

Bank reconciliation – pro forma

This reconciliation should include **all** bank and building society accounts, including short term investment accounts. It **must** column headed "Year ending 31 March 2026" in Section 2 of the AGAR – and will also agree to Box 7 where the accounts are receipts and payments basis. Please complete the highlighted boxes, remembering that unpresented cheques should be entered in figures.

Name of smaller authority: CHIPPERFIELD PARISH COUNCIL

County area (local councils and parish meetings only): HERTFORDSHIRE

Financial year ending 31 March 2026

Prepared by (Name and Role): Usha Kilich Responsible Finance Officer

Date: 08/04/2026

Balance per bank statements as at 31/3/2026:

		£	£
Current Account Unity Trust	account 1	77,563.2	✓
Scottish Widows Savings Account	account 2	87,551.0	✓
	account 3		
	account 4		
	account 5		
	account 6		
	account 7		
	account 8		
		165,114.2	

Petty cash float (if applicable) -

Less: any unpresented cheques as at 31/3/2026 (enter these as negative numbers)

	item 1		
	item 2		
	item 3		
	item 4		
[add more lines if necessary]	item 5		
	item 6		
	item 7		
	item 8		
			-

Add: any un-banked cash as at 31/3/2026

			-

Net balances as at 31/3/2026 (Box 8) 165,114.2

Sally King for Auditing Solutions Ltd

01/04/20

[Signature]

Chipperfield Parish Council Current Year

Bank - Cash and Investment Reconciliation as at 31 March 2026

Confirmed Bank & Investment Balances

Bank Statement Balances

28/02/2026	Current Account Training	0.00	
31/03/2026	Scottish Widows Account	87,550.96	✓
31/03/2026	Unity Trust Bank Account	77,563.21	✓
			165,114.17

Receipts not on Bank Statement

0.00

Closing Balance

165,114.17

All Cash & Bank Accounts

1	Current Bank A/c	0.00	
2	Scottish Widows	87,550.96	✓
3	Unity Trust Bank Account	77,563.21	✓
	Other Cash & Bank Balances	0.00	
	Total Cash & Bank Balances	165,114.17	

Sally King for Auditing Solutions Ltd

10/04/26



Chipperfield Parish Council

Current T1

60-83-01 • 20461179

Balance Available balance

£ 77,764.17 £ 77,764.17

Show:

Transactions

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Balances are correct as of 11:52 on 08 Apr 2026.

[Signature] 10/04/26

↓ Date	Description	Paid in	Paid out	Balance
08/04/26	Direct Debit (SCOTTISHPOWER) • 16141036493		-13.69	77,764.17
08/04/26	HMRC VTR • XHV126000101561	320.87		77,777.86
07/04/26	Direct Debit (ZEN • 002737550018148970 INTERNET LIM)		-25.90	77,456.99
01/04/26	Direct Debit (DACORUM BC) • 104580508		-80.32	77,482.89
31/03/26	Service Charge		-7.00	77,563.21
30/03/26	Direct Debit (THE RIGHT FUELCARD) • 290502A		-79.78	77,570.21
23/03/26	Direct Debit (SCOTTISHPOWER) • 16145589710		-14.15	77,649.99
19/03/26	B/P to: Community Action D • INV 24080/81		-3,174.03	77,664.14
19/03/26	B/P to: Herts Pension Cont • H00520		-802.39	80,838.17
17/03/26	S Spooner • Ruth and shanel	135.00		81,640.56
17/03/26	NORTHCHURCH PARISH • TENNIS COURT RENT	320.00		81,505.56
09/03/26	Direct Debit (THE RIGHT FUELCARD) • 290502A		-9.96	81,185.56
09/03/26	Direct Debit (SCOTTISHPOWER) • 16141036493		-13.69	81,195.52
09/03/26	Direct Debit (ZEN • 002737550017974158 INTERNET LIM)		-62.40	81,209.21
02/03/26	Direct Debit (THE RIGHT FUELCARD) • 290502A		-76.64	81,271.61
02/03/26	Direct Debit (DACORUM BC) • 104580508		-78.72	81,348.25
28/02/26	Service Charge		-6.00	81,426.97
25/02/26	Direct Debit (ZEN • 002737550017888014 INTERNET LIM)		-11.57	81,432.97

