

27th July 2020

AGENDA

Dear Councillor

You are summoned to a meeting of the:

Finance and Audit Committee
on Monday 3rd August 2020 at 7pm
to be held online

Membership:

Cllr Batchelor (Broadway)	Cllr Ridout, Chairman (West)
Cllr Davis (East)	Cllr Robbins (East)
Cllr Nicklin (West)	Cllr Spender, Vice Chairman (Broadway)
Cllr Pitcher (Broadway)	

Copied to all other members for information.

Normally, the committee would meet in person and provide an opportunity for members of the public to attend. However, during the current emergency, this is not possible, and the Government have put in place Regulations that allow 'Virtual' committees to be convened and held to conduct local authority business.

The Council has adopted appropriate procedures to ensure the smooth administration of such virtual meetings.

If you want to raise a matter in public participation, please contact admin@warminster-tc.gov.uk at least a day prior to the meeting to enable this to be facilitated. If you wish to view the meeting please see the link on the Warminster Town Council Website www.warminster-tc.gov.uk in the meetings diary.

Yours sincerely



Fiona Fox BA (Hons) MCIPD FSLCC
Town Clerk and Responsible Financial Officer

1. **Apologies for Absence**

To receive and accept apologies, including reason for absence, from those unable to attend.

2. **Declarations of Interest**

To receive any declarations of interest under Warminster Town Council's Code of Conduct issued in accordance with the Localism Act 2011.

3. **Minutes**

3.1 To approve as a correct record, the minutes of the Finance and Audit Committee meeting held on Monday 8th June 2020; copies of these minutes have been circulated and Standing Order 12.1 provides that they may therefore be taken as read.

3.2 To note any matters arising from the minutes of the Finance and Audit Committee meeting held on Monday 8th June 2020

4. **Chairman's Announcements**

To note any announcements made by the Chairman.

5. **Questions**

To receive questions from members of the committee submitted in advance to the Clerk.

***Standing Orders will be suspended
to allow for public participation.***

6. **Public Participation**

To enable members of the public to address the committee with an allowance of three minutes per person regarding any item on the agenda and **to receive** any petitions and deputations. The Chairman will read any statements submitted by members of the public.

***Standing Orders will be reinstated
following public participation.***

7. **Reports from Unitary Authority Members**

To note written reports provided which are relevant to this committee.

8. **Allotments**

There are no new minutes from the Tynings Allotments for noting.

9. **Financial Information**

9.1 To note the reconciliations for April, May and June 2020; the **Chairman to sign** and verify against the bank statements seen. **(See attached).**

9.2 To note the accounts to June 30th 2020 **(See attached).**

9.3 To approve the list of payments made in April, May and June 2020 respectively, and the **Chairman to sign. (See attached).**

9.4 To approve The Variance Report. **(See attached).**

9.5 To note that the Assistant Clerk made internal transfers between the Instant

Access Account and the Current Account on:

	Amount
23.06.2020	£30,000
16.07.2020	£31,000
17.07.2020	£32,000
20.07.2020	£6,000
20.07.2020	£5,000
21.07.2020	£32,000
16.08.2020	£31,000
23.08.2020	£32,000

9.6 To approve the petty cash schedule to 28th July 2020. **(Attached).**

10. Clerk's Report

For Members information only.

11. Covid-19 Impact on Finances

To Note the report (attached).

12. Grant to Warminster Carnival

The Warminster Carnival is not going ahead this year however; the Carnival committee is planning for a Funday/Carnival in the Park event to be held in the autumn. The committee will have to pay for insurance and prizes/appearance money and are requesting that the council award all or some of their 2020 grant as these funds have been included in their budget for the event. Cllr Ridout has confirmed that she has copies of the Carnival's accounts for 2019 – 2020.

Members to decide on whether to award the Carnival some or all of the £3,500 grant to help cover the Funday/Carnival in the Park autumn 2020 event.

13. Communications

The members to decide on items requiring a press release and to nominate a speaker for any item on the agenda if required.

Date of next meeting: Monday 7th September 2020

Minutes from this meeting will be available to all members of the public either from our website www.warminster-tc.gov.uk or by contacting us at Warminster Civic Centre.

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**Bank Reconciliation Statement as at 30/04/2020
for Cashbook 1 - Current/Instant Access Bank A/**

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
Instant Access Account	31/03/2020	132	5,000.00
Current Account	31/03/2020	451	778,319.01
			<u>783,319.01</u>
<u>Unpresented Cheques (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			783,319.01
<u>Receipts not Banked/Cleared (Plus)</u>			
		0.00	
			<u>0.00</u>
			783,319.01
		Balance per Cash Book is :-	783,151.01
		Difference Excluding Adjustments is :-	168.00
<u>Adjustments to Reconciliation</u>			
15/04/2020 CR Pulse Finance		168.00	
			<u>168.00</u>
		Unreconciled Difference is :-	<u>0.00</u>

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The Clerk to the Council
Warminster Town Council
Warminster Civic Centre
Sambourne Road
Warminster
Wiltshire
BA12 8LB



Your Statement

Account Summary

Opening Balance	5,000.00
Payments In	761,077.11
Payments Out	761,077.11
Closing Balance	5,000.00

International Bank Account Number

GB17HBUK40452391001000

Branch Identifier Code

HBUKGB4161U

1 April to 30 April 2020

Account Name

Warminster Town Council

Sortcode

40-45-23

Account Number Sheet Number

91001000 134

Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
31 Mar 20	BALANCE BROUGHT FORWARD			5,000.00
01 Apr 20	DD SGW PAYROLL	106.86		
	DD PREMIUM CREDIT LTD	1,215.39		
	DD WATER2BUSINESS	13.50		
	DD WATER2BUSINESS	1,467.50		
	DD WATER2BUSINESS	192.00		
	CR Hervin Robin			
	J71 P508 LODGE REN		329.98	
	TFR TRANSFER 21136496		2,665.27	5,000.00
03 Apr 20	DD GRENKELEASING LIM	318.89		
	TFR TRANSFER 21136496		318.89	5,000.00
05 Apr 20	BP DCK BEAVERS LTD			
	TPC9019	474.08		
	BP DESIGNER MARK			
	2087	50.00		
	BP GB HEATING			
	0984L	155.16		
	BP RIALTUS			
	SM21514	979.20		
	BP OFFICE RIGHT			
	301/4007 & 209/400	64.67		
	BP NETITUDE			
	2410200 & 23656	1,376.84		
	BP NICKS SHOE REPAIRS			
	82	58.25		
	BP JAYMART			
	1118889	273.37		
	BALANCE CARRIED FORWARD			1,568.43

Commercial Banking Customers

Interest and Charges

[Your] Business Banking Terms and Conditions cover how and when we can charge our interest rates and charges.

Details of Debit interest together with details of the interest rate we pay and charge in full [for all accounts] are available in [our] Business Price List. All [our] business current accounts are non-interest bearing when in credit unless we individually agree a rate with you.

Overdrafts:

Arranged overdraft:

Where you ask us for an overdraft before making any transactions that takes your account overdrawn, or over your current arranged overdraft limit. Interest rates are individually agreed, for a period of 12 months, and are linked to the Bank of England base rate. For details of our fees and charges, please refer to our Business Price List – see Additional Information below.

Unarranged overdraft:

When you make a payment that takes your account overdrawn if you don't have an arranged overdraft limit, or takes your account over your arranged overdraft limit. When you don't have an arranged overdraft limit, we will charge our Business Standard Debit Interest Rate on any balances. When you have an existing arranged overdraft limit and go over this limit, we will charge interest at the rate we have agreed with you on the balance of your arranged overdraft limit and will charge Standard Debit Interest Rate on any balance over your arranged overdraft facility. In either of these circumstances, unarranged overdraft charges will be applied on each working day that your account is overdrawn (if you don't have an arranged overdraft) or you go over your arranged overdraft limit (if you have an arranged overdraft). For details of our fees and charges, please see our Business Price List and for information on our Interest Rates, see Additional Information below.

Your debit card

For debit card charges and how foreign currency transactions are converted to sterling please refer to the Business Price List.

Additional Information

A copy of [our] Business Price List and the Business Banking Terms and Conditions can be found on our website

www.business.hsbc.uk/en-gb/gb/generic/legal-information.

Information on our Interest Rates can be found on our website

www.business.hsbc.uk/en-gb/interest-rates/interest-rates-finance-borrowing.

This information is also available in our branches, by calling **03457 60 60 60** (lines are open GMT 8am to 10pm, Monday to Sunday) or by textphone **0345 12 55 63**. [Details of the interest rates we pay and charge are also separately available through these channels.]

To help us continuously improve our service and in the interests of security, we may monitor and/or record your telephone calls with us.

Personal Banking Customers

Interest

Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable (this is not paid on all accounts, e.g. Basic Bank Account, Bank Account and HSBC Advance). For personal current accounts, overdraft interest is charged on the whole overdraft balance above any interest free amount. Debit interest is calculated daily on the cleared debit balance of your account, it accrues during your charging cycle (usually monthly) and is deducted from your account following the end of your charging cycle.

Commercial and Personal Banking Customers

Lost and Stolen Cards

If any of your cards are lost or stolen please call **0800 032 7075** or if you are calling from outside the UK, please call us on **+44 1442 422 929**. Lines are open 24 hours.

Dispute Resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

Disabled Customers

We offer a number of services such as statements in Braille or large print. Please contact us by calling **03457 60 60 60** (lines are open GMT 8am to 10pm, Monday to Sunday) or textphone **0345 12 55 63** to let us know how we can serve you better.

HSBC UK Bank plc, registered in England and Wales number 09928412. Registered office 1 Centenary Square, Birmingham B1 1HQ.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 765112.

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Overdrafts

Arranged overdraft: Where you ask us for an overdraft before making any transactions that take your account overdrawn, or over your current arranged overdraft limit.

Unarranged overdraft: When you make a payment that takes your account overdrawn if you don't have an arranged overdraft, or takes your account over your arranged overdraft limit.

Effective from 14 March 2020

Monthly cap on unarranged overdraft charges

1. Each current account will set a monthly maximum charge for:

- (a) going overdrawn when you have not arranged an overdraft; or
- (b) going over/past your arranged overdraft limit (if you have one).

2. This cap covers any:

- (a) interest and fees for going over/past your arranged overdraft limit;
- (b) fees for each payment your bank allows despite lack of funds; and
- (c) fees for each payment your bank refuses due to lack of funds.

The monthly cap on unarranged overdraft charges for the HSBC Advance Bank Account, HSBC Bank Account, HSBC Current Account, Home Management Account and HSBC Graduate Bank Account is £20.

The monthly cap on unarranged overdraft charges is not applicable to Bank Account Pay Monthly, Basic Bank Account, Student Bank Account, Amanah Bank Account and MyAccount as these accounts do not incur unarranged overdraft charges.

Unarranged overdraft charges incurred before 14 March 2020 may debit your account after this date (we'll still give advance notice). Charges incurred before 14 March 2020 won't count towards the new £20 cap as they'll relate to the previous month's charging period.

Your debit card

When you use your card outside the UK, your statement will show where the transaction took place, the amount spent in foreign currency and the amount converted into sterling. We also monitor transactions to protect you against your card being used fraudulently. Unless you agree that the currency conversion is done at the point of sale or withdrawal and agree the rate at that time, for example with the shopkeeper or on the self-service machine screen, the exchange rate that applies to any foreign currency debit card payments (including cash withdrawals) is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made. For foreign currency transactions we will charge a fee of 2.75% of the amount of the transaction. This fee will be shown as a separate line on your statement as a 'Foreign Currency Transaction Fee'. Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of hsbc.co.uk or by calling us on the usual numbers. We will deduct the payment from your account once we receive details of the payment from the card scheme, at the latest, the next working day. For cash machine withdrawals in a currency other than sterling we will charge a Non Sterling Cash Fee of 2% (minimum £1.75, maximum £5). This fee applies to all cash machines outside the UK, and to cash machines in the UK, if we convert the withdrawal to Sterling for you. HSBC Advance customers are exempt from this fee. Some cash machine operators may apply a direct charge for withdrawals from their cash machines and this will be advised on screen at the time of withdrawal.

1 April to 30 April 2020

Your Statement

Account Name

Warminster Town Council

Sortcode Account Number Sheet Number

40-45-23 91001000 135

Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			1,568.43
	TFR 404523 21136496			
	INTERNET TRANSFER		40,000.00	
	BP IDVERDE			
	GM779650 & 9 OTHER	15,369.24		
	BP VALLETTA			
	9357	17,532.00		
	TFR 404523 21136496			
	INTERNET TRANSFER		39,000.00	
	BP VITA PLAY			
	2445 & 2446	43,262.30		
	BP DAPHNE ATKINSON			
	SITP REFUND	25.00		
06 Apr 20	TFR TRANSFER 21136496		620.11	5,000.00
	CR WILTSHIRE COUNCIL		63.00	
	CR GROSS INTEREST			
	TO 05APR2020			
	FOR ACCOUNT			
	404523 21136496		418.85	
	BP WILTSHIRE C/TAX			
	90353377	27.50		
	BP WILTSHIRE C/TAX			
	90353376	75.00		
	TFR 404523 21136496			
	INTERNET TRANSFER		5,000.00	
	BP WILTSHIRE C/TAX			
	90353868	8,072.76		
07 Apr 20	TFR TRANSFER 21136496		2,693.41	5,000.00
	CR WILTSHIRE COUNCIL		813.91	
	BP B&S CHAINS LTD			
	33033	144.19		
08 Apr 20	TFR TRANSFER 21136496	669.72		5,000.00
	CR WATER2BUSINESS		274.88	
	CR WARMINSTER & K9QF			
	WARMINSTER & DISTR		600.00	
09 Apr 20	TFR TRANSFER 21136496	874.88		5,000.00
	BP PAYE MARCH 2020			
	HMRC			
	BIB BACS PAYMENT	5,165.78		
	TFR 404523 21136496			
	INTERNET TRANSFER		5,000.00	
10 Apr 20	TFR TRANSFER 21136496		165.78	5,000.00
	BP DEB'S DANCE			
	WCC3462		63.00	
	TFR TRANSFER 21136496	63.00		5,000.00
	BALANCE CARRIED FORWARD			5,000.00

1 April to 30 April 2020

Your Statement

Account Name
Warminster Town Council

Sortcode **Account Number** **Sheet Number**
40-45-23 91001000 136

Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
15 Apr 20	CR BALANCE BROUGHT FORWARD			5,000.00
	DD PULSE FINANCE		168.00	
	DD TIMICO/KECONNECT	118.62		
	DD WILTSHIRE COUNCIL	16.21		
	DD WILTSHIRE COUNCIL	695.00		
	DD WILTSHIRE COUNCIL	540.25		
	DD WILTSHIRE COUNCIL	303.80		
	DD ATOS RE FUELGENIE	137.23		
	DR CHARGE			
	AUTO TRANSFER	20.00		
	TFR TRANSFER 21136496		1,663.11	5,000.00
16 Apr 20	DD OFFICE EVOLUTION	96.14		
	TFR TRANSFER 21136496		96.14	5,000.00
17 Apr 20	BP PAYROLL APRIL 2020			
	Wiltshire Council			
	BIB BACS PAYMENT	30,894.56		
	DD WEST MERCIA ENERGY	341.97		
	TFR 404523 21136496			
	INTERNET TRANSFER		31,000.00	
	BP AMAZON			
	119947861-2020-643	24.85		
	BP COATES & PARKER			
	44000	253.79		
	BP SLCC			
	QL197668	350.00		
	BP WHEELERS			
	968694	1,200.00		
	BP WESSEX RURAL CRAFT			
	2362	144.00		
	TFR 404523 21136496			
	INTERNET TRANSFER		15,000.00	
	TFR TRANSFER 21136496	12,790.83		5,000.00
21 Apr 20	BP 20029602			
	BT REDCARE			
	BIB BACS PAYMENT	16,308.88		
	DD S/LINE 105696938	42.02		
	DD S/LINE 105620028	26.22		
	DD VWFS UK LIMITED	32.12		
	TFR 404523 21136496			
	INTERNET TRANSFER		17,000.00	
	DR TOTAL CHARGES			
	TO 30MAR2020	6.50		
	TFR TRANSFER 21136496	584.26		5,000.00
23 Apr 20	CR WILTSHIRE COUNCIL		999.00	
	BALANCE CARRIED FORWARD			5,999.00

1 April to 30 April 2020

Your Statement

Account Name

Warminster Town Council

Sortcode Account Number Sheet Number

40-45-23 91001000

137

Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			5,999.00
	BP MF (SUPPORT)			
	COPHEAP HALL HIRE		273.04	
24 Apr 20	TFR TRANSFER 21136496	1,272.04		5,000.00
	CR WILTSHIRE COUNCIL		590,333.00	
	CR WILTSHIRE COUNCIL		4,072.27	
	DD BOC MANCHESTER ACC	34.08		
	DD O2	122.00		
27 Apr 20	TFR TRANSFER 21136496	594,249.19		5,000.00
	DD VWFS UK LIMITED	383.14		
	DD SOUTHERN ELECTRIC	1,507.69		
30 Apr 20	TFR TRANSFER 21136496		1,890.83	5,000.00
	DD HILLS WASTE SOLUTI	314.64		
	SO HUNOT HR	240.00		
	TFR TRANSFER 21136496		554.64	5,000.00
30 Apr 20	BALANCE CARRIED FORWARD			5,000.00

Information about the Financial Services Compensation Scheme

Your deposit is eligible for protection under the Financial Services Compensation Scheme (FSCS). For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk, call into your nearest branch or call your telephone banking service. Further details can be found on the FSCS Information Sheet and Exclusions List which is available on our website (www.hsbc.co.uk).

Credit Interest Rates	balance	AER variable	Debit Interest Rates	balance	EAR variable
Credit interest is not paid			Debit interest		21.34%

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The Clerk to the Council
Warminster Town Council
Warminster Civic Centre
Sambourne Road
Warminster
Wiltshire
BA12 8LB



Your Statement

Account Summary

Opening Balance	330,483.27
Payments In	610,503.92
Payments Out	162,668.18
Closing Balance	778,319.01

Interest Rate - Valid as at end date of the statement period
0.00% AER

International Bank Account Number

GB85HBUK40452321136496

Branch Identifier Code

HBUKGB4161U

1 April to 30 April 2020

Account Name

Warminster Town Council

Sortcode

40-45-23

Account Number Sheet Number

21136496 452

Your Deposit Account details

Date	Payment type and details	Paid out	Paid in	Balance
31 Mar 20	BALANCE BROUGHT FORWARD			330,483.27
01 Apr 20	TFR TRANSFER 91001000	2,665.27		327,818.00
03 Apr 20	TFR TRANSFER 91001000	318.89		327,499.11
05 Apr 20	TFR 404523 91001000			
	INTERNET TRANSFER	40,000.00		
	TFR 404523 91001000			
	INTERNET TRANSFER	39,000.00		
	TFR TRANSFER 91001000	620.11		247,879.00
06 Apr 20	TFR 404523 91001000			
	INTERNET TRANSFER	5,000.00		
	TFR TRANSFER 91001000	2,693.41		240,185.59
07 Apr 20	TFR TRANSFER 91001000		669.72	240,855.31
08 Apr 20	TFR TRANSFER 91001000		874.88	241,730.19
09 Apr 20	TFR 404523 91001000			
	INTERNET TRANSFER	5,000.00		
	TFR TRANSFER 91001000	165.78		236,564.41
10 Apr 20	TFR TRANSFER 91001000		63.00	236,627.41
15 Apr 20	TFR TRANSFER 91001000	1,663.11		234,964.30
16 Apr 20	TFR TRANSFER 91001000	96.14		234,868.16
17 Apr 20	TFR 404523 91001000			
	INTERNET TRANSFER	31,000.00		
	TFR 404523 91001000			
	INTERNET TRANSFER	15,000.00		
	TFR TRANSFER 91001000		12,790.83	201,658.99
21 Apr 20	TFR 404523 91001000			
	INTERNET TRANSFER	17,000.00		
	BALANCE CARRIED FORWARD			184,658.99

Commercial Banking Customers

Interest and Charges

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Details of Debit interest together with details of the interest rate we pay and charge in full [for all accounts] are available in [our] Business Price List. All [our] business current accounts are non-interest bearing when in credit unless we individually agree a rate with you.

Overdrafts:

Arranged overdraft:

Where you ask us for an overdraft before making any transactions that takes your account overdrawn, or over your current arranged overdraft limit. Interest rates are individually agreed, for a period of 12 months, and are linked to the Bank of England base rate. For details of our fees and charges, please refer to our Business Price List – see Additional Information below.

Unarranged overdraft:

When you make a payment that takes your account overdrawn if you don't have an arranged overdraft limit, or takes your account over your arranged overdraft limit. When you don't have an arranged overdraft limit, we will charge our Business Standard Debit Interest Rate on any balances. When you have an existing arranged overdraft limit and go over this limit, we will charge interest at the rate we have agreed with you on the balance of your arranged overdraft limit and will charge Standard Debit Interest Rate on any balance over your arranged overdraft facility. In either of these circumstances, unarranged overdraft charges will be applied on each working day that your account is overdrawn (if you don't have an arranged overdraft) or you go over your arranged overdraft limit (if you have an arranged overdraft). For details of our fees and charges, please see our Business Price List and for information on our Interest Rates, see Additional Information below.

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Information on our Interest Rates can be found on our website

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Personal Banking Customers

Interest

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Commercial and Personal Banking Customers

Lost and Stolen Cards

If any of your cards are lost or stolen please call **0800 032 7075** or if you are calling from outside the UK, please call us on **+44 1442 422 929**. Lines are open 24 hours.

Dispute Resolution

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Overdrafts

Arranged overdraft: Where you ask us for an overdraft before making any transactions that take your account overdrawn, or over your current arranged overdraft limit.

Unarranged overdraft: When you make a payment that takes your account overdrawn if you don't have an arranged overdraft, or takes your account over your arranged overdraft limit.

Effective from 14 March 2020

Monthly cap on unarranged overdraft charges

1. Each current account will set a monthly maximum charge for:

- (a) going overdrawn when you have not arranged an overdraft; or
- (b) going over/past your arranged overdraft limit (if you have one).

2. This cap covers any:

- (a) interest and fees for going over/past your arranged overdraft limit;
- (b) fees for each payment your bank allows despite lack of funds; and
- (c) fees for each payment your bank refuses due to lack of funds.

The monthly cap on unarranged overdraft charges for the HSBC Advance Bank Account, HSBC Bank Account, HSBC Current Account, Home Management Account and HSBC Graduate Bank Account is £20.

The monthly cap on unarranged overdraft charges is not applicable to Bank Account Pay Monthly, Basic Bank Account, Student Bank Account, Amanah Bank Account and MyAccount as these accounts do not incur unarranged overdraft charges.

Unarranged overdraft charges incurred before 14 March 2020 may debit your account after this date (we'll still give advance notice). Charges incurred before 14 March 2020 won't count towards the new £20 cap as they'll relate to the previous month's charging period.

Your debit card

When you use your card outside the UK, your statement will show where the transaction took place, the amount spent in foreign currency and the amount converted into sterling. We also monitor transactions to protect you against your card being used fraudulently. Unless you agree that the currency conversion is done at the point of sale or withdrawal and agree the rate at that time, for example with the shopkeeper or on the self-service machine screen, the exchange rate that applies to any foreign currency debit card payments (including cash withdrawals) is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made. For foreign currency transactions we will charge a fee of 2.75% of the amount of the transaction. This fee will be shown as a separate line on your statement as a 'Foreign Currency Transaction Fee'. Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of hsbc.co.uk or by calling us on the usual numbers. We will deduct the payment from your account once we receive details of the payment from the card scheme, at the latest, the next working day. For cash machine withdrawals in a currency other than sterling we will charge a Non Sterling Cash Fee of 2% (minimum £1.75, maximum £5). This fee applies to all cash machines outside the UK, and to cash machines in the UK, if we convert the withdrawal to Sterling for you. HSBC Advance customers are exempt from this fee. Some cash machine operators may apply a direct charge for withdrawals from their cash machines and this will be advised on screen at the time of withdrawal.

1 April to 30 April 2020

Your Statement

Account Name

Warminster Town Council

Sortcode Account Number Sheet Number

40-45-23 21136496 453

Your Deposit Account details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			184,658.99
	TFR TRANSFER 91001000		584.26	185,243.25
23 Apr 20	TFR TRANSFER 91001000		1,272.04	186,515.29
24 Apr 20	TFR TRANSFER 91001000		594,249.19	780,764.48
27 Apr 20	TFR TRANSFER 91001000	1,890.83		778,873.65
30 Apr 20	TFR TRANSFER 91001000	554.64		778,319.01
30 Apr 20	BALANCE CARRIED FORWARD			778,319.01

Information about the Financial Services Compensation Scheme

Your deposit is eligible for protection under the Financial Services Compensation Scheme (FSCS). For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk, call into your nearest branch or call your telephone banking service. Further details can be found on the FSCS Information Sheet and Exclusions List which is available on our website (www.hsbc.co.uk).

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**Bank Reconciliation Statement as at 31/05/2020
for Cashbook 1 - Current/Instant Access Bank A/**

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
Instant Access Account	31/05/2020	140	5,000.00
Current Account	31/05/2020	454	733,846.47
			<u>738,846.47</u>
<u>Unpresented Cheques (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			738,846.47
<u>Receipts not Banked/Cleared (Plus)</u>			
		0.00	
			<u>0.00</u>
			738,846.47
		Balance per Cash Book is :-	738,293.47
		Difference Excluding Adjustments is :-	553.00
<u>Adjustments to Reconciliation</u>			
15/04/2020 CR Pulse Finance		168.00	
13/05/2020 CR Southern & Scottish		385.00	
			<u>553.00</u>
		Unreconciled Difference is :-	<u>0.00</u>

015454_152 5/ 8 00005 79775 18154 39700

The Clerk to the Council
Warminster Town Council
Warminster Civic Centre
Sambourne Road
Warminster
Wiltshire
BA12 8LB



Your Statement

Account Summary

Opening Balance	5,000.00
Payments In	46,702.89
Payments Out	46,702.89
Closing Balance	5,000.00

International Bank Account Number

GB17HBUK40452391001000

Branch Identifier Code

HBUKGB4161U

1 May to 31 May 2020

Account Name

Warminster Town Council

Sortcode

40-45-23

Account Number Sheet Number

91001000 138

Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
30 Apr 20	BALANCE BROUGHT FORWARD			5,000.00
01 May 20	DD WESSEX LIFT CO	118.50		
	DD PREMIUM CREDIT LTD	1,462.97		
	DD WATER2BUSINESS	13.50		
	DD WATER2BUSINESS	1,467.50		
	DD WATER2BUSINESS	192.00		
	CHQ 109576	25.00		
	CR Hervin Robin			
	J71 P508 LODGE REN		329.98	
	TFR TRANSFER 21136496		2,949.49	5,000.00
11 May 20	CR WARMINSTER & K9QF			
	WARMINSTER & DISTR		600.00	
	BP DCK BEAVERS LTD			
	TPC9061	876.90		
	BP DESIGNER MARK			
	2088	600.00		
	BP IDVERDE			
	GM781843 & GM78184	1,885.78		
	BP INITIAL			
	33426743	978.12		
	BP RIALTUS			
	SM21634	355.20		
	BP WHEELERS			
	969108	230.40		
	TFR TRANSFER 21136496		4,326.40	5,000.00
12 May 20	BP MF (SUPPORT)			
	COPHEAP HALL HIRE		56.88	
	BALANCE CARRIED FORWARD			5,056.88

Commercial Banking Customers

Interest and Charges

[Your] Business Banking Terms and Conditions cover how and when we can charge our interest rates and charges.

Details of Debit interest together with details of the interest rate we pay and charge in full (for all accounts) are available in [our] Business Price List. All [our] business current accounts are non-interest bearing when in credit unless we individually agree a rate with you.

Overdrafts:

Arranged overdraft:

Where you ask us for an overdraft before making any transactions that takes your account overdrawn, or over your current arranged overdraft limit. Interest rates are individually agreed, for a period of 12 months, and are linked to the Bank of England base rate. For details of our fees and charges, please refer to our Business Price List – see Additional Information below.

Unarranged overdraft:

When you make a payment that takes your account overdrawn if you don't have an arranged overdraft limit, or takes your account over your arranged overdraft limit. When you don't have an arranged overdraft limit, we will charge our Business Standard Debit Interest Rate on any balances. When you have an existing arranged overdraft limit and go over this limit, we will charge interest at the rate we have agreed with you on the balance of your arranged overdraft limit and will charge Standard Debit Interest Rate on any balance over your arranged overdraft facility. In either of these circumstances, unarranged overdraft charges will be applied on each working day that your account is overdrawn (if you don't have an arranged overdraft) or you go over your arranged overdraft limit (if you have an arranged overdraft). For details of our fees and charges, please see our Business Price List and for information on our Interest Rates, see Additional Information below.

Your debit card

For debit card charges and how foreign currency transactions are converted to sterling please refer to the Business Price List.

Additional Information

A copy of [our] Business Price List and the Business Banking Terms and Conditions can be found on our website

www.business.hsbc.uk/en-gb/gb/generic/legal-information.

Information on our Interest Rates can be found on our website

www.business.hsbc.uk/en-gb/interest-rates/interest-rates-finance-borrowing.

This information is also available in our branches, by calling **03457 60 60 60** (lines are open GMT 8am to 10pm, Monday to Sunday) or by textphone **0345 12 55 63**. [Details of the interest rates we pay and charge are also separately available through these channels.]

To help us continuously improve our service and in the interests of security, we may monitor and/or record your telephone calls with us.

Personal Banking Customers

Interest

Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable (this is not paid on all accounts, e.g. Basic Bank Account, Bank Account and HSBC Advance). For personal current accounts, overdraft interest is charged on the whole overdraft balance above any interest free amount. Debit interest is calculated daily on the cleared debit balance of your account, it accrues during your charging cycle (usually monthly) and is deducted from your account following the end of your charging cycle.

Commercial and Personal Banking Customers

Lost and Stolen Cards

If any of your cards are lost or stolen please call **0800 032 7075** or if you are calling from outside the UK, please call us on **+44 1442 422 929**. Lines are open 24 hours.

Dispute Resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

Disabled Customers

We offer a number of services such as statements in Braille or large print. Please contact us by calling **03457 60 60 60** (lines are open GMT 8am to 10pm, Monday to Sunday) or textphone **0345 12 55 63** to let us know how we can serve you better.

Overdrafts

Arranged overdraft: Where you ask us for an overdraft before making any transactions that take your account overdrawn, or over your current arranged overdraft limit.

Unarranged overdraft: When you make a payment that takes your account overdrawn if you don't have an arranged overdraft, or takes your account over your arranged overdraft limit.

Effective from 14 March 2020

Monthly cap on unarranged overdraft charges

1. Each current account will set a monthly maximum charge for:

- (a) going overdrawn when you have not arranged an overdraft; or
- (b) going over/past your arranged overdraft limit (if you have one).

2. This cap covers any:

- (a) interest and fees for going over/past your arranged overdraft limit;
- (b) fees for each payment your bank allows despite lack of funds; and
- (c) fees for each payment your bank refuses due to lack of funds.

The monthly cap on unarranged overdraft charges for the HSBC Advance Bank Account, HSBC Bank Account, HSBC Current Account, Home Management Account and HSBC Graduate Bank Account is £20.

The monthly cap on unarranged overdraft charges is not applicable to Bank Account Pay Monthly, Basic Bank Account, Student Bank Account, Amanah Bank Account and MyAccount as these accounts do not incur unarranged overdraft charges.

Unarranged overdraft charges incurred before 14 March 2020 may debit your account after this date (we'll still give advance notice). Charges incurred before 14 March 2020 won't count towards the new £20 cap as they'll relate to the previous month's charging period.

Your debit card

When you use your card outside the UK, your statement will show where the transaction took place, the amount spent in foreign currency and the amount converted into sterling. We also monitor transactions to protect you against your card being used fraudulently. Unless you agree that the currency conversion is done at the point of sale or withdrawal and agree the rate at that time, for example with the shopkeeper or on the self-service machine screen, the exchange rate that applies to any foreign currency debit card payments (including cash withdrawals) is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made. For foreign currency transactions we will charge a fee of 2.75% of the amount of the transaction. This fee will be shown as a separate line on your statement as a 'Foreign Currency Transaction Fee'. Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of hsbc.co.uk or by calling us on the usual numbers. We will deduct the payment from your account once we receive details of the payment from the card scheme, at the latest, the next working day. For cash machine withdrawals in a currency other than sterling we will charge a Non Sterling Cash Fee of 2% (minimum £1.75, maximum £5). This fee applies to all cash machines outside the UK, and to cash machines in the UK, if we convert the withdrawal to Sterling for you. HSBC Advance customers are exempt from this fee. Some cash machine operators may apply a direct charge for withdrawals from their cash machines and this will be advised on screen at the time of withdrawal.

1 May to 31 May 2020

Your Statement

Account Name
Warminster Town Council

Sortcode 40-45-23 **Account Number** 91001000 **Sheet Number** 139

Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
	BP BALANCE BROUGHT FORWARD			5,056.88
	NETITUDE			
	243460	1,294.17		
13 May 20	TFR TRANSFER 21136496		1,237.29	5,000.00
	CR SCOTTISH&SOUTHERN		385.00	
	TFR TRANSFER 21136496	385.00		5,000.00
15 May 20	DD WILTSHIRE COUNCIL	20.00		
	DD WILTSHIRE COUNCIL	699.00		
	DD WILTSHIRE COUNCIL	536.00		
	DD WILTSHIRE COUNCIL	299.00		
	TFR TRANSFER 21136496		1,554.00	5,000.00
18 May 20	DD OFFICE EVOLUTION	15.30		
	TFR TRANSFER 21136496		15.30	5,000.00
19 May 20	DD S/LINE 107455048	46.20		
	DD S/LINE 107372070	25.79		
	TFR TRANSFER 21136496		71.99	5,000.00
20 May 20	BP PAYROLL MAY 2020			
	WILTSHIRE COUNCIL			
	BIB BACS PAYMENT	29,526.51		
	TFR 404523 21136496			
	INTERNET TRANSFER		30,000.00	
21 May 20	TFR TRANSFER 21136496	473.49		5,000.00
	DD WEST MERCA ENERGY	284.01		
	DD VWFS UK LIMITED	32.12		
	DR TOTAL CHARGES			
	TO 29APR2020	6.50		
	BP S LEGG			
	WTC EXPENSES	54.90		
	BP MIRAGE SIGNS			
	4164344	837.60		
	BP WALC			
	2021-244	2,072.72		
	BP AMAZON			
	140579851-2020-484	5.28		
	BP AMAZON			
	140579851-2020-493	24.43		
	BP AMAZON			
	161011221-2020-249	29.92		
	BP AMAZON			
	2020 - 153786825	32.82		
	BP AMAZON			
	2020 - 153784047	23.10		
	BP AMAZON			
	121441301-2020-128	21.17		
	BALANCE CARRIED FORWARD			1,575.43

1 May to 31 May 2020

Your Statement

Account Name
Warminster Town Council

Sortcode **Account Number** **Sheet Number**
40-45-23 91001000 140

Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			1,575.43
	BP AMAZON 4164344	45.19		
	TFR TRANSFER 21136496		3,469.76	5,000.00
22 May 20	DD BOC MANCHESTER ACC	34.08		
	TFR TRANSFER 21136496		34.08	5,000.00
26 May 20	BP WPP MARCH REFUNDS			
	BIB MULTIPLE BENEF			
	BIB BACS PAYMENT	102.80		
	DD VWFS UK LIMITED	383.14		
	TFR TRANSFER 21136496		485.94	5,000.00
27 May 20	DD O2	122.00		
	TFR TRANSFER 21136496		122.00	5,000.00
29 May 20	DD HILLS WASTE SOLUTI	228.96		
	DD SOUTHERN ELECTRIC	835.82		
	TFR TRANSFER 21136496		1,064.78	5,000.00
31 May 20	BALANCE CARRIED FORWARD			5,000.00

Information about the Financial Services Compensation Scheme

Your deposit is eligible for protection under the Financial Services Compensation Scheme (FSCS). For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk, call into your nearest branch or call your telephone banking service. Further details can be found on the FSCS Information Sheet and Exclusions List which is available on our website (www.hsbc.co.uk).

Credit Interest Rates	balance	AER variable	Debit Interest Rates	balance	EAn variable
Credit interest is not paid			Debit interest		21.34%

014800_150 1/ 2 00004 89231 20840 39700

The Clerk to the Council
Warminster Town Council
Warminster Civic Centre
Sambourne Road
Warminster
Wiltshire
BA12 8LB



Your Statement

Account Summary

Opening Balance	778,319.01
Payments In	858.49
Payments Out	45,331.03
Closing Balance	733,846.47

Interest Rate - Valid as at end date of the statement period
0.00% AER

International Bank Account Number

GB85HBUK40452321136496

Branch Identifier Code

HBUKGB4161U

1 May to 29 May 2020

Account Name

Warminster Town Council

Sortcode

40-45-23

Account Number Sheet Number

21136496 454

Your Deposit Account details

Date	Payment type and details	Paid out	Paid in	Balance
30 Apr 20	BALANCE BROUGHT FORWARD			778,319.01
01 May 20	TFR TRANSFER 91001000	2,949.49		775,369.52
11 May 20	TFR TRANSFER 91001000	4,326.40		771,043.12
12 May 20	TFR TRANSFER 91001000	1,237.29		769,805.83
13 May 20	TFR TRANSFER 91001000		385.00	770,190.83
15 May 20	TFR TRANSFER 91001000	1,554.00		768,636.83
18 May 20	TFR TRANSFER 91001000	15.30		768,621.53
19 May 20	TFR TRANSFER 91001000	71.99		768,549.54
20 May 20	TFR 404523 91001000			
	INTERNET TRANSFER	30,000.00		
	TFR TRANSFER 91001000		473.49	739,023.03
21 May 20	TFR TRANSFER 91001000	3,469.76		735,553.27
22 May 20	TFR TRANSFER 91001000	34.08		735,519.19
26 May 20	TFR TRANSFER 91001000	485.94		735,033.25
27 May 20	TFR TRANSFER 91001000	122.00		734,911.25
29 May 20	TFR TRANSFER 91001000	1,064.78		733,846.47
29 May 20	BALANCE CARRIED FORWARD			733,846.47

Information about the Financial Services Compensation Scheme

Your deposit is eligible for protection under the Financial Services Compensation Scheme (FSCS). For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk, call into your nearest branch or call your telephone banking service. Further details can be found on the FSCS Information Sheet and Exclusions List which is available on our website (www.hsbc.co.uk).

Commercial Banking Customers

Interest and Charges

[Your] Business Banking Terms and Conditions cover how and when we can charge our interest rates and charges.

Details of Debit interest together with details of the interest rate we pay and charge in full [for all accounts] are available in [our] Business Price List. All [our] business current accounts are non-interest bearing when in credit unless we individually agree a rate with you.

Overdrafts:

Arranged overdraft:

Where you ask us for an overdraft before making any transactions that takes your account overdrawn, or over your current arranged overdraft limit. Interest rates are individually agreed, for a period of 12 months, and are linked to the Bank of England base rate. For details of our fees and charges, please refer to our Business Price List – see Additional Information below.

Unarranged overdraft:

When you make a payment that takes your account overdrawn if you don't have an arranged overdraft limit, or takes your account over your arranged overdraft limit. When you don't have an arranged overdraft limit, we will charge our Business Standard Debit Interest Rate on any balances. When you have an existing arranged overdraft limit and go over this limit, we will charge interest at the rate we have agreed with you on the balance of your arranged overdraft limit and will charge Standard Debit Interest Rate on any balance over your arranged overdraft facility. In either of these circumstances, unarranged overdraft charges will be applied on each working day that your account is overdrawn (if you don't have an arranged overdraft) or you go over your arranged overdraft limit (if you have an arranged overdraft). For details of our fees and charges, please see our Business Price List and for information on our Interest Rates, see Additional Information below.

Your debit card

For debit card charges and how foreign currency transactions are converted to sterling please refer to the Business Price List.

Additional Information

A copy of [our] Business Price List and the Business Banking Terms and Conditions can be found on our website

www.business.hsbc.uk/en-gb/gb/generic/legal-information.

Information on our Interest Rates can be found on our website

www.business.hsbc.uk/en-gb/interest-rates/interest-rates-finance-borrowing.

This information is also available in our branches, by calling **03457 60 60 60** (lines are open GMT 8am to 10pm, Monday to Sunday) or by textphone **0345 12 55 63**. [Details of the interest rates we pay and charge are also separately available through these channels.]

To help us continuously improve our service and in the interests of security, we may monitor and/or record your telephone calls with us.

Personal Banking Customers

Interest

Credit interest is calculated daily on the cleared credit balance and is paid monthly if applicable (this is not paid on all accounts, e.g. Basic Bank Account, Bank Account and HSBC Advance). For personal current accounts, overdraft interest is charged on the whole overdraft balance above any interest free amount. Debit interest is calculated daily on the cleared debit balance of your account, it accrues during your charging cycle (usually monthly) and is deducted from your account following the end of your charging cycle.

Commercial and Personal Banking Customers

Lost and Stolen Cards

If any of your cards are lost or stolen please call **0800 032 7075** or if you are calling from outside the UK, please call us on **+44 1442 422 929**. Lines are open 24 hours.

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Overdrafts

Arranged overdraft: Where you ask us for an overdraft before making any transactions that take your account overdrawn, or over your current arranged overdraft limit.

Unarranged overdraft: When you make a payment that takes your account overdrawn if you don't have an arranged overdraft, or takes your account over your arranged overdraft limit.

Effective from 14 March 2020

Monthly cap on unarranged overdraft charges

1. Each current account will set a monthly maximum charge for:

- (a) going overdrawn when you have not arranged an overdraft; or
- (b) going over/past your arranged overdraft limit (if you have one).

2. This cap covers any:

- (a) interest and fees for going over/past your arranged overdraft limit;
- (b) fees for each payment your bank allows despite lack of funds; and
- (c) fees for each payment your bank refuses due to lack of funds.

The monthly cap on unarranged overdraft charges for the HSBC Advance Bank Account, HSBC Bank Account, HSBC Current Account, Home Management Account and HSBC Graduate Bank Account is £20.

The monthly cap on unarranged overdraft charges is not applicable to Bank Account Pay Monthly, Basic Bank Account, Student Bank Account, Amanah Bank Account and MyAccount as these accounts do not incur unarranged overdraft charges.

Unarranged overdraft charges incurred before 14 March 2020 may debit your account after this date (we'll still give advance notice). Charges incurred before 14 March 2020 won't count towards the new £20 cap as they'll relate to the previous month's charging period.

Your debit card

When you use your card outside the UK, your statement will show where the transaction took place, the amount spent in foreign currency and the amount converted into sterling. We also monitor transactions to protect you against your card being used fraudulently. Unless you agree that the currency conversion is done at the point of sale or withdrawal and agree the rate at that time, for example with the shopkeeper or on the self-service machine screen, the exchange rate that applies to any foreign currency debit card payments (including cash withdrawals) is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made. For foreign currency transactions we will charge a fee of 2.75% of the amount of the transaction. This fee will be shown as a separate line on your statement as a 'Foreign Currency Transaction Fee'. Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of hsbc.co.uk or by calling us on the usual numbers. We will deduct the payment from your account once we receive details of the payment from the card scheme, at the latest, the next working day. For cash machine withdrawals in a currency other than sterling we will charge a Non Sterling Cash Fee of 2% (minimum £1.75, maximum £5). This fee applies to all cash machines outside the UK, and to cash machines in the UK, if we convert the withdrawal to Sterling for you. HSBC Advance customers are exempt from this fee. Some cash machine operators may apply a direct charge for withdrawals from their cash machines and this will be advised on screen at the time of withdrawal.

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**Bank Reconciliation Statement as at 30/06/2020
for Cashbook 1 - Current/Instant Access Bank A/**

<u>Bank Statement Account Name (s)</u>	<u>Statement Date</u>	<u>Page No</u>	<u>Balances</u>
Instant Access Account	30/06/2020	144	5,000.00
Current Account	30/06/2020	455	725,382.87
			<u>730,382.87</u>
<u>Unpresented Cheques (Minus)</u>		<u>Amount</u>	
		0.00	
			<u>0.00</u>
			730,382.87
<u>Receipts not Banked/Cleared (Plus)</u>			
		0.00	
			<u>0.00</u>
			730,382.87
		Balance per Cash Book is :-	729,829.87
		Difference Excluding Adjustments is :-	553.00
<u>Adjustments to Reconciliation</u>			
15/04/2020 CR Pulse Finance		168.00	
13/05/2020 CR Southern & Scottish		385.00	
			<u>553.00</u>
		Unreconciled Difference is :-	<u>0.00</u>

031883_182 5/ 14 00010 11325 2611 39700

The Clerk to the Council
Warminster Town Council
Warminster Civic Centre
Sambourne Road
Warminster
Wiltshire
BA12 8LB



Your Statement

Account Summary

Opening Balance	5,000.00
Payments In	96,267.05
Payments Out	96,267.05
Closing Balance	5,000.00

1 June to 30 June 2020

International Bank Account Number

GB17HBUK40452391001000

Branch Identifier Code

HBUKGB4161U

Account Name

Warminster Town Council

Sortcode

40-45-23

Account Number Sheet Number

91001000 141

Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
31 May 20	BALANCE BROUGHT FORWARD			5,000.00
01 Jun 20	CR HMRC VAT		29,558.26	
	DD PREMIUM CREDIT LTD	1,478.16		
	DD WATER2BUSINESS	13.50		
	DD WATER2BUSINESS	1,165.50		
	DD WATER2BUSINESS	192.00		
	SO HUNOT HR	240.00		
	CR Hervin Robin			
	J71 P508 LODGE REN		329.98	
	TFR TRANSFER 21136496	26,799.08		5,000.00
03 Jun 20	BP AMAZON			
	429573465-2020-282	83.67		
	BP COATES & PARKER			
	44304	184.84		
	BP DESIGNER MARK			
	2091	160.00		
	BP TRADE UK/SCREWFIX			
	1072407167 & 2other	108.21		
	BP OFFICE RIGHT			
	83760 & 83766	141.49		
	BP WHEELERS			
	969246 & 969294	1,368.00		
	BP IDVERDE			
	GM782694	1,820.40		
	BP IDVERDE			
	GM782693 GM782691	1,086.72		
	TFR TRANSFER 21136496		4,953.33	5,000.00
	BALANCE CARRIED FORWARD			5,000.00

Commercial Banking Customers

Interest and Charges

[Your] Business Banking Terms and Conditions cover how and when we can charge our interest rates and charges.

Details of Debit interest together with details of the interest rate we pay and charge in full [for all accounts] are available in [our] Business Price List. All [our] business current accounts are non-interest bearing when in credit unless we individually agree a rate with you.

Overdrafts:

Arranged overdraft:

Where you ask us for an overdraft before making any transactions that takes your account overdrawn, or over your current arranged overdraft limit. Interest rates are individually agreed, for a period of 12 months, and are linked to the Bank of England base rate. For details of our fees and charges, please refer to our Business Price List – see Additional Information below.

Unarranged overdraft:

When you make a payment that takes your account overdrawn if you don't have an arranged overdraft limit, or takes your account over your arranged overdraft limit. When you don't have an arranged overdraft limit, we will charge our Business Standard Debit Interest Rate on any balances. When you have an existing arranged overdraft limit and go over this limit, we will charge interest at the rate we have agreed with you on the balance of your arranged overdraft limit and will charge Standard Debit Interest Rate on any balance over your arranged overdraft facility. In either of these circumstances, unarranged overdraft charges will be applied on each working day that your account is overdrawn (if you don't have an arranged overdraft) or you go over your arranged overdraft limit (if you have an arranged overdraft). For details of our fees and charges, please see our Business Price List and for information on our Interest Rates, see Additional Information below.

Your debit card

For debit card charges and how foreign currency transactions are converted to sterling please refer to the Business Price List.

Additional Information

A copy of [our] Business Price List and the Business Banking Terms and Conditions can be found on our website

www.business.hsbc.uk/en-gb/gb/generic/legal-information.

Information on our Interest Rates can be found on our website

www.business.hsbc.uk/en-gb/interest-rates/interest-rates-finance-borrowing.

This information is also available in our branches, by calling **03457 60 60 60** (lines are open GMT 8am to 10pm, Monday to Sunday) or by textphone **0345 12 55 63**. [Details of the interest rates we pay and charge are also separately available through these channels.]

To help us continuously improve our service and in the interests of security, we may monitor and/or record your telephone calls with us.

Personal Banking Customers

Interest

Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable (this is not paid on all accounts, e.g. Basic Bank Account, Bank Account and HSBC Advance). For personal current accounts, overdraft interest is charged on the whole overdraft balance above any interest free amount. Debit interest is calculated daily on the cleared debit balance of your account, it accrues during your charging cycle (usually monthly) and is deducted from your account following the end of your charging cycle.

Commercial and Personal Banking Customers

Lost and Stolen Cards

If any of your cards are lost or stolen please call **0800 032 7075** or if you are calling from outside the UK, please call us on **+44 1442 422 929**. Lines are open 24 hours.

Dispute Resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

Disabled Customers

We offer a number of services such as statements in Braille or large print. Please contact us by calling **03457 60 60 60** (lines are open GMT 8am to 10pm, Monday to Sunday) or textphone **0345 12 55 63** to let us know how we can serve you better.

HSBC UK Bank plc, registered in England and Wales number 09928412. Registered office 1 Centenary Square, Birmingham B1 1HQ.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 765112.

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Overdrafts

Arranged overdraft: Where you ask us for an overdraft before making any transactions that take your account overdrawn, or over your current arranged overdraft limit.

Unarranged overdraft: When you make a payment that takes your account overdrawn if you don't have an arranged overdraft, or takes your account over your arranged overdraft limit.

Effective from 14 March 2020

Monthly cap on unarranged overdraft charges

1. Each current account will set a monthly maximum charge for:

- (a) going overdrawn when you have not arranged an overdraft; or
- (b) going over/past your arranged overdraft limit (if you have one).

2. This cap covers any:

- (a) interest and fees for going over/past your arranged overdraft limit;
- (b) fees for each payment your bank allows despite lack of funds; and
- (c) fees for each payment your bank refuses due to lack of funds.

The monthly cap on unarranged overdraft charges for the HSBC Advance Bank Account, HSBC Bank Account, HSBC Current Account, Home Management Account and HSBC Graduate Bank Account is £20.

The monthly cap on unarranged overdraft charges is not applicable to Bank Account Pay Monthly, Basic Bank Account, Student Bank Account, Amanah Bank Account and MyAccount as these accounts do not incur unarranged overdraft charges.

Unarranged overdraft charges incurred before 14 March 2020 may debit your account after this date (we'll still give advance notice). Charges incurred before 14 March 2020 won't count towards the new £20 cap as they'll relate to the previous month's charging period.

Your debit card

When you use your card outside the UK, your statement will show where the transaction took place, the amount spent in foreign currency and the amount converted into sterling. We also monitor transactions to protect you against your card being used fraudulently. Unless you agree that the currency conversion is done at the point of sale or withdrawal and agree the rate at that time, for example with the shopkeeper or on the self-service machine screen, the exchange rate that applies to any foreign currency debit card payments (including cash withdrawals) is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made. For foreign currency transactions we will charge a fee of 2.75% of the amount of the transaction. This fee will be shown as a separate line on your statement as a 'Foreign Currency Transaction Fee'. Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of hsbc.co.uk or by calling us on the usual numbers. We will deduct the payment from your account once we receive details of the payment from the card scheme, at the latest, the next working day. For cash machine withdrawals in a currency other than sterling we will charge a Non Sterling Cash Fee of 2% (minimum £1.75, maximum £5). This fee applies to all cash machines outside the UK, and to cash machines in the UK, if we convert the withdrawal to Sterling for you. HSBC Advance customers are exempt from this fee. Some cash machine operators may apply a direct charge for withdrawals from their cash machines and this will be advised on screen at the time of withdrawal.

1 June to 30 June 2020

Your Statement

Account Name

Warminster Town Council

Sortcode Account Number Sheet Number
40-45-23 91001000 142

Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
04 Jun 20	BP BALANCE BROUGHT FORWARD			5,000.00
	IDVERDE			
	GM782692	3,834.61		
	BP WHEELERS			
	969294	33.60		
08 Jun 20	TFR TRANSFER 21136496		3,868.21	5,000.00
	CR WARMINSTER & K9QF			
	WARMINSTER & DISTR		600.00	
	TFR TRANSFER 21136496	600.00		5,000.00
09 Jun 20	CR MV- 17760605 -0406		14.00	
	CR MV- 21574633 -0406		21.30	
	DD BOOKER LTD -BK	696.84		
	TFR TRANSFER 21136496		661.54	5,000.00
10 Jun 20	CR MV- 21574633 -0506		38.00	
	CR MV- 21574633 -0606		60.05	
	CR MV- 21574633 -0706		200.90	
	BP AMAZON			
	127516291-20201120	24.42		
	BP AMAZON			
	176555401-20200164	27.44		
	BP AMAZON			
	176555401-20200167	4.49		
	BP ASHTON FARMS			
	1103121	128.88		
	BP S LEGG			
	Fuel costs for May	25.65		
	BP Matt Bolton			
	622	1,877.30		
	BP TRADE UK/SCREWFIX			
	1075068541	82.93		
	BP SWALLOW DRINKS			
	267397	81.48		
	BP WHEELERS			
	968644	213.60		
11 Jun 20	TFR TRANSFER 21136496		2,167.24	5,000.00
	BP WCR			
	SLA 2nd QTR 2020	2,500.00		
12 Jun 20	TFR TRANSFER 21136496		2,500.00	5,000.00
	BP Maxine Aldridge			
	SITP refund	25.00		
15 Jun 20	TFR TRANSFER 21136496		25.00	5,000.00
	CR MV- 21574633 -1006		39.90	
	DD WILTSHIRE COUNCIL	20.00		
	DD WILTSHIRE COUNCIL	699.00		
	DD WILTSHIRE COUNCIL	536.00		
	BALANCE CARRIED FORWARD			3,784.90

1 June to 30 June 2020

Your Statement

Account Name

Warminster Town Council

Sortcode Account Number Sheet Number

40-45-23 91001000 143

Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			3,784.90
	DD WILTSHIRE COUNCIL	299.00		
16 Jun 20	TFR TRANSFER 21136496		1,514.10	5,000.00
	CR MV- 21574633 -1106		42.15	
	DD OFFICE EVOLUTION	26.87		
	BP Heritage Bristol Van	600.00		
17 Jun 20	TFR TRANSFER 21136496		584.72	5,000.00
	CR MV- 21574633 -1206		76.75	
	CR MV- 21574633 -1306		188.75	
	CR MV- 21574633 -1406		220.85	
	DD ATOS RE FUELGENIE	12.00		
18 Jun 20	TFR TRANSFER 21136496	474.35		5,000.00
	CR MV- 21574633 -1506		78.40	
19 Jun 20	TFR TRANSFER 21136496	78.40		5,000.00
	CR MV- 21574633 -1606		95.30	
	DD S/LINE 109460952	46.20		
	DD S/LINE 109359776	25.79		
	BP NETITUDE			
	2455400	1,387.64		
	CR CASH IN P.O. JUN19			
	8-10 THREE H@11:25		995.00	
21 Jun 20	TFR TRANSFER 21136496		369.33	5,000.00
	DR TOTAL CHARGES			
	TO 30MAY2020	7.40		
22 Jun 20	TFR TRANSFER 21136496		7.40	5,000.00
	CR MV- 21574633 -1706		132.70	
	DD VWFS UK LIMITED			
	FIRST PAYMENT	33.98		
	DD VWFS UK LIMITED	33.98		
	DD VWFS UK LIMITED	33.98		
	DD SE GAS LIMITED	1,250.40		
23 Jun 20	TFR TRANSFER 21136496		1,219.64	5,000.00
	CR CHQ IN AT 407080		74.00	
	CR MV- 21574633 -1806		9.80	
	BP JUNE PAYROLL			
	WILTSHIRE COUNCIL			
	BIB BACS PAYMENT	29,862.05		
	DD VWFS UK LIMITED			
	FIRST PAYMENT	33.98		
	DD BOOKER LTD -BK	662.36		
	TFR 404523 21136496			
	INTERNET TRANSFER		30,000.00	
24 Jun 20	TFR TRANSFER 21136496		474.59	5,000.00
	CR CHQ IN AT 407080		12,720.00	
	BALANCE CARRIED FORWARD			17,720.00

Contact tel 03457 60 60 60
see reverse for call times
Text phone 03457 125 563
used by deaf or speech impaired customers
www.hsbc.co.uk

1 June to 30 June 2020

Your Statement

Account Name
Warminster Town Council

Sortcode Account Number Sheet Number
40-45-23 91001000 144

Your Business Current Account details

Date	Payment type and details	Paid out	Paid in	Balance
	BALANCE BROUGHT FORWARD			17,720.00
	CR MV- 21574633 -1906		52.55	
	CR MV- 21574633 -2006		227.80	
	CR MV- 21574633 -2106		302.50	
	DD O2	143.22		
	TFR TRANSFER 21136496	13,159.63		5,000.00
25 Jun 20	CR MV- 21574633 -2206		198.35	
	DD VWFS UK LIMITED	383.14		
	DD BOC MANCHESTER ACC	34.08		
	TFR TRANSFER 21136496		218.87	5,000.00
26 Jun 20	CR MV- 21574633 -2306		188.30	
	DD SOUTHERN ELECTRIC	799.08		
	TFR TRANSFER 21136496		610.78	5,000.00
29 Jun 20	CR MV- 21574633 -2406		88.55	
	DD ICO	35.00		
	TFR TRANSFER 21136496	53.55		5,000.00
30 Jun 20	CR MV- 21574633 -2506		84.30	
	DD HILLS WASTE SOLUTI	298.16		
	SO HUNOT HR	240.00		
	TFR TRANSFER 21136496		453.86	5,000.00
30 Jun 20	BALANCE CARRIED FORWARD			5,000.00

Information about the Financial Services Compensation Scheme

Your deposit is eligible for protection under the Financial Services Compensation Scheme (FSCS). For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk, call into your nearest branch or call your telephone banking service. Further details can be found on the FSCS Information Sheet and Exclusions List which is available on our website (www.hsbc.co.uk).

