

Bank reconciliation - 31st March 2026

Name of smaller authority: **Woodham Ferrers & Bicknacre Parish Council**

County area (local councils and parish meetings only): **Chelmsford, Essex**

Financial year ending 31 March 2026

Prepared by (Name and Role): **Miss L White, RFO**

Date: **31/03/2026**

	£	£
Balance per bank statements as at 31/3/2026:		
Unity Trust Bank	£ 45,080.49	
Hampshire Trust Bank	£ 50,000.00	
Redwood Bank	£ 80,827.76	
		£ 175,908.25
Petty cash float (if applicable)	£	-
Less: any unpresented cheques as at 31/3/2026 (enter these as negative numbers)		
None	£ -	
		£
Add: any un-banked cash as at 31/3/2026		
None	£ -	
		£ -
Net balances as at 31/3/2026 (Box 8)		£ 175,908.25

Transaction Summary

The Transaction Summary provides a breakdown of the activity on your account.

Date	Description	Debit	Credit	Balance
	Opening balance			£40,276.21
30 Apr 2025	Gross Interest		£130.05	£40,406.26
31 May 2025	Gross Interest		£134.82	£40,541.08
10 Jun 2025	Receipt by Bank Transfer		£38,000.00	£78,541.08
30 Jun 2025	Gross Interest		£216.79	£78,757.87
31 Jul 2025	Gross Interest		£250.27	£79,008.14
31 Aug 2025	Gross Interest		£247.41	£79,255.55
30 Sep 2025	Gross Interest		£232.82	£79,488.37
31 Oct 2025	Gross Interest		£232.58	£79,720.95
30 Nov 2025	Gross Interest		£225.74	£79,946.69
31 Dec 2025	Gross Interest		£233.92	£80,180.61
31 Jan 2026	Gross Interest		£233.01	£80,413.62
28 Feb 2026	Gross Interest		£197.56	£80,611.18
31 Mar 2026	Gross Interest		£216.58	£80,827.76
	Closing balance			£80,827.76

The deposits which you hold with us are eligible for protection under the Financial Services Compensation Scheme (FSCS). An information sheet and exclusion list which provides information about the FSCS and the protection it provides can be found at www.redwoodbank.co.uk.

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

We are constantly reviewing our product range and the interest rates applied to these products, this means that you may not be on the highest interest rate which we are currently offering. Check out our website: www.redwoodbank.co.uk/savings to see all products available. As per your terms and conditions you will need to serve your term or your notice period prior to withdrawing any funds.

redwoodbank.co.uk

Redwood Bank | The Nexus Building, Broadway, Letchworth Garden City, Hertfordshire, SG6 3TA. | 0330 053 6067 | hello@redwoodbank.co.uk

Redwood Bank Limited is registered in England and Wales under company registration no. 09872265 at Suite 101, The Nexus Building, Broadway, Letchworth Garden City, Hertfordshire, SG6 3TA.
 Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reg number 755924

WOODHAM FERRERS & BICKNACRE PARISH COUNCIL
WHITE ELM GARDEN CENTRE
WHITE ELM ROAD
DANBURY
CHELMSFORD
CM3 4LR
GB

Date: 11 May 2026

Account No: 80190306

Interest Rate 2.96 %

Dear Miss White

Statement of Account

Please see below your statement as requested.

If you have any questions or need help, please contact the savings team on bankingoperations@redwoodbank.co.uk or you can call us on 0330 053 6067 Monday to Friday, between 9am - 5pm, excluding Bank Holidays.

Yours sincerely,

Jenna Hill
Head of Operations & Collections

Your Account Statement



For Businesses. For Communities. For Good.

Unity Trust Bank plc
PO Box 7193
Planetary Road
Willenhall
WV1 9DG

Miss Lucy White
White Elm Garden Centre
White Elm Road
Danbury
CHELMSFORD
CM3 4LR

Date: 31/03/2026

Account Name: Woodham Ferrers and
Bicknacre Parish Council

Swift Code (BIC): NWBKGB2L
IBAN Number: GB93NWBK60023571418024

Sort Code: 608301
Account Number: 20317757

Your arranged overdraft limit is £0.00

Go Paperless! Receive your statements online and we'll notify you by SMS or email when they're available to view. Simply log into Your Online Banking and update your statement preferences or give us a call on 0345 140 1000



For eligible organisations, your deposits held with Unity Trust Bank are protected up to £85,000 under the Financial Services Compensation Scheme (FSCS). For more information about eligibility and compensation provided by the FSCS, please visit: **FSCS.org.uk** or refer to our FSCS Information Sheet and Exclusions List at **unity.co.uk/fscs**

Contact Us

- Call us: **0345 140 1000**
- Email us: **us@unity.co.uk**
- Visit us: **unity.co.uk**

Your Current T2 account transactions:

Date	Type	Details	Payments Out	Payments In	Balance
28/02/2026		Balance brought forward	£0.00	£0.00	£42,504.29
02/03/2026	Credit	SUSTAINABLE DANBURY	£0.00	£8,000.00	£50,504.29
09/03/2026	Faster Payment Debit	B/P to: Four Seasons Garde	£691.00	£0.00	£49,813.29
09/03/2026	Faster Payment Debit	B/P to: Stag Solar Sols	£4,500.00	£0.00	£45,313.29

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For Good.**

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Your Current T2 account transactions:					
Date	Type	Details	Payments Out	Payments In	Balance
09/03/2026	Faster Payment Debit	B/P to: Top To Toe	£595.00	£0.00	£44,718.29
16/03/2026	Direct Debit	Direct Debit (LLOYDS BANK PLC)	£3.00	£0.00	£44,715.29
17/03/2026	Faster Payment Debit	B/P to: White Elm Plants	£310.00	£0.00	£44,405.29
17/03/2026	Transfer	B/P to: EALC (Eventbrite)	£300.00	£0.00	£44,105.29
17/03/2026	Faster Payment Debit	B/P to: SType Security	£384.00	£0.00	£43,721.29
17/03/2026	Faster Payment Debit	B/P to: GC Biodiversity	£144.00	£0.00	£43,577.29
17/03/2026	Faster Payment Debit	B/P to: Ahead 4	£24.91	£0.00	£43,552.38
17/03/2026	Faster Payment Debit	B/P to: BMVH	£31.50	£0.00	£43,520.88
20/03/2026	Faster Payment Debit	B/P to: Applied Image	£684.00	£0.00	£42,836.88
20/03/2026	Faster Payment Debit	B/P to: Ahead 4	£1.99	£0.00	£42,834.89
20/03/2026	Faster Payment Debit	B/P to: HMRC	£811.36	£0.00	£42,023.53
20/03/2026	Faster Payment Debit	B/P to: Miss P Brett	£59.85	£0.00	£41,963.68
20/03/2026	Faster Payment Debit	B/P to: Matthew Woollard	£219.28	£0.00	£41,744.40
20/03/2026	Faster Payment Debit	B/P to: Margaret Webdale	£178.54	£0.00	£41,565.86
20/03/2026	Faster Payment Debit	B/P to: Miss Lucy White	£1,474.46	£0.00	£40,091.40
20/03/2026	Faster Payment Debit	B/P to: Mr K Nichols	£345.81	£0.00	£39,745.59
20/03/2026	Faster Payment Debit	B/P to: Mrs C Gooday	£127.74	£0.00	£39,617.85
23/03/2026	Direct Debit	Direct Debit (O2)	£5.00	£0.00	£39,612.85
25/03/2026	Transfer	GOOD EASTER PARISH	£0.00	£102.40	£39,715.25
30/03/2026	Faster Payment Debit	B/P to: AHS Ltd	£435.60	£0.00	£39,279.65
30/03/2026	Faster Payment Debit	B/P to: Four Seasons Garde	£691.00	£0.00	£38,588.65
30/03/2026	Transfer	B/P to: Good Easter PC	£102.40	£0.00	£38,486.25
30/03/2026	Credit	HMRC VTR	£0.00	£6,604.84	£45,091.09
31/03/2026	Fee	Service Charge	£10.60	£0.00	£45,080.49

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Hampshire Trust Bank

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London
EC2P 2QR

T: 020 7862 6222

W: HTB.co.uk

11 May 2026

**WOODHAM FERRERS & BICKNACRE PARISH COUNCIL
WHITE ELM NURSERIES
WHITE ELM ROAD
DANBURY
CHELMSFORD
CM3 4LR
UK**

Transactions period:	01/04/2025 to 31/03/2026
Account Type:	SME Easy Access Easy Access SME Saver (Issue 9) 100% Instant Access New Account Full Status Easy Access 4.14%
Account Number:	20459797
Account Sort Code:	23 62 47

Hampshire Trust Bank Plc is authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and the Financial Conduct Authority. Our FRN number is 204601. We are a company registered in England and Wales, registration number 01311315. Registered office: 80 Fenchurch Street, London EC3M 4BY. Hampshire Trust Bank, HTB and  are registered trademarks of Hampshire Trust Bank Plc.

C0232E

List of Transactions

Transaction Date	Transaction Description	Deposit	Withdrawal	Balance
08/07/2025	Receipt by Bank Transfer	£30,000.00		£30,000.00
01/10/2025	Receipt by Bank Transfer	£20,000.00		£50,000.00