Scottish Widows Bank
 PO Box 883
 LEEDS LS1 9TY
www.scottishwidowsbank.co.uk

000333 OEA04-20260401-29989-000346

Chipperfield Parish Council
 Chipperfield Parish Council
 The Village Hall
 The Common
 Chipperfield
 KINGS LANGLEY
 Hertfordshire
 WD4 9BS

Tel: 0345 845 0829
 Intl Tel: +44 131 535 0460

Letter reference: JBNKDEP1
 1st April 2026

Statement Date: 31st March 2026
Statement Number: 0
Account Number: 50534990678
Account Type: Business Fund Deposit Account
Account Name: Chipperfield Parish Council
Current Interest Rate: 0.95% Gross / AER**
Balance on 31st March 2026: £87,550.96

Interest Rates as at 31st March 2026

Balances of	Gross / AER**
£1 plus	0.95%

**see interest rate information overleaf

Account Activity

Transaction Date	Effective Date	Description	Paid Out (£)	Paid In (£)	Balance (£)
		Balance brought forward			86,442.48
01/04/2025	01/04/2025	Interest GROSS		294.26	86,736.74
25/04/2025	25/04/2025	customer compensation		40.00	86,776.74
01/07/2025	01/07/2025	Interest GROSS		274.32	87,051.06
01/10/2025	01/10/2025	Interest GROSS		256.45	87,307.51
01/01/2026	01/01/2026	Interest GROSS		243.45	87,550.96
		Balance carried forward			87,550.96
Totals			£0.00	£1,108.48	

Sally King for Auditing Solutions Ltd

6/04/26



SWBSNA0101
 CH1117

420100033300010001

****Interest Rate Information**

Detailed rate information can be obtained from our website at www.scottishwidowsbank.co.uk. Alternatively, please telephone 0345 845 0829* to speak to one of our Customer Service Representatives.

AER - Stands for the Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. Please note that other interest payment periods are available and the actual interest rate on your account will be lower if you have interest applied more frequently, but when compounded will equal the AER. (As every advertisement for a savings product which quotes an interest rate will contain an AER, you will be able to compare more easily what return you can expect from your savings over time).

Gross rate means we will not deduct tax from the interest we pay on money in your account. It's your responsibility to pay any tax you may owe to HM Revenue and Customs (HMRC).

About your statement

Please read through the entries on your statement. If you think something is incorrect, please contact us straight away and we will check it for you.

Changes to your account must be advised in writing

It is important you ensure your account details are accurate and are kept up to date. Please advise us of any changes to your account so that we can amend our records. All changes to non-personal accounts, including changes to signatories and contact details, should be signed in accordance with the account signing instructions.

- All changes to external bank details must have supporting identification, this can come in the form of an original bank statement, a cancelled cheque or a pre-printed pay in slip.
- Notice of any change to name must be accompanied by appropriate evidence.

Interest Paid

Cheques deposited into your account will earn interest after the second working day. For example if a cheque is deposited on Monday it will start to earn interest on Wednesday of the same week. Incoming payments via CHAPS, BACS or a direct payment from Scottish Widows plc will earn interest from the day the funds are received.

Internet Banking (for personal accounts)

Our Internet Banking service offers a convenient way for you to access your personal savings account details online. To register for Internet Banking, please call **0345 845 0829***, **Option 1**. When you call, you'll need your account number. We'll also ask additional questions to verify your identity before setting up your internet banking access.

Security

Always take reasonable steps to keep passwords and other security information secret at all times. This is essential to help prevent fraud and protect the accounts. Take care when storing or getting rid of information about your account. You should take simple steps such as shredding printed material.

Copies of our literature can be provided in large print or in Braille and additional assistance is available to any customer upon request. If you have any special requirements please contact our Customer Services Team on 0345 845 0829.

*Our lines are open 8am to 6pm Monday to Friday. Your call may be recorded and/or monitored for quality assurance and compliance purposes.



Protected

Important Information about Compensation Arrangements

The money in this account is not an eligible deposit covered by the Financial Services Compensation Scheme (FSCS). Please refer to the information sheet and exclusions list.

For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk