Chigwell Parish Council

Prepared by: ______________________________ Date: ____________

Name and Role (Clerk/RFO etc)

Approved by: ______________________________ Date: ____________

Name and Role (RFO/Chair of Finance etc)

	Bank Reconciliation at 30/11/2025			
	Cash in Hand 01/04/2025			397,402.76
	ADD Receipts 01/04/2025 - 30/11/2025			516,422.48
				913,825.24
	SUBTRACT Payments 01/04/2025 - 30/11/2025			366,331.28
A	**Cash in Hand 30/11/2025** (per Cash Book)			**547,493.96**
	Cash in hand per Bank Statements			
	Petty Cash	30/11/2025	0.00	
	HSBC - 40-30-25 Account Numbe	30/11/2025	0.00	
	Barclays - Current - Account Numb	30/11/2025	0.00	
	Cambridge Counties Bank - 60-95-	30/11/2025	0.00	
	Barclays - Account Number 70471	30/11/2025	0.00	
	United Trust - Investment	30/11/2025	0.00	
	A Cash paid Control a/c	30/11/2025	0.00	
	CHQ / Cash Control Account	30/11/2025	0.00	
	Control account for Credit Note	30/11/2025	0.00	
	Unity Current Account T2	30/11/2025	287,916.80	
	Unity T Bank-LLoyds Debit Card C	30/11/2025	0.00	
	Adjustments Control Account	30/11/2025	0.00	
	Charity Bank 40 Day Notice A/C at	30/11/2025	88,997.16	
	Charity Bank 1 Year Fixed Rate A/	30/11/2025	85,000.00	
	Stripe account	30/11/2025	0.00	
	Cambridge 1 Year Fixed Rate A/c 1	30/11/2025	85,000.00	
	Virgin Money 120 Day Notice a/c 3	30/11/2025	0.00	

			546,913.96
	Less unpresented payments		100.00
			546,813.96
	Plus unpresented receipts		680.00
B	**Adjusted Bank Balance**		**547,493.96**
	A = B Checks out OK		

3 December 2025 (2025-2026)

Chigwell Parish Council

BANK ACCOUNTS

HSBC - 40-30-25 Account Number	
Barclays - Current - Account Numbe	£370.00
Cambridge Counties Bank - 60-95-8	
Barclays - Account Number 704719	
United Trust - Investment	
A Cash paid Control a/c	
CHQ / Cash Control Account	
Control account for Credit Note	
Unity Current Account T2	£288,126.80
Unity T Bank-LLoyds Debit Card Co	
Adjustments Control Account	
Charity Bank 40 Day Notice A/C at :	£88,997.16
Charity Bank 1 Year Fixed Rate A/c	£85,000.00
Stripe account	
Cambridge 1 Year Fixed Rate A/c 1:	£85,000.00
Virgin Money 120 Day Notice a/c 3.:	
Total in Banks	**547,493.96**
Cash	
GRAND TOTAL (Banks and Cash)	**£547,493.96**

Chigwell Parish Council

RECONCILIATION - HSBC - 40-30-25 Account Number 01464574 30-11-2025

From Accounts . . .

Payments not cashed . . . . . Add . . .
Receipts not entered . . . . . Subtract . . . .

Statement should be . . . .

Chigwell Parish Council

Transactions for HSBC - 40-30-25 Account Number 01464574

Voucher	Date	Chq/Rec No.	Description	Supplier	Total	Balance	Cashed date
			STARTING BALANCE			18,154.89	
162	16/05/2025	Account clos	STMT22 05 2025 bank charges	HSBC	-16.00	18,138.89	16/05/2025
105621	19/05/2025		Transfer to Unity Current Account T2		-18,138.89		19/05/2025
			CLOSING BALANCE				
				Bank statement should show			

Chigwell Parish Council

RECONCILIATION - Barclays - Current - Account Number 80895709 30-11-2025

From Accounts	£370.00
Payments not cashed . . . . . Add	£100.00
Receipts not entered . . . . . Subtract	£470.00
Statement should be	

Chigwell Parish Council

Transactions for Barclays - Current - Account Number 80895709

Voucher	Date	Chq/Rec No.	Description	Supplier	Total	Balance	Cashed date
			STARTING BALANCE			**370.00**	
						370.00	
			CLOSING BALANCE			**370.00**	

Value of uncashed entries £ 370.00 Bank statement should show

Chigwell Parish Council

RECONCILIATION - Cambridge Counties Bank - 60-95-86 Account Number 15016749 30-11-2025

From Accounts . . . .

Payments not cashed . . . . . Add . . . .
Receipts not entered . . . . . Subtract . . . . .

Statement should be . . . .

Chigwell Parish Council

Transactions for Cambridge Counties Bank - 60-95-86 Account Number 15016749

Voucher	Date	Chq/Rec No.	Description	Supplier	Total	Cashed date

Chigwell Parish Council

RECONCILIATION - Barclays - Account Number 70471941 30-11-2025

From Accounts . . . .

Payments not cashed . . . . . Add . . . .
Receipts not entered . . . . . Subtract . . . . .

Statement should be . . . .

Chigwell Parish Council

Transactions for Barclays - Account Number 70471941

Voucher	Date	Chq/Rec No.	Description	Supplier	Total	Balance	Cashed date
			STARTING BALANCE				
			CLOSING BALANCE				
				Bank statement should show			

Chigwell Parish Council

RECONCILIATION - CHQ / Cash Control Account 30-11-2025

From Accounts . . . .

Payments not cashed . . . . . Add . . . .
Receipts not entered . . . . . Subtract . . . . .

Statement should be . . . .

Chigwell Parish Council

Transactions for CHQ / Cash Control Account

Voucher	Date	Chq/	Description	Supplier	Total	Balance	Cashed
	01.11.2025		**STARTING BALANCE**			**£0.00**	
301	10/11/2025	107044	Digging&Re-opening Funeral 14 11 2025	H. L. Hawes 8	1,580.00	1,580.00	10/11/2025
302	11/11/2025	107045	VH Dec25V0597	V0597	200.00	1,780.00	11/11/2025
303	11/11/2025	107046	VH13/12/25VO0606		227.50	2,007.50	11/11/2025
117805	12/11/2025		Transfer to Unity Current Account T2		-1,580.00	427.50	12/11/2025
117806	12/11/2025		Transfer to Unity Current Account T2		-427.50		12/11/2025
308	13/11/2025	107047	RefundDepositVH22/11/25VO592	V0592	400.00	400.00	13/11/2025
309	13/11/2025	107048	RefundDeposit VH15/11/25 V0604	V0604	400.00	800.00	13/11/2025
310	13/11/2025	107049	RefundDepost VH16/11/25 V0601	V0601	400.00	1,200.00	13/11/2025
314	17/11/2025	Voucher	DepositRefunded VO601 VH16/11/25	V0601	-400.00	800.00	17/11/2025
315	17/11/2025	Voucher	DepositRefundedV0604 VH15/11/25	V0604	-400.00	400 00	17/11/2025
320	26/11/2025	107050	Cremated Remains Plaque	Cemetery Me:	210.00	610.00	26/11/2025
321	27/11/2025	Voucher	DepositRefundedV0592 VH22/11/25	V0592	-400.00	210.00	27/11/2025
118731	27/11/2025		Transfer to Unity Current Account T2		-210.00		27/11/2025
			CLOSING BALANCE			**£0.00**	
				Bank statement		**£0.00**	

Created by Scribe

Chigwell Parish Council

RECONCILIATION - Virgin Money 120 Day Notice a/c 3.50% 30-11-2025

From Accounts . . . .

Payments not cashed . . . . . Add . . . .
Receipts not entered . . . . . Subtract . . . . .

Statement should be . . . .

Chigwell Parish Council

RECONCILIATION - Unity Current Account T2 30-11-2025

From Accounts	£288,126.80
Payments not cashed . . . . . Add	
Receipts not entered . . . . . Subtract . . .	£210.00
Statement should be	**£287,916.80**

Chigwell Parish Council

Transactions for Unity Current Account T2

Voucher	Date	Chq/R	Description	Supplier	Total	Balance	Cashed
	31.10.2025		STARTING BALANCE			274,761.22	
622	03/11/2025	DD	BROADBAND	BT	-347.30	274,413.92	03/11/2025
295	04/11/2025	BACS	AWAITING INVOICE	CR238	300.00	274,713.92	04/11/2025
296	04/11/2025	BACS	FY25/26 Nov-March 26		30.00	274,743.92	04/11/2025
297	06/11/2025	BACS	VH31/01/26 VO605		140.00	274,883.92	06/11/2025
298	07/11/2025	BACS	VH15/11/25 V0604		260.00	275,143.92	07/11/2025
299	10/11/2025	BACS	DepositRefundedV0603VH02/11/25	V0603	-400.00	274,743.92	10/11/2025
300	10/11/2025	BACS	DepositRefundedV0585VH18/10/25	V0585	-400.00	274,343.92	10/11/2025
623	10/11/2025	DD	Charge for property	Epping Forest Di	-175.00	274,168.92	10/11/2025
624	10/11/2025	DD	Charge for property	Epping Forest Di	-884.00	273,284.92	10/11/2025
625	10/11/2025	DD	Charge for property	Epping Forest Di	-541.00	272,743.92	10/11/2025
626	11/11/2025	BACS	Payroll Net Pay November	Chigwell Parish (	-12,206.54	260,537.38	11/11/2025
627	12/11/2025	BACS	2XCost of Benches, plaque bronze	Sustainable Furr	-1,180.00	259,357.38	12/11/2025
628	12/11/2025	BACS	MWM18 One Key Fuel tool £207.50&additiona	Ernest Doe & So	-421.99	258,935.39	12/11/2025
629	12/11/2025	BACS	Grave digging Funeral at 12.30 on 31/10/25	L&J Hall Digging	-1,030.00	257,905.39	12/11/2025
630	12/11/2025	BACS	Grave digging	L&J Hall Digging	-1,380.00	256,525.39	12/11/2025
631	12/11/2025	BACS	Grave digging	L&J Hall Digging	-2,060.00	254,465.39	12/11/2025
632	12/11/2025	BACS	Investigate the issues with CCTV	Essex Security S	-238.80	254,226.59	12/11/2025
633	12/11/2025	BACS	WEBSITE MOT AUDIT	Vision ICT	-174.00	254,052.59	12/11/2025
634	12/11/2025	BACS	Grave6137 memorial re fix all loose cladding	J Day & Son Ltd	-480.00	253,572.59	12/11/2025
635	12/11/2025	BACS	Boiler replacement	J&S Heating	-6,240.00	247,332.59	12/11/2025
636	12/11/2025	BACS	HR retained Service 25/26	Haypex HR Serv	-1,296.00	246,036.59	12/11/2025
637	12/11/2025	BACS	Medium Poppy Wreath x 4	Royal British Leç	-79.96	245,956.63	12/11/2025
638	12/11/2025	BACS	crews to fix the chairs and tables	B&Q	-11.19	245,945.44	12/11/2025
639	12/11/2025	BACS	Main supplies for 06 11 25	Morrisons	-36.32	245,909.12	12/11/2025
640	12/11/2025	BACS	Pest Control	CLINIKIL ADVAI	-250.00	245,659.12	12/11/2025
641	12/11/2025	BACS	Cemetery rent for a piece of Land at Chigwell \	Epping Forest D(	-750.00	244,909.12	12/11/2025
642	12/11/2025	BACS	IT service under new contract	Ice Media Londo	-381.00	244,528.12	12/11/2025
643	12/11/2025	BACS	Electrical works - Victory Hall	Safe Secure Ele(	-608.73	243,919.39	12/11/2025
17805	12/11/2025		Transfer from CHQ / Cash Control Account		1,580.00	245,499.39	17/11/2025
17806	12/11/2025		Transfer from CHQ / Cash Control Account		427.50	245,926.89	13/11/2025
307	13/11/2025	BACS	Refundable Deposit VH15/11/25VO596	V0596	400.00	246,326.89	13/11/2025
644	13/11/2025	DD	RENAULT KANGOO ML19 lease	Vanarama	-227.81	246,099.08	13/11/2025
645	13/11/2025	DD	Usage 20/10/25 to 01/12/25	Clear Business	-60.12	246,038.96	13/11/2025
646	13/11/2025	BACS	Legionella test	HYGIENE CONT	-237.60	245,801.36	13/11/2025
647	14/11/2025	BACS	Main Office supplies, stationery	VIKING RAJA G	-143.40	245,657.96	14/11/2025
648	14/11/2025	BACS	Superannuation Payments	Essex Pension F	-2,718.95	242,939.01	14/11/2025
649	14/11/2025	BACS	HMRC PAYE/NIC	HMRC	-4,230.43	238,708.58	14/11/2025
650	14/11/2025	BACS	PAT items tested	Direct 365	-392.40	238,316.18	14/11/2025
313	17/11/2025	BACS	1054432 Williams awaiting invoice	A Elfes Ltd	150.00	238,466.18	17/11/2025
678	17/11/2025	BACS	Cllrs'Allowances 25/26	Chigwell Parish (	-400.00	238,066.18	17/11/2025
18140	17/11/2025		Transfer to Unity T Bank-LLoyds Debit Card C(		-1,906.73	236,159.45	17/11/2025
679	18/11/2025	DD	Usage 1m3 Oct25 a/c 2363028	Castle Water	-10.91	236,148.54	18/11/2025
316	19/11/2025	BACS	DepositRefundedV0596VH15/11/25	V0596	-400.00	235,748.54	19/11/2025
317	19/11/2025	VOIDED	MPL/214/1/3669	Epping Forest Di		235,748.54	19/11/2025
319	19/11/2025	BACS	EFDC financial contribution to the Project	Epping Forest Di	60,401.00	296,149.54	19/11/2025
680	19/11/2025	DD	Superannuation Payments	NEST PENSION	-237.27	295,912.27	19/11/2025
681	20/11/2025	BACS	Roses bushes Garden of Remembrance	Henry Street	-492.00	295,420.27	20/11/2025
318	21/11/2025	BACS	V0607 VH21/12/25		200.00	295,620.27	21/11/2025
682	21/11/2025	DD	467.7kWh Oct 25 a/c 10391830	ENGIE	-76.70	295,543.57	21/11/2025
683	21/11/2025	DD	1069kWh Oct 25 a/c 10392030	ENGIE	-165.19	295,378.38	21/11/2025

684	21/11/2025	BACS	Cemetery review by ICCM auditor 6@£550	ICCM	-3,960.00	291,418.38	21/11/2025
685	21/11/2025	BACS	Cemetery review by ICCM auditor 1@£550	ICCM	-660.00	290,758.38	21/11/2025
686	24/11/2025	DD	EV SERVICE PLAN YG73 ALR	Vanarama	-30.30	290,728.08	24/11/2025
687	25/11/2025	DD	Telephone Service	BT	-194.20	290,533.88	25/11/2025
688	27/11/2025	DD	769..5kWh Oct 25 ac 10370674	ENGIE	-352.88	290,181.00	27/11/2025
689	27/11/2025	DD	4.2kWh Oct 25 ac 10370675	ENGIE	-74.81	290,106.19	27/11/2025
690	27/11/2025	DD	435.4kWh Oct 25 ac 103700676	ENGIE	-271.58	289,834.61	27/11/2025
691	27/11/2025	DD	321.7kWh Oct 25 ac10370677	ENGIE	-189.63	289,644.98	27/11/2025
692	27/11/2025	DD	685.4kWh Oct 25 a/c 10370749	ENGIE	-444.10	289,200.88	27/11/2025
118731	27/11/2025		Transfer from CHQ / Cash Control Account		210.00	289,410.88	
322	28/11/2025	BACS	DepositRefundedV0587VH25/11/25	Foundation Com	-400.00	289,010.88	28/11/2025
323	28/11/2025	BACS	V0607 VH21/12/25		245.00	289,255.88	28/11/2025
695	28/11/2025	DD	Payroll Service	MHR Internation:	-90.42	289,165.46	28/11/2025
696	28/11/2025	DD	Payroll People First Service	MHR Internation:	-141.94	289,023.52	28/11/2025
697	28/11/2025	DD	Payroll Service	MHR Internation:	-90.42	288,933.10	28/11/2025
698	28/11/2025	DD	LF Water 25/26 Apr-March 26	Castle Water	-15.53	288,917.57	28/11/2025
699	28/11/2025	DD	Usage 10m3 Oct 25 a/c2504633 GL	Castle Water	-31.63	288,885.94	28/11/2025
700	28/11/2025	BACS	Main supplies	TRADE UK / SC		288,885.94	28/11/2025
701	28/11/2025	BACS	Main supplies	TRADE UK / SC		288,885.94	28/11/2025
702	28/11/2025	BACS	main supplies, materials	TRADE UK / SC	-9.49	288,876.45	28/11/2025
703	28/11/2025	BACS	main supplies, materials	TRADE UK / SC	-20.18	288,856.27	28/11/2025
704	28/11/2025	BACS	Main supplies for maintenance	TRADE UK / SC	-127.14	288,729.13	28/11/2025
705	28/11/2025	BACS	Cleaning materials, items	VIKING RAJA G	-66.80	288,662.33	28/11/2025
706	28/11/2025	BACS	3X1100Ltr Bins Emptied weekly/MNTH SERVI	RWR (Commerc	-316.68	288,345.65	28/11/2025
707	28/11/2025	BACS	2x1100Ltr Bins Emptied Monthly	RWR (Commerc	-200.70	288,144.95	28/11/2025
708	30/11/2025	DD	Bank charges	UNITY TRUS B/	-18.15	288,126.80	30/11/2025
			CLOSING BALANCE			288,126.80	

