstone - Standard Chartered Bank 3-month deposit to 03.12.25	£60,000.00				£60,000.00
	Flagstone - Standard Chartered Bank 3-month deposit to 24.12.2025	£152,970.34				£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	£13,802.94			-£8,466.08	£5,336.86
	HSBC S106 Deposit A/c	£3,679.01	£4.63			£3,683.64
	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	£8,057.33	£50.00		-£318.60	£7,788.73
9	Flagstone - holding account	£0.00				£0.00
	Total	£1,220,113.19	£29,149.19	£52,576.03	£0.00	£1,196,686.35

Investments:

Company		Amount invested	Mid Market Valuation source CCLA	Variance	EMR held in mitigation of variance	Dividend received to date net of fees
CCLA LAMP	183117 units	£600,000	£517,617	(£118,057)	£84,602.06	£ 215,411.33
	93197 units	£300,000	£263,440			
		£900,000	£781,057			
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 7.11.2025	Interest at maturity 07.11.2025	Fitch Solutions 07.11.2025	Paid interest 07.11.2025	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
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 £110k use March 2026
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 @ 31/10/25 £1,577,348.66

Interest shown as paid on statement £25,484.94

Balance on statement 31/10/25 £1,602,833.60

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

			Week commencing					
Payment Type	Payee	Reference	27-Oct	03-Nov	10-Nov	17-Nov	24-Nov	Totals
Damage deposits & Other refunds	Tweseldown Playgroup	Grant			500.00			
	Zurich duplicate claim rtn				3,924.63			
Total Refunds & Other Payments								7,038.19
Direct Debits	PEAC UK LTD			70.76				
	TOTALENERGIES G&P)			45.64				
	LLOYDS BANK PLC					1,623.65		
	Castle Water CC					48.64		
	Castle Water PD					12.70		
	GRUNDON WASTE MANA					574.06		
	Enreach					57.13		
								2,432.58
Ad hoc payments	Disconsulting	31780	516.81					
	Apple Clean	1081	600.00					
	Apple Clean	1082	240.00					
	Rushmoor healthy Living	First Aid Course	285.00					
	Broxap	339424	1,980.00					
	Charter House	3269		4,620.00				
	Charter House	3270		3,504.00				
	Charter House	3268		1,188.00				
	Charter House	3271		15,036.00				
	Hampshire CC	3650007599 Bas Canal			6,885.00			
	Hampshire CC	36120471658 Fees			1,545.00			
	Treasure Fencing	23			1,790.00			
	Hart Window & Glazing	12850			248.90			
	Light Angels	1553			2,826.00			
	Red monkey	46480-484			27,230.78			
	Inflata Fun Events	Deposit			350.00			
	Hampshire CC	58330880				191.12		
	Treasure Fencing					200.00		
								69,236.61
Payroll	Elise Hancox	Expenses	29.58					
	Claire Inglis	Expenses	155.14					
								184.72
Bulk Faster Payment	Apple Clean September	1084					2,257.30	
	Astech Consultants	4971					705.60	
	AWC (Legionella) September	2020					168.00	
	Bailey Street scene	BG13988QT					1,706.40	
	Disconsulting	4833					602.61	
	Hampshire Fleet Connect	3612043094					2,607.50	
	The IQ Digital Housing	4241					189.00	
	JFK	16246					1,338.00	
	JOHN OCONNER	124408					1,909.88	
	JRB Enterprise	29086					330.00	
	KMC	18431					892.00	
	LANDFORM	10768					6,001.10	
	Npower CCTV	in14356734					17.58	
	Npower CC	in4392775					317.20	
	Npower PD	in14392732					143.20	
	Npower Allotments	in14392773					187.99	
	Playscene	2455					108.00	
	See the light	35540715					45.60	
	Window flowers	73065					3,660.00	
								23,186.96

102,079.06

Signed:
Signed:

Date:
Date:

CREDIT CARD PURCHASES

Date ordered	Supplier	Description	Nom Code	Cost Centre	Net	VAT	Total
25.10.25	Canva	subscriptions for CC officer	4136	110	£ 13.00		13.00
28.10.25	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
09.10.25	Amazon	Wall calander + Post Caps	4325	600	£ 127.99	£ 25.60	153.59
09.10.25	Amazon	Post caps	4325	600	£ 111.90	£ 22.38	134.28
12.10.25	Amazon	Coshh sign	4205	450	£ 2.67	£ 0.54	3.21
13.10.25	Home Bargains	cc washing up liquid	4205	450	£ 7.48	£ 1.49	8.97
13.10.25	Captcha	it	4130	110	£ 27.15	£ -	27.15
15.10.25	Ace Electric	CC microwave	4337	450	£ 340.83	£ 68.17	409.00
22.10.25	Ryman	printing lables for cc centre	4138	110	£ 19.15	£ 3.83	22.98
22.10.25	Toy Area	4 x 25 gift vouchers for Xmas event	4821	110	£ 100.00	£ -	100.00
22.10.25	Hart	Tens Licencing	4821	110	£ 21.00	£ -	21.00
26.10.25	Amazon	Sign here stickers	4138	110	£ 5.49	£ 1.10	6.59
28.10.25	Amazon	elf costume	4819	110	£ 5.98	£ -	5.98
28.10.25	Amazon	snow man fancy hat	4819	110	£ 6.59	£ 1.32	7.91
28.10.25	Amazon	Barrier tape and COSHH Notice	4325	600	£ 18.65	£ 3.74	22.39
29.10.25	Sainsburys	litter pick food	4325	600	£ 11.79	£ -	11.79
29.10.25	Sainsburys	Stamps	4137	110	£ 13.92	£ -	13.92
29.10.25	Shopfiitng warehoues	Event barriers	4347	450	£ 224.00	£ 44.80	268.80
29.10.25	Amazon	Santa belly for snowman	4819	110	£ 11.07	£ 2.21	13.28
01.11.25	Sainsburys	Advent calandars	4821	110	£ 367.20	£ -	367.20
							0.00
							0.00
							0.00
					£ 1,446.86	£ 176.78	1,623.64
							0.00
							0.00