Credit Interest Rates	balance	AER variable	Debit Interest Rates	balance	EAR variable
Credit interest is not paid			Debit interest		21.34%

031883_182 11/ 14 00010 11331 2611 39700

The Clerk to the Council
Warminster Town Council
Warminster Civic Centre
Sambourne Road
Warminster
Wiltshire
BA12 8LB



Your Statement

Account Summary

Opening Balance	733,846.47
Payments In	41,165.01
Payments Out	49,628.61
Closing Balance	725,382.87

Interest Rate - Valid as at end date of the statement period
0.00% AER

International Bank Account Number

GB85HBUK40452321136496

Branch Identifier Code

HBUKGB4161U

30 May to 30 June 2020

Account Name

Warminster Town Council

Sortcode

40-45-23

Account Number

21136496

Sheet Number

455

Your Deposit Account details

Date	Payment type and details	Paid out	Paid in	Balance
29 May 20	BALANCE BROUGHT FORWARD			733,846.47
01 Jun 20	TFR TRANSFER 91001000		26,799.08	760,645.55
03 Jun 20	TFR TRANSFER 91001000	4,953.33		755,692.22
04 Jun 20	TFR TRANSFER 91001000	3,868.21		751,824.01
08 Jun 20	TFR TRANSFER 91001000		600.00	752,424.01
09 Jun 20	TFR TRANSFER 91001000	661.54		751,762.47
10 Jun 20	TFR TRANSFER 91001000	2,167.24		749,595.23
11 Jun 20	TFR TRANSFER 91001000	2,500.00		747,095.23
12 Jun 20	TFR TRANSFER 91001000	25.00		747,070.23
15 Jun 20	TFR TRANSFER 91001000	1,514.10		745,556.13
16 Jun 20	TFR TRANSFER 91001000	584.72		744,971.41
17 Jun 20	TFR TRANSFER 91001000		474.35	745,445.76
18 Jun 20	TFR TRANSFER 91001000		78.40	745,524.16
19 Jun 20	TFR TRANSFER 91001000	369.33		745,154.83
21 Jun 20	TFR TRANSFER 91001000	7.40		745,147.43
22 Jun 20	TFR TRANSFER 91001000	1,219.64		743,927.79
23 Jun 20	TFR 404523 91001000			
	INTERNET TRANSFER	30,000.00		
	TFR TRANSFER 91001000	474.59		713,453.20
24 Jun 20	TFR TRANSFER 91001000		13,159.63	726,612.83
25 Jun 20	TFR TRANSFER 91001000	218.87		726,393.96
26 Jun 20	TFR TRANSFER 91001000	610.78		725,783.18
29 Jun 20	TFR TRANSFER 91001000		53.55	725,836.73
30 Jun 20	TFR TRANSFER 91001000	453.86		725,382.87
30 Jun 20	BALANCE CARRIED FORWARD			725,382.87

Commercial Banking Customers

Interest and Charges

[Your] Business Banking Terms and Conditions cover how and when we can charge our interest rates and charges.

Details of Debit interest together with details of the interest rate we pay and charge in full [for all accounts] are available in [our] Business Price List. All [our] business current accounts are non-interest bearing when in credit unless we individually agree a rate with you.

Overdrafts:

Arranged overdraft:

Where you ask us for an overdraft before making any transactions that takes your account overdrawn, or over your current arranged overdraft limit. Interest rates are individually agreed, for a period of 12 months, and are linked to the Bank of England base rate. For details of our fees and charges, please refer to our Business Price List – see Additional Information below.

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Unarranged overdraft: When you make a payment that takes your account overdrawn if you don't have an arranged overdraft, or takes your account over your arranged overdraft limit.

Effective from 14 March 2020

Monthly cap on unarranged overdraft charges

1. Each current account will set a monthly maximum charge for:

- (a) going overdrawn when you have not arranged an overdraft; or
- (b) going over/past your arranged overdraft limit (if you have one).

2. This cap covers any:

- (a) interest and fees for going over/past your arranged overdraft limit;
- (b) fees for each payment your bank allows despite lack of funds; and
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The monthly cap on unarranged overdraft charges for the HSBC Advance Bank Account, HSBC Bank Account, HSBC Current Account, Home Management Account and HSBC Graduate Bank Account is £20.

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see reverse for call times

Text phone 03457 125 563

used by deaf or speech impaired customers

www.hsbc.co.uk

30 May to 30 June 2020

Account Name

Warminster Town Council

Your Statement

Sortcode Account Number Sheet Number

40-45-23 21136496

456

Information about the Financial Services Compensation Scheme

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Detailed Income & Expenditure by Budget Heading 30/06/2020

Month No: 3

Committee Report

	Actual Last Year	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
Finance & Assets								
101 Council Administration								
1176 Precept	786,483	590,333	1,180,666	590,333			50.0%	
1177 Precept Allocation	(46,000)	(46,000)	(46,000)	0			100.0%	
1190 Interest Receivable	5,260	834	5,000	4,166			16.7%	
1193 Miscellaneous Income	4,927	0	0	0			0.0%	
1300 Dog Bag Sales	1,004	95	1,000	905			9.5%	
Council Administration :- Income	751,674	545,262	1,140,666	595,404			47.8%	0
4001 Salaries	159,025	38,265	162,000	123,735		123,735	23.6%	
4006 Temporary Staff	1,994	0	0	0		0	0.0%	
4008 Training	1,844	350	2,500	2,150		2,150	14.0%	
4009 Travel	143	81	200	119		119	40.3%	
4010 Health & Safety	4,113	0	500	500		500	0.0%	
4013 Rent Payable (Internal)	37,200	9,300	37,200	27,900		27,900	25.0%	
4020 Consumables & Other Expenses	1,443	19	1,500	1,481		1,481	1.3%	
4022 Postage & Telephone	3,259	364	3,000	2,636		2,636	12.1%	
4023 Printing & Stationery	452	34	1,500	1,466		1,466	2.3%	
4024 Photocopier Charges	2,888	69	3,000	2,931		2,931	2.3%	
4025 IT (Website & Email)	11,721	3,975	4,500	525		525	88.3%	
4027 Subscriptions and Publications	2,939	2,058	3,500	1,442		1,442	58.8%	
4028 Insurance	8,753	2,342	9,200	6,858		6,858	25.5%	
4029 Licences	802	816	0	(816)		(816)	0.0%	
4030 Recruitment Advertising	1,409	0	1,100	1,100		1,100	0.0%	
4033 Advertising	126	0	0	0		0	0.0%	
4036 Repairs and Renewals	82	0	500	500		500	0.0%	
4040 Equipment/Furniture	273	70	1,000	930		930	7.0%	
4056 Accountancy Fees	11,628	877	13,500	12,623		12,623	6.5%	
4057 Audit Fees	2,890	0	2,460	2,460		2,460	0.0%	
4058 Legal Fees	1,914	200	1,000	800		800	20.0%	
4059 Other Professional Fees	4,181	400	4,000	3,600		3,600	10.0%	
4060 Bank Charges	1,172	40	1,500	1,460		1,460	2.7%	
5977 depreciation Charged	4,313	0	0	0		0	0.0%	
6336 Tfr to Training EMR	656	0	0	0		0	0.0%	
Council Administration :- Indirect Expenditure	265,219	59,260	253,660	194,400	0	194,400	23.4%	0
Net Income over Expenditure	486,455	486,002	887,006	401,004				

Detailed Income & Expenditure by Budget Heading 30/06/2020

Month No: 3

Committee Report

	Actual Last Year	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
102 Civic and Democratic								
4033 Advertising	1,680	117	1,500	1,383		1,383	7.8%	
4080 Mayoral Expenses	1,999	(1,861)	1,000	2,861		2,861	(186.1%)	
4082 Town Crier	1,000	0	1,000	1,000		1,000	0.0%	
4086 Civic Regalia	0	0	200	200		200	0.0%	
4110 Elections	7,117	0	0	0		0	0.0%	
5319 Tfr from Elections Reserve	(7,117)	0	0	0		0	0.0%	
5344 Tfr from WWI Commemoration	(1,000)	0	0	0		0	0.0%	
6319 Tfr to Elections Reserve	5,000	0	5,000	5,000		5,000	0.0%	
Civic and Democratic :- Indirect Expenditure	8,679	(1,744)	8,700	10,444	0	10,444	(20.0%)	0
Net Expenditure	(8,679)	1,744	(8,700)	(10,444)				
103 Policy and Communications								
4033 Advertising	569	0	1,000	1,000		1,000	0.0%	
4034 Newsletter	2,054	(130)	2,000	2,130		2,130	(6.5%)	
4083 Civic Promotion\Consultation	3,750	0	0	0		0	0.0%	
4084 Town Promotion	2,851	380	3,000	2,620		2,620	12.7%	
Policy and Communications :- Indirect Expenditure	9,224	250	6,000	5,750	0	5,750	4.2%	0
Net Expenditure	(9,224)	(250)	(6,000)	(5,750)				
104 Council Events								
1701 Christmas Events Income	3,077	0	3,500	3,500			0.0%	
1702 Civic Events Income	70	0	0	0			0.0%	
Council Events :- Income	3,147	0	3,500	3,500			0.0%	0
4032 Adverts - Events	341	154	1,000	846		846	15.4%	
4081 Civic Events	1,571	0	2,000	2,000		2,000	0.0%	
4087 Civic Service	0	0	500	500		500	0.0%	
4706 Christmas Lights	22,148	0	20,000	20,000		20,000	0.0%	
4720 Remembrance Service	1,005	0	1,000	1,000		1,000	0.0%	
Council Events :- Indirect Expenditure	25,066	154	24,500	24,346	0	24,346	0.6%	0
Net Income over Expenditure	(21,919)	(154)	(21,000)	(20,846)				

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	Actual Last Year	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
107 Grants and Projects								
1180 Grants Recieved	0	14,533	0	(14,533)			0.0%	
Grants and Projects :- Income	0	14,533	0	(14,533)				0
4028 Insurance	9	0	0	0		0	0.0%	
4700 Grants - Large	8,156	0	15,000	15,000		15,000	0.0%	
4703 WCR Community Radio SLA	7,500	2,500	10,000	7,500		7,500	25.0%	
4704 Warminster Community Hub SLA	6,000	0	6,000	6,000		6,000	0.0%	
4707 Catenary Cable Maintenance DON	16	27	0	(27)		(27)	0.0%	
4710 Enterprise Warminster	2,350	103	2,100	1,997		1,997	4.9%	
4712 Grant - Warminster Carnival	3,500	0	3,500	3,500		3,500	0.0%	
4715 INSPIRE	3,500	0	3,500	3,500		3,500	0.0%	
4718 Warminster Wobble	3,000	0	3,000	3,000		3,000	0.0%	
6326 Tfr to Climate Change	2,000	0	0	0		0	0.0%	
6334 Tfr to Grants	0	814	0	(814)		(814)	0.0%	
Grants and Projects :- Indirect Expenditure	36,031	3,443	43,100	39,657	0	39,657	8.0%	0
Net Income over Expenditure	(36,031)	11,090	(43,100)	(54,190)				
201 CCTV								
1177 Precept Allocation	46,000	46,000	46,000	0			100.0%	
1201 CCTV-Dewey Trust Grant	4,000	0	5,000	5,000			0.0%	
1205 CCTV-West Wilts Tr Estate Fees	5,617	0	5,898	5,898			0.0%	
1206 CCTV-Westbury TC Fees	9,808	2,501	10,294	7,793			24.3%	
CCTV :- Income	65,425	48,501	67,192	18,691			72.2%	0
4001 Salaries	44,443	11,925	45,779	33,854		33,854	26.0%	
4008 Training	0	0	1,000	1,000		1,000	0.0%	
4014 Electricity and Gas	194	(20)	400	420		420	(5.0%)	
4020 Consumables & Other Expenses	78	5	100	95		95	5.3%	
4021 BT Redcare	12,538	13,591	13,150	(441)		(441)	103.4%	
4022 Postage & Telephone	1,107	19	1,200	1,181		1,181	1.6%	
4023 Printing & Stationery	185	0	400	400		400	0.0%	
4025 IT (Website & Email)	75	0	0	0		0	0.0%	
4028 Insurance	1,064	274	1,150	876		876	23.9%	
4029 Licences	1,060	0	1,100	1,100		1,100	0.0%	
4035 Refuse Collection\Bin Emptying	19	0	0	0		0	0.0%	
4036 Repairs and Renewals	2,653	657	1,500	844		844	43.8%	

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	Actual Last Year	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
4037 Maintenance Contracts	4,000	0	4,000	4,000		4,000	0.0%	
4040 Equipment/Furniture	340	43	0	(43)		(43)	0.0%	
5325 Tfr from CCTV	(2,331)	0	(2,587)	(2,587)		(2,587)	0.0%	
5977 depreciation Charged	5,889	0	0	0		0	0.0%	
CCTV :- Indirect Expenditure	71,314	26,493	67,192	40,699	0	40,699	39.4%	0
Net Income over Expenditure	(5,889)	22,007	0	(22,007)				
<u>202 Dewey House</u>								
1005 Rent Received	7,200	2,790	7,200	4,410			38.7%	
Dewey House :- Income	7,200	2,790	7,200	4,410			38.7%	0
4011 Rates	5,278	1,612	5,390	3,778		3,778	29.9%	
4012 Water Rates	198	(50)	200	250		250	(25.0%)	
4014 Electricity and Gas	4,363	511	3,000	2,489		2,489	17.0%	
4020 Consumables & Other Expenses	119	81	200	119		119	40.5%	
4028 Insurance	1,348	347	1,450	1,103		1,103	24.0%	
4035 Refuse Collection\Bin Emptying	226	(20)	0	20		20	0.0%	
4036 Repairs and Renewals	324	360	1,500	1,140		1,140	24.0%	
4037 Maintenance Contracts	1,473	1,000	1,250	250		250	80.0%	
5977 depreciation Charged	12,816	0	0	0		0	0.0%	
Dewey House :- Indirect Expenditure	26,145	3,842	12,990	9,148	0	9,148	29.6%	0
Net Income over Expenditure	(18,945)	(1,052)	(5,790)	(4,738)				
<u>499 Capital Expenditure</u>								
1180 Grants Recieved	0	4,072	0	(4,072)			0.0%	
1184 Capital Grants	0	0	0	0			0.0%	
1710 CIL Receipts	129,216	0	0	0			0.0%	
Capital Expenditure :- Income	129,216	4,072	0	(4,072)				0
801 Land & Buildings Depreciation	30,393	0	0	0		0	0.0%	
821 Vehicles & Equip. Depreciation	26,472	0	0	0		0	0.0%	
841 Infrastructure Assets Depr'n	29,803	0	0	0		0	0.0%	
898 Deferred Grants Released	15,651	0	0	0		0	0.0%	
899 Depreciation Reversal	(86,668)	0	0	0		0	0.0%	
4065 Devolved Services	(0)	0	0	0		0	0.0%	
4901 Loan Repayment Capital	22,347	0	23,462	23,462		23,462	0.0%	

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4902 Loan Repayment Interest	17,255	0	16,140	16,140		16,140	0.0%	
4904 CAP - Civic Centre Equipment	1	0	0	0		0	0.0%	
4917 CAP - IT Equipment	(0)	0	0	0		0	0.0%	
4925 CAP - Skate Park	0	0	0	0		0	0.0%	
4928 CAP - Play Equipment	(0)	0	0	0		0	0.0%	
4929 CAP - Outdoor Gym	0	11,900	0	(11,900)		(11,900)	0.0%	
4999 Assets Capitalised	342,651	0	0	0		0	0.0%	
5315 Tfr from Capital Projects	(57,813)	0	0	0		0	0.0%	
5316 Tfr frm Services to be Devolve	(200)	0	0	0		0	0.0%	
5324 Tfr from Skatepark	(55,980)	0	0	0		0	0.0%	
5338 Tfr from EMR Play Area	(35,677)	0	0	0		0	0.0%	
5348 Tfr frm Outdoor Gym EMR	0	(10,072)	0	10,072		10,072	0.0%	
5350 Tfr from CIL 16/17	(74,914)	0	0	0		0	0.0%	
5351 Tfr From CIL 17/18	(3,347)	0	0	0		0	0.0%	
5900 Depreciation Contra to Service	(86,668)	0	0	0		0	0.0%	
5998 Assets Funded from Grants	(114,720)	0	0	0		0	0.0%	
6306 Tfr to EMR CIL	129,216	0	0	0		0	0.0%	
6315 Tfr to Capital Projects	44,000	0	44,000	44,000		44,000	0.0%	
6348 Tfr to Outdoor Gym EMR	0	4,072	0	(4,072)		(4,072)	0.0%	
Capital Expenditure :- Indirect Expenditure	141,801	5,900	83,602	77,702	0	77,702	7.1%	0
Net Income over Expenditure	(12,585)	(1,828)	(83,602)	(81,774)				
Finance & Assets :- Income	956,662	615,158	1,218,558	603,400			50.5%	
Expenditure	583,479	97,599	499,744	402,145	0	402,145	19.5%	
Movement to/(from) Gen Reserve	373,183	517,560						

Open Spaces & Services**209 Outside Services**

4000 UNALLOCATED GLOBAL BUDGET	0	120	0	(120)		(120)	0.0%	
4001 Salaries	47,824	12,467	72,718	60,251		60,251	17.1%	
4007 Uniform	218	45	200	155		155	22.5%	
4008 Training	160	0	1,000	1,000		1,000	0.0%	
4040 Equipment/Furniture	0	53	0	(53)		(53)	0.0%	
4042 Vehicle Costs	5,378	4,117	5,500	1,383		1,383	74.9%	
5977 depreciation Charged	914	0	0	0		0	0.0%	
Outside Services :- Indirect Expenditure	54,494	16,802	79,418	62,616	0	62,616	21.2%	0
Net Expenditure	(54,494)	(16,802)	(79,418)	(62,616)				

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		Actual Last Year	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
210	Town Park								
1006	Rent - 23 Weymouth St	3,960	0	3,960	3,960			0.0%	
1007	Rent - Pavilion	15	0	0	0			0.0%	
1020	Town Park Events Income	4,504	190	4,000	3,810			4.8%	
1550	Boats Income	4,940	0	4,500	4,500			0.0%	
1601	Putting Green Income	1,110	0	0	0			0.0%	
	Town Park :- Income	14,529	190	12,460	12,270			1.5%	0
4001	Salaries	13,564	4,358	13,300	8,942		8,942	32.8%	
4008	Training	0	0	200	200		200	0.0%	
4011	Rates	590	902	0	(902)		(902)	0.0%	
4012	Water Rates	13,397	1,583	14,000	12,417		12,417	11.3%	
4014	Electricity and Gas	2,576	39	2,500	2,461		2,461	1.6%	
4020	Consumables & Other Expenses	920	27	300	273		273	9.1%	
4022	Postage & Telephone	56	0	0	0		0	0.0%	
4023	Printing & Stationery	91	0	100	100		100	0.0%	
4028	Insurance	1,124	290	1,200	910		910	24.1%	
4035	Refuse Collection\Bin Emptying	5,209	34	4,000	3,966		3,966	0.8%	
4036	Repairs and Renewals	22,788	0	25,000	25,000		25,000	0.0%	
4037	Maintenance Contracts	162	0	0	0		0	0.0%	
4038	Grounds Maintenance	41,383	10,073	40,000	29,927		29,927	25.2%	
4040	Equipment/Furniture	2,347	142	5,000	4,858		4,858	2.8%	
4085	Town Park Events	3,652	1,618	6,500	4,883		4,883	24.9%	
5977	depreciation Charged	32,617	0	0	0		0	0.0%	
5996	Deferred Grants Released	(11,472)	0	0	0		0	0.0%	
6329	Tfr to EMR Open Spaces	25,292	0	0	0		0	0.0%	
	Town Park :- Indirect Expenditure	154,294	19,066	112,100	93,034	0	93,034	17.0%	0
	Net Income over Expenditure	(139,766)	(18,876)	(99,640)	(80,764)				
211	Open Spaces								
4012	Water Rates	34	0	30	30		30	0.0%	
4036	Repairs and Renewals	22	0	0	0		0	0.0%	
4038	Grounds Maintenance	11,878	1,607	15,000	13,393		13,393	10.7%	
4040	Equipment/Furniture	2,108	0	250	250		250	0.0%	
5977	depreciation Charged	512	0	0	0		0	0.0%	
	Open Spaces :- Indirect Expenditure	14,554	1,607	15,280	13,673	0	13,673	10.5%	0
	Net Expenditure	(14,554)	(1,607)	(15,280)	(13,673)				

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	Actual Last Year	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
212 Cemetery and Churchyard								
1212 Burial Fees	713	74	1,500	1,426			4.9%	
Cemetery and Churchyard :- Income	713	74	1,500	1,426			4.9%	0
4011 Rates	168	56	175	119		119	32.1%	
4028 Insurance	888	229	950	721		721	24.1%	
4038 Grounds Maintenance	320	0	0	0		0	0.0%	
Cemetery and Churchyard :- Indirect Expenditure	1,376	285	1,125	840	0	840	25.4%	0
Net Income over Expenditure	(664)	(211)	375	586				
213 Public Conv - Town Park								
4036 Repairs and Renewals	493	13	250	237		237	5.3%	
4040 Equipment/Furniture	0	15	0	(15)		(15)	0.0%	
4200 Public Toilets	7,543	629	8,000	7,371		7,371	7.9%	
Public Conv - Town Park :- Indirect Expenditure	8,036	657	8,250	7,593	0	7,593	8.0%	0
Net Expenditure	(8,036)	(657)	(8,250)	(7,593)				
214 Public Conv - Central Car Park								
4011 Rates	2,945	0	3,010	3,010		3,010	0.0%	
4012 Water Rates	2,502	(300)	2,500	2,800		2,800	(12.0%)	
4014 Electricity and Gas	1,670	142	1,500	1,358		1,358	9.5%	
4028 Insurance	158	66	175	109		109	37.6%	
4036 Repairs and Renewals	594	13	1,500	1,487		1,487	0.9%	
4040 Equipment/Furniture	0	15	0	(15)		(15)	0.0%	
4200 Public Toilets	11,315	1,886	11,500	9,614		9,614	16.4%	
Public Conv - Central Car Park :- Indirect Expenditure	19,184	1,822	20,185	18,363	0	18,363	9.0%	0
Net Expenditure	(19,184)	(1,822)	(20,185)	(18,363)				
215 Street Furniture								
4028 Insurance	332	61	360	299		299	16.8%	
4040 Equipment/Furniture	193	0	1,500	1,500		1,500	0.0%	
4803 Baskets & Tubs	7,788	2,133	9,000	6,867		6,867	23.7%	
5977 depreciation Charged	1,965	0	0	0		0	0.0%	
5996 Deferred Grants Released	(134)	0	0	0		0	0.0%	
Street Furniture :- Indirect Expenditure	10,144	2,194	10,860	8,666	0	8,666	20.2%	0
Net Expenditure	(10,144)	(2,194)	(10,860)	(8,666)				

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216 Pavilion Cafe								
1193 Miscellaneous Income	20	0	0	0			0.0%	
1600 Pavillion Cafe Sales	41,252	2,706	40,000	37,294			6.8%	
1601 Putting Green Income	0	0	1,000	1,000			0.0%	
Pavilion Cafe :- Income	41,272	2,706	41,000	38,294			6.6%	0
3540 Pavilion Purchases	17,617	2,080	20,000	17,920		17,920	10.4%	
Pavilion Cafe :- Direct Expenditure	17,617	2,080	20,000	17,920	0	17,920	10.4%	0
4001 Salaries	32,956	6,561	51,094	44,533		44,533	12.8%	
4007 Uniform	0	0	150	150		150	0.0%	
4008 Training	175	0	250	250		250	0.0%	
4016 Cleaning	0	0	100	100		100	0.0%	
4020 Consumables & Other Expenses	1,135	306	2,000	1,694		1,694	15.3%	
4022 Postage & Telephone	540	11	700	689		689	1.5%	
4023 Printing & Stationery	0	0	200	200		200	0.0%	
4025 IT (Website & Email)	(70)	0	0	0		0	0.0%	
4031 Publicity & Marketing	130	0	0	0		0	0.0%	
4033 Advertising	80	0	0	0		0	0.0%	
4036 Repairs and Renewals	1,348	1,603	2,000	397		397	80.1%	
4040 Equipment/Furniture	1,550	794	500	(294)		(294)	158.9%	
4055 Stocktaking Fees	60	60	240	180		180	25.0%	
4061 Streamline Charges	475	(50)	700	750		750	(7.1%)	
4999 Assets Capitalised	10,082	0	0	0		0	0.0%	
5315 Tfr from Capital Projects	(10,082)	0	0	0		0	0.0%	
Pavilion Cafe :- Indirect Expenditure	38,380	9,284	57,934	48,650	0	48,650	16.0%	0
Net Income over Expenditure	(14,724)	(8,658)	(36,934)	(28,276)				
217 Play Areas								
1180 Grants Recieved	8,000	0	0	0			0.0%	
Play Areas :- Income	8,000	0	0	0				0
4010 Health & Safety	0	0	1,000	1,000		1,000	0.0%	
4016 Cleaning	0	0	1,000	1,000		1,000	0.0%	
4020 Consumables & Other Expenses	0	0	450	450		450	0.0%	
4023 Printing & Stationery	0	0	100	100		100	0.0%	
4028 Insurance	100	0	4,050	4,050		4,050	0.0%	

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4035 Refuse Collection\Bin Emptying	0	0	3,382	3,382		3,382	0.0%	
4036 Repairs and Renewals	495	0	25,000	25,000		25,000	0.0%	
4037 Maintenance Contracts	617	0	11,000	11,000		11,000	0.0%	
4038 Grounds Maintenance	6,068	3,034	15,000	11,966		11,966	20.2%	
4040 Equipment/Furniture	0	118	0	(118)		(118)	0.0%	
4044 Tree Works	533	0	2,000	2,000		2,000	0.0%	
4058 Legal Fees	5,490	0	0	0		0	0.0%	
5977 depreciation Charged	7,135	0	0	0		0	0.0%	
6307 Tfr to EMR Play Area	41,079	0	0	0		0	0.0%	
Play Areas :- Indirect Expenditure	61,517	3,152	62,982	59,830	0	59,830	5.0%	0
Net Income over Expenditure	(53,517)	(3,152)	(62,982)	(59,830)				
<u>218 Skate Park</u>								
4033 Advertising	23	0	0	0		0	0.0%	
4036 Repairs and Renewals	7,271	0	1,000	1,000		1,000	0.0%	
Skate Park :- Indirect Expenditure	7,295	0	1,000	1,000	0	1,000	0.0%	0
Net Expenditure	(7,295)	0	(1,000)	(1,000)				
<u>299 Services to be devolved</u>								
4000 UNALLOCATED GLOBAL BUDGET	0	305	350,000	349,695		349,695	0.1%	
4058 Legal Fees	0	306	0	(306)		(306)	0.0%	
Services to be devolved :- Indirect Expenditure	0	611	350,000	349,389	0	349,389	0.2%	0
Net Expenditure	0	(611)	(350,000)	(349,389)				
Open Spaces & Services :- Income	64,514	2,970	54,960	51,990			5.4%	
Expenditure	386,890	57,562	739,134	681,572	0	681,572	7.8%	
Movement to/(from) Gen Reserve	(322,376)	(54,592)						

Civic Centre

<u>301 Civic Centre</u>								
1001 Letting Income	39,908	(56)	40,000	40,056			(0.1%)	
1002 Events Income	1,018	0	1,000	1,000			0.0%	
1003 Equipment Hire	30	0	0	0			0.0%	
1004 Security Staff Recharged	144	0	0	0			0.0%	

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1193 Miscellaneous Income	369	0	0	0			0.0%	
Civic Centre :- Income	41,469	(56)	41,000	41,056			(0.1%)	0
4001 Salaries	70,696	17,946	65,000	47,054		47,054	27.6%	
4005 Security Staff	311	0	0	0		0	0.0%	
4007 Uniform	145	0	200	200		200	0.0%	
4008 Training	60	0	500	500		500	0.0%	
4011 Rates	6,874	2,093	7,020	4,927		4,927	29.8%	
4012 Water Rates	1,487	0	1,500	1,500		1,500	0.0%	
4013 Rent Payable (Internal)	(37,200)	(9,300)	(37,200)	(27,900)		(27,900)	25.0%	
4014 Electricity and Gas	17,295	1,907	15,000	13,093		13,093	12.7%	
4016 Cleaning	106	314	500	186		186	62.9%	
4020 Consumables & Other Expenses	1,630	0	1,250	1,250		1,250	0.0%	
4022 Postage & Telephone	787	60	900	840		840	6.7%	
4025 IT (Website & Email)	93	0	0	0		0	0.0%	
4028 Insurance	2,375	612	2,600	1,988		1,988	23.5%	
4029 Licences	1,338	0	2,500	2,500		2,500	0.0%	
4031 Publicity & Marketing	165	0	500	500		500	0.0%	
4035 Refuse Collection\Bin Emptying	1,496	(48)	1,300	1,348		1,348	(3.7%)	
4036 Repairs and Renewals	7,649	0	12,000	12,000		12,000	0.0%	
4037 Maintenance Contracts	6,254	4,979	7,500	2,521		2,521	66.4%	
4040 Equipment/Furniture	916	39	1,000	961		961	3.9%	
4055 Stocktaking Fees	60	60	120	60		60	50.0%	
4061 Streamline Charges	266	(35)	300	335		335	(11.7%)	
4801 Events Funding	1,436	0	1,500	1,500		1,500	0.0%	
5977 depreciation Charged	20,507	0	0	0		0	0.0%	
5996 Deferred Grants Released	(4,045)	0	0	0		0	0.0%	
Civic Centre :- Indirect Expenditure	100,698	18,628	83,990	65,362	0	65,362	22.2%	0
Net Income over Expenditure	(59,229)	(18,684)	(42,990)	(24,306)				
<u>305 Civic Centre Bar</u>								
1580 Bar Sales	15,883	12	15,000	14,988			0.1%	
Civic Centre Bar :- Income	15,883	12	15,000	14,988			0.1%	0
3530 Bar Purchases	4,069	0	6,000	6,000		6,000	0.0%	
3531 Bar Gas & Consumables	344	85	400	315		315	21.3%	
Civic Centre Bar :- Direct Expenditure	4,412	85	6,400	6,315	0	6,315	1.3%	0

Detailed Income & Expenditure by Budget Heading 30/06/2020

Month No: 3

Committee Report

	Actual Last Year	Actual Year To Date	Current Annual Bud	Variance Annual Total	Committed Expenditure	Funds Available	% Spent	Transfer to/from EMR
4035 Refuse Collection\Bin Emptying	121	0	0	0		0	0.0%	
4040 Equipment/Furniture	0	0	250	250		250	0.0%	
Civic Centre Bar :- Indirect Expenditure	121	0	250	250	0	250	0.0%	0
Net Income over Expenditure	11,350	(74)	8,350	8,424				
Civic Centre :- Income	57,352	(44)	56,000	56,044			(0.1%)	
Expenditure	105,231	18,713	90,640	71,927	0	71,927	20.6%	
Movement to/(from) Gen Reserve	(47,880)	(18,758)						
Grand Totals:- Income	1,078,528	618,084	1,329,518	711,434			46.5%	
Expenditure	1,075,601	173,874	1,329,518	1,155,644	0	1,155,644	13.1%	
Net Income over Expenditure	2,927	444,210	0	(444,210)				
Movement to/(from) Gen Reserve	2,927	444,210						

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List of Payments made between 01/04/2020 and 30/04/2020

<u>Date Paid</u>	<u>Payee Name</u>	<u>Reference</u>	<u>Amount Paid</u>	<u>Authorized Ref</u>	<u>Transaction Detail</u>
01/04/2020	SGW Payroll Ltd	DD01	106.86		10427-Payroll year end
01/04/2020	W2B-10525394	DD02	13.50		P/Ledger Electronic Payment
01/04/2020	W2B-70006826	DD3	1,467.50		P/Ledger Electronic Payment
01/04/2020	W2B-70064023	DD03	192.00		P/Ledger Electronic Payment
01/04/2020	Premium Credit	Std Ord	1,215.39		Insurance 20-21
03/04/2020	Grenke Leasing	DD	318.89		Grenke Leasing-Copier charge
05/04/2020	SITP Refund	BACS	25.00		SITP Refund
05/04/2020	DCK Accounting Solutions Ltd	BACS01	474.08		10400-Contract visit March
05/04/2020	Designer Mark	BACS02	50.00		10402-Website adjustment
05/04/2020	GB Heating Ltd	BACS03	155.16		10417-DH-Water heater replace
05/04/2020	RBS Software Solutions	BACS04	979.20		10406-Rialtas 12mnth licence
05/04/2020	Office Right Business Solution	BACS05	64.67		10420-Ladies fleece
05/04/2020	Netitude Ltd	BACS06	1,376.84		10428-Fully managed supp - Apr
05/04/2020	Nicks Shoe Repairs	BACS07	58.25		10415-Key cutting
05/04/2020	Jaymart Rubber & Plastics Ltd.	BACS08	273.37		10416-Black rubber matting
05/04/2020	Idverde Limited	BACS09	15,369.24		10426-Play area maint-April
05/04/2020	Valletta Surfacing Ltd	BACS10	17,532.00		10414-Surfacing path-Boat lake
05/04/2020	Vita Plat Limited	BACS11	43,262.30		10399-Playarea supp+install
06/04/2020	Wiltshire Council	BACS12	27.50		10421-CATG-Lorry route sign
06/04/2020	Wiltshire Council	BACS13	75.00		10422-CATG-No through road sig
06/04/2020	Wiltshire Council	BACS14	8,072.76		10403-Election 07/11/19
07/04/2020	B & S Chains	BACS15	144.19		10418-2xswing set
08/04/2020	W2B-70006826	REFUND	274.88		P/Ledger Electronic Payment
08/04/2020	W2B-70006826	REFUND	-274.88		P/Ledger Electronic Payment
08/04/2020	W2B-70006826	Refund	-274.88		P/Ledger Electronic Payment
09/04/2020	Paye Due March 2020	BACS	5,165.78		Paye Due March 2020
15/04/2020	Bank charge payable	CHRG	20.00		Bank charge payable
15/04/2020	Timico Limited	DD009	118.62		10500-phone line charge
15/04/2020	Fuel Genie DDR	DD10	137.23		10397-Motor Fuel
15/04/2020	WC-Rates Cemetery 20-21	DD	16.21		WC-Rates Cemetery 20-21
15/04/2020	WC_Rates Civic 20-21	DD	695.00		WC_Rates Civic 20-21
15/04/2020	WC-Rates Dewey House 20-21	DD	540.25		WC-Rates Dewey House 20-21
15/04/2020	WC-Rates 20-21 Town Park	DD	303.80		WC-Rates 20-21 Town Park
16/04/2020	Office Evolution Ltd	DD11	96.14		10396-Photocopying charge
17/04/2020	Staff salaries April 2020	BACS	30,894.56		Staff salaries April 2020
17/04/2020	West mercia Energy	DD12	341.97		10391-Elec -Central Car Park
17/04/2020	Amazon Business	BACS16	24.85		10492-Heavy duty grass mat
17/04/2020	Coates & Parker Ltd	BACS17	253.79		10494-March advertising
17/04/2020	SLCC Enterprises Ltd	BACS18	350.00		10496-Cilca fee -SL
17/04/2020	Wheelers (Westbury) Ltd	BACS19	1,200.00		10502-Qtrly CCTV camera inspec
17/04/2020	Wessek Rural Crafts Ltd	BACS20	144.00		10503-Smallbrook meadow
21/04/2020	Bank charge payable	CHRG	6.50		Bank charge payable
21/04/2020	BT Redcare	BACS21	16,308.88		10493-Redcare annual Apr20/21

List of Payments made between 01/04/2020 and 30/04/2020

<u>Date Paid</u>	<u>Payee Name</u>	<u>Reference</u>	<u>Amount Paid</u>	<u>Authorized Ref</u>	<u>Transaction Detail</u>
21/04/2020	Worldpay (UK) Ltd	DD13	42.02		P/Ledger Electronic Payment
21/04/2020	Worldpay (UK) Ltd	DD14	26.22		P/Ledger Electronic Payment
21/04/2020	VWFS UK Ltd	Std Ord	32.12		Van WT16 TRZ Maintenance Plan
24/04/2020	BOC Gases	DD04	34.08		10401-Gas rental March
24/04/2020	O2	DD05	122.00		10495-Phone charge
27/04/2020	Southern Electric	DD06	1,507.69		10499-Elec March 2020
27/04/2020	Van WT16 TRZ Lease Payment	DD	383.14		Van WT16 TRZ Lease Payment
30/04/2020	Hills Waste Solutions Ltd	DD07	314.64		P/Ledger Electronic Payment
30/04/2020	Hunot HR	DD08	240.00		10404-HR Advice Line
Total Payments			<u>150,298.31</u>		

Date: 25/06/2020

Warminster Town Council

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Current/Instant Access Bank A/

Payments made between 01/05/2020 and 31/05/2020

Nominal Ledger Analysis

Date	Payee Name	Reference	£ Total Amnt	£ Creditors	£ VAT	A/c	Centre	£ Amount	Transaction Details
01/05/2020	Spring in Park Stall refund	109576	25.00			1020	210	25.00	Spring in Park Stall refund
01/05/2020	Wessex Lift Co Ltd	DD01	118.50	118.50		501			P/Ledger Electronic Payment
01/05/2020	W2B-10525394	DD02	13.50	13.50		501			P/Ledger Electronic Payment
01/05/2020	W2B-70006826	DD03	1,467.50	1,467.50		501			P/Ledger Electronic Payment
01/05/2020	W2B-70064023	DD04	192.00	192.00		501			P/Ledger Electronic Payment
01/05/2020	Premium Credit	Std Ord	1,462.97			4028	101	792.20	Premium Credit Insurance 20-21
						4707	107	9.36	Premium Credit Insurance 20-21
						4028	201	96.56	Premium Credit Insurance 20-21
						4028	202	122.30	Premium Credit Insurance 20-21
						4028	210	101.97	Premium Credit Insurance 20-21
						4028	212	80.61	Premium Credit Insurance 20-21
						4028	214	14.34	Premium Credit Insurance 20-21
						4028	215	30.14	Premium Credit Insurance 20-21
						4028	301	215.49	Premium Credit Insurance 20-21
11/05/2020	DCK Accounting Solutions Ltd	BACS01	876.90	876.90		501			10505-April Contract accountin
11/05/2020	Designer Mark	BACS02	600.00	600.00		501			10538-Website hosting annual
11/05/2020	Idverde Limited	BACS03	1,885.78	1,885.78		501			10509-Car Park toilet-May
11/05/2020	Rentokil Initial UK Ltd	BACS04	978.12	978.12		501			10510-Sanitary serv. May 20/21
11/05/2020	RBS Software Solutions	BACS05	355.20	355.20		501			10514-Annul maintenance 20-21
11/05/2020	Wheelers (Westbury) Ltd	BACS06	230.40	230.40		501			10518-Replace emergency light
12/05/2020	Netitude Ltd	DD05	1,294.17	1,294.17		501			10513-IT service May
15/05/2020	Wiltshire Council	Std Ord	20.00			4011	212	20.00	WC Rates Boreham Rd Cemertery
15/05/2020	Wiltshire Council	Std Ord	699.00			4011	301	699.00	WC Rates Civic Centre
15/05/2020	Wiltshire Council	Std Ord	536.00			4011	202	536.00	WC Rates Dewey House
Subtotal Carried Forward:			10,755.04	8,012.07	0.00			2,742.97	

Current/Instant Access Bank A/

Payments made between 01/05/2020 and 31/05/2020

Nominal Ledger Analysis

Date	Payee Name	Reference	£ Total Amnt	£ Creditors	£ VAT	A/c	Centre	£ Amount	Transaction Details
15/05/2020	Wiltshire Council	Std Ord	299.00			4011	210	299.00	Non-dom Rates Town Park
18/05/2020	Office Evolution Ltd	DD6	15.30	15.30		501			10511-Printer copies April20
19/05/2020	Worldpay (UK) Ltd	DD07	46.20	46.20		501			P/Ledger Electronic Payment
19/05/2020	Worldpay (UK) Ltd	DD08	25.79	25.79		501			P/Ledger Electronic Payment
20/05/2020	Staff Payroll cost May	BACS	29,526.51			520		17,898.10	Staff Payroll cost May
						516		6,250.09	Staff Payroll cost May
						515		5,378.32	Staff Payroll cost May
21/05/2020	S Legg mileage claim	BACS	54.90			4009	101	54.90	S Legg mileage claim
21/05/2020	Mirage Signs Limited	BACS07	837.60	837.60		501			10539-Sup+Fit fence
21/05/2020	Wiltshire Association of Local	BACS08	2,072.72	2,072.72		501			10531-WALC Subs 20-21
21/05/2020	Amazon Business	BACS09	5.28	5.28		501			10522-Wash hand sign
21/05/2020	Amazon Business	BACS10	24.43	24.43		501			10523-Wash hand sign
21/05/2020	Amazon Business	BACS11	29.92	29.92		501			10524-CD Case
21/05/2020	Amazon Business	BACS12	32.82	32.82		501			10519-Cleaning wipes
21/05/2020	Amazon Business	BACS13	23.10	23.10		501			10520-First aid
21/05/2020	Amazon Business	BACS14	21.17	21.17		501			10525-Blank DVD disc
21/05/2020	Amazon Business	BACS15	45.19	45.19		501			10526- Polycarbonate sheet
21/05/2020	Bank charge payable	CHRG	6.50			4060	101	6.50	Bank charge payable
21/05/2020	West mercia Energy	DD09	284.01	284.01		501			10517-Elec March 20
21/05/2020	VWFS UK Ltd	Std Ord	32.12		5.35	4042	209	26.77	Van WT16 TRZ Maintenance Plan
22/05/2020	BOC Gases	DD06	34.08	34.08		501			10504-Civic Centre Gas April
26/05/2020	Warminster Parking Partnership	BACS16	102.80	102.80		501			10533-Parking refund March
26/05/2020	VWFS UK LTD	SO	383.14		63.86	4042	209	319.28	Van WT16 TRZ Lease Payment
27/05/2020	O2	DD11	122.00	122.00		501			10527-Phone charge May 2020
29/05/2020	Hills Waste Solutions Ltd	DD12	228.96	228.96		501			10507-Refuse collection April
Subtotal Carried Forward:			45,008.58	11,963.44	69.21			32,975.93	

Date: 25/06/2020

Warminster Town Council

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Cashbook 1

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Current/Instant Access Bank A/

Payments made between 01/05/2020 and 31/05/2020

Nominal Ledger Analysis

<u>Date</u>	<u>Payee Name</u>	<u>Reference</u>	<u>£ Total Amnt</u>	<u>£ Creditors</u>	<u>£ VAT</u>	<u>A/c</u>	<u>Centre</u>	<u>£ Amount</u>	<u>Transaction Details</u>
29/05/2020	Southern Electric	DD13	835.82	835.82		501			10530-Elec Civic April 2020
Total Payments:			45,844.40	12,799.26	69.21			32,975.93	

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List of Payments made between 01/06/2020 and 30/06/2020

<u>Date Paid</u>	<u>Payee Name</u>	<u>Reference</u>	<u>Amount Paid</u>	<u>Authorized Ref</u>	<u>Transaction Detail</u>
01/06/2020	Premium Credit	Std Ord	1,478.16		Premium Credit Insurance 20-21
01/06/2020	W2B-10525394	DD01	13.50		P/Ledger Electronic Payment
01/06/2020	W2B-70006826	DD02	1,165.50		P/Ledger Electronic Payment
01/06/2020	W2B-70064023	DD03	192.00		P/Ledger Electronic Payment
01/06/2020	Hunot HR	SO01	240.00		10512-Advice line
03/06/2020	Amazon Business	BAC01	83.67		10544-Bluetooth headphones
03/06/2020	Coates & Parker Ltd	BAC02	184.80		10545-Ad-application for grant
03/06/2020	Designer Mark	BAC03	160.00		10546-Update CMS+headings
03/06/2020	Screwfix Direct Ltd	BAC04	108.21		10581-Gloss paint
03/06/2020	Office Right Business Solution	BAC05	141.49		10556-Blue roll
03/06/2020	Wheelers (Westbury) Ltd	BAC06	1,368.00		10558-Qtrly CCTV May visit
03/06/2020	Idverde Limited	BAC07	1,820.40		10551-Play Area May
03/06/2020	Idverde Limited	BAC08	1,086.72		10550-Warmins Park May
03/06/2020	Designer Mark	Rev	-184.80		P/Ledger Electronic Payment
03/06/2020	Designer Mark	BAC01	184.84		P/Ledger Electronic Payment
04/06/2020	Idverde Limited	BAC09	3,834.61		10549-Warmins Park May 20
04/06/2020	Wheelers (Westbury) Ltd	BAC10	33.60		10557-Replacement cabiling
09/06/2020	Booker	DD04	696.84		10565-Bar stock purchase
10/06/2020	Amazon Business	BAC11	24.42		10560-Thermal paper till roll
10/06/2020	Amazon Business	BAC12	27.44		10562-Rubber tubing for pump
10/06/2020	Amazon Business	BAC13	4.49		10561-Rubber tubing-hose pipe
10/06/2020	Ashton Farms	BAC14	128.88		10563-Ice cream stock purchase
10/06/2020	Stuart Legg	BAC15	25.65		10573-Expense claim
10/06/2020	Matt Bolton Electrical Service	BAC16	1,877.30		INV-622/10588/Matt Bolton Elec
10/06/2020	Screwfix Direct Ltd	BAC18	82.93		10571-Cable ties+padlock
10/06/2020	Swallow Drinks South West Ltd	BAC19	81.48		10574-Cafe stock purchase
10/06/2020	Wheelers (Westbury) Ltd	BAC20	213.60		10579-Camera repair
11/06/2020	Warminster Community Radio	BAC21	2,500.00		10576-2nd Qtr service
12/06/2020	Maxine Aldridger - SITP Refund	REFUND	25.00		Maxine Aldridger - SITP Refund
15/06/2020	Wiltshire Council	Std Ord	20.00		WC Rates Boreham Rd Cemertery
15/06/2020	Wiltshire Council	Std Ord	699.00		WC Rates Civic Centre
15/06/2020	Wiltshire Council	Std Ord	536.00		WC Rates Dewey House
15/06/2020	Wiltshire Council	Std Ord	299.00		Non-dom Rates Town Park
16/06/2020	Office Evolution Ltd	DD05	26.87		10552-Printer pages May 20
16/06/2020	ALD Automotive Limited t/a For	BACS	600.00		10721-Ford Transit Finan lease
17/06/2020	Fuel Genie DDR	DD06	12.00		10566-Motor fuel
19/06/2020	Worldpay (UK) Ltd	DD07	46.20		P/Ledger Electronic Payment
19/06/2020	Worldpay (UK) Ltd	DD08	25.79		P/Ledger Electronic Payment
19/06/2020	Netitude Ltd	BAC22	1,387.64		105700-IT support June 2020
21/06/2020	Bank charge payable	CHRG	7.40		Bank charge payable
22/06/2020	Southern Electric	DD09	1,250.40		10572-Gas April - May 20
22/06/2020	VWFS UK Limited - Lease	DD	33.98		VWFS UK Limited - Lease
22/06/2020	VWFS UK Limited - Lease	DD	33.98		VWFS UK Limited - Lease

List of Payments made between 01/06/2020 and 30/06/2020

<u>Date Paid</u>	<u>Payee Name</u>	<u>Reference</u>	<u>Amount Paid</u>	<u>Authorized Ref</u>	<u>Transaction Detail</u>
22/06/2020	VWFS UK Limited - Lease	DD	33.98		VWFS UK Limited - Lease
23/06/2020	Booker	DD10	662.36		3538944/10628/Booker
23/06/2020	VWFS UK Limited - Lease	DD	33.98		VWFS UK Limited - Lease
23/06/2020	Staff salaries June 2020	BACS	29,862.05		Staff salaries June 2020
24/06/2020	O2	DD11	143.22		64006786/10603/O2
25/06/2020	BOC Gases	DD12	34.08		10564-Gas rental
25/06/2020	Van lease payment	DD	383.14		Van lease payment
26/06/2020	Southern Electric	DD13	799.08		P/Ledger Electronic Payment
29/06/2020	ICO Subs 2020/21	DD	35.00		ICO Subs 2020/21
30/06/2020	Hills Waste Solutions Ltd	DD14	298.16		10569-Refuse collection May 20
30/06/2020	Hunot HR	DD15	240.00		10547-Advice line
Total Payments			<u>55,102.04</u>		

Variance Report to Finance and Audit Committee 3rd August 2020

Variances – YTD JUNE 2020

The RFO shall regularly provide the council with a statement of receipts and payments to date under each head of the budgets, comparing actual expenditure to the appropriate date against that planned as shown in the budget. These statements are to be prepared at least at the end of each financial quarter and shall show explanations of material variances. For this purpose, 'material' shall be in excess of (15%) of the budget, minimum of £500, based on the budget for that period, (and allowing for prepayments or accruals). Spend up to June 2020 would be expected to be 25%, or variances are for spending of below 10% or about 40%, minimum of £500.

Code	Title	Spend	Budget £	Variance £	% budget	Explanation
	June 2020					
101 4025	IT (website and Email)	£3,975	£4,500	£525	66.8%	The budget was set too low. Savings expected in telephone. Photocopying and postage cost savings are expected owing to members paperless agendas and minutes.
101 4027	Subscriptions and Publications	£2,058	3,500	£1,442	58.8%	Upfront costs.
101 4080	Mayoral Expenses	(1861)	£1000	£2,861	(186%)	Transfer of underspend from previous year
209 4042	Vehicle Costs	4,117	£5,500	£1,383	74.9%	Upfront costs
216 4036	Repairs and Renewals	1,603	£2000	£397	80.1%	Café refurbishment will be reimbursed from S106
216 4040	Equipment/Furniture	794	£500	£(294)	158.9%	Café refurbishment will be reimbursed from S106

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Finance and Assets Committee: 3rd August 2020

Clerk's Report

9.1 Dewey House: The front door has been painted.

9.2 Warminster Civic Centre: The Civic Centre has reopened to the public 10am-3pm Monday to Friday. Access is restricted to the lobby area and the personal care room.

From 3rd August the Civic Centre will be open:
9am to 4.30pm Monday to Friday.

9.3 Allotments: we are currently working with the allotment association to mark out an existing boundary. There are no complications.

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Report to Finance and Audit Committee – 3rd August 2020

Introduction

The aim of this report is to inform members of the impact Covid19 has had on the council's finances to date and to project where the council could be at year end.

The figures are based on the first quarter during which the country and council were in total lock down and this is reflected in the figures. Whilst as of today, lock down is easing and economic activity is resuming, the figures below are a 'reasonable worst case' scenario, taking account of potential second waves of the virus.

Executive Summary

Estimated year end losses total £67,975 with gains totalling £70,500. The significant drivers of these numbers are:

	YTD	Year End Estimate
LOSSES: Civic Centre	£13,000	£30,000
PPE, cleaning and signs	£3824	£10,000
Bar Income		£9,000

GAINS: Service Delegation	£50,000	£50,000
Park water usage	£1,917	£7,000
Grants	£6,500	£6,500

The Civic Centre has been in total lock down and we have estimated a resumption of bookings and have allowed up to £10,000 income up to year end.

PPE purchases have been extended to the year end and reflect the current requirements and the Government's requirements during a peak in the virus.

Civic Centre bar income. This is noted as a loss of income as we are projecting large events which use the bar facilities will not be taking place in the near future.

A budget of £50,000 was assigned on the basis that services might be delegated from Wiltshire Council (WC) to Warminster Town Council prior to October 2020. However, this process is now delayed owing to the restructuring of Wiltshire Council's executives and Warminster has been provisionally advised that the delegation date is March 2021.

Owing to the reduction in the numbers of public conveniences which the council has opened and the closure of the paddling pool for the summer season, significant water saving is expected.

Of note, since re-opening following lockdown easing the Pavilion Café's sales are strong and profitability good.

Corona Virus Impact

Direct Covid-19 costs YTD

Signs for Play Areas £2,304.00

PPE and Cleaning £1,520.33

Total: £3,824.33

Specific Items of expenditure have been recorded and can be shared with councillors on request.

It is estimated that ongoing direct costs in complying with the Government's advice and rules will be in the region of a further £6,000 by March 2021. This figure includes the partial re-opening of the Civic Centre.

The Civic Centre

The Civic Centre has been closed to users since the start of lock down. Some bookings were refunded, others were rolled forward. The former is reflected in a loss of income.

It is not expected that letting income will return to anything like normal levels for the foreseeable future. Officers are liaising with users to establish which group, if any, will be returning. The viability of many of the hirer's activities are adversely affected by Covid19 restrictions. There is an additional complication is that whilst the Arn and Copheap rooms are large and suitable for social distancing, they are poorly ventilated, difficult to heat or cool.

The YTD loss of income is £13,000 the anticipated lost £30,000 – £35,000 over the year.

Bar income is variable depending on bookings and sales. The budgeted income for the bar is £15,000 vs purchases of £6,000. Officers consider it is not realistic to run the bar under covid restrictions. Loss of bar income is therefore estimated at £9,000

Cellar Stock – It is likely that much of the stock, for example bottle beer and cider with have to be written off. Bottles of wine and spirit should have a longer shelf life.

Loss of stock – tbc. A stock take is booked for early August 2020.

Officers consider it unrealistic to hold a Christmas Market this year. Not only is there the risk of cancellation, any Covid19 restrictions are likely to adversely impact attendance and profitability for stall holders. It was expected to break even.

Utility Costs – There has been a small saving in utility costs due to reduced usage of the Civic Centre, public toilets, etc.

Investment Income – As part of the response to Covid19 the Bank of England reduced the base rate This has reduced the income from monies held in the bank. This is estimated at £1,660 pa.

Staffing costs – There has been a small cost due to the need to cover virtual

meetings with more staff than face-to-face meetings, but overall committee staffing costs have been below budget year to date.

Boats on the Lake - These were expected to break even this year so no net gain or loss.

Pavilion Café – The Pavilion Café was undergoing refurbishment when the lockdown commenced. While sales have been affected, the usual seasonal staff have not been taken on and Civic Centre staff have been redeployed when possible. As income is so dependent on weather and usage of the Lake Pleasure Grounds, it is difficult to predict what may happen over the financial year but currently, sales are strong and profitability good. The closure of the paddling pool may be a significant factor over the school holidays, time will tell.

Grants – There has been a saving of £6,500 by not making grants to Warminster Wobble and Inspire.

Spring in the Park – This is run as a break-even event. Town park events showed a £852 surplus of income over expenditure last year.

ICT – Council agreed to purchase laptops and appropriate support for members. This has been deemed the best way of ensuring access to online members for all councillors. It should be emphasised that the laptops remain the property of the council and will be an ongoing part of support to members in future years. There are many benefits to providing this facility to members, and the expenditure would probably have happened in 2021 in any case. Cost £7915 plus £300 per month from August 2020.

Service Devolution from Wiltshire – Council decided to add £50,000 to the budget for 2020/21 to cover the possible early introduction of further service devolution. Devolution was expected to commence in October 2020, this is no longer realistic. **However, as the terms of any devolution arrangement have yet to be agreed, it would be prudent to assume the all money budgeted may still be called upon for service delegation.** The Town Council was informed in June that the Wiltshire Council Service Delegation and Asset Transfer Program is currently in a holding pattern, there is a Council wide programme review being undertaken alongside a number of service area restructures which will result in a change to the overall owner of the programme.

Summary

Losses		
	YTD	EST Year End
PPE, cleaning and signs	£3,824	£10,000
Civic Centre	£13,000	£30,000
Bar income	£2,250	£9,000
Bar loss of stock	£1,000	£1,000
Investment income	£415	£1,660
Increased ITC	£7,915	£10,315

Extra Cleaning of Public Toilets	0	£6,000
	TOTAL £28,404	£67,975

Gains		
	YTD	EST Year End
Grants	£6,500	£6,500
Service Delegation	£50,000	£50,000
WPP	£400	£1,000
Postage +Telephone	£386	£1,000
Printing & Stationery	£341	£1,000
Photocopier Charges	£681	£2,000
Park water usage	£1,917	£7,000
Water Public Toilets Central Car Park	£625	£2,000
	TOTAL £60,850	£70,500