alue of uncashed entries £ 210.00 Bank statement should show £287,916.80

Chigwell Parish Council

RECONCILIATION - Charity Bank 40 Day Notice A/C at 3.06% pa gross 30-11-2025

From Accounts	£88,997.16
Payments not cashed . . . . . Add . . .	
Receipts not entered . . . . . Subtract .	
Statement should be	**£88,997.16**

Chigwell Parish Council

Transactions for Charity Bank 40 Day Notice Account

Voucher	Date	Chq/Rec No.	Description	Supplier	Total	Balance	Cashed date
			STARTING BALANCE			87,643.51	
160	31/07/2025	DD	Bank Interest	Charity Bank	672.48	88,315.99	31/07/2025
254	30/09/2025	DD	Bank Interest	Charity Bank	681.17	88,997.16	30/09/2025
			CLOSING BALANCE			88,997.16	

Bank statement should show £88,997.16

Chigwell Parish Council

RECONCILIATION - Charity Bank 1 Year Fixed Rate A/c at 3.71% pa gross m/d 08/26 30-11-2025

From Accounts	£85,000.00
Payments not cashed . . . . . Add	
Receipts not entered . . . . . Subtract	
Statement should be	**£85,000.00**

Chigwell Parish Council

Transactions for Charity Bank 1 Year Fixed Rate Account

Voucher	Date	Chq/Rec No.	Description	Supplier	Total	Balance	Cashed date
			STARTING BALANCE			**85,000.00**	
55	12/04/2025	SO	Interest 4.51%	Charity Bank	3,780.99	88,780.99	12/04/2025
161	31/07/2025	DD	Bank Interest	Charity Bank	592.33	89,373.32	31/07/2025
176	06/08/2025	DD	Bank Interest	Charity Bank	269.74	89,643.06	06/08/2025
111147	06/08/2025		Transfer to Unity Current Account T2		-4,643.06	85,000.00	06/08/2025
			CLOSING BALANCE			**85,000.00**	

Bank statement should show **£85,000.00**

Chigwell Parish Council

RECONCILIATION - Stripe account 30-11-2025

From Accounts . .

Payments not cashed . . . . . Add . . .
Receipts not entered . . . . . Subtract . . . .

Statement should be . . . .

stripe

Chigwell Parish Council (acct_1RqX4ZFsFKYsb1pt)
Hainault Road Chigwell
Essex, IG7 6QZ, GB

Get started with Revenue Recognition

Access out-of-the-box revenue reports that automatically capture your latest Stripe data and streamline accrual accounting. You can also import non-Stripe transactions and terms or set custom rules to recognize revenue in line with your accounting practices.

View features

Balance summary

Changes to your Stripe balance from Nov 1, 2025–Nov 30, 2025, based on the balance change date.
Useful to record how your Stripe balance changed.

Schedule...

Balance summary

Shows starting and ending balance in your Stripe account. Starting balance is the sum of your available balance, issuing balance and pending balance. Changes to your balance come from activity (payments, refunds, transfers, etc.) and from payouts to your bank (aggregated here and broken out in detail in the reports below).

Export

Starting balance — Nov 1 GMT	£0.00
Net balance change from activity	£0.00
Total payouts	£0.00

Ending balance — Nov 30 GMT			£0.00

Balance change from activity

Detailed breakdown of the balance change from activity line from the above Balance Summary report. Includes changes to your Stripe balance from activity (payments, refunds, transfers, etc.), excluding payouts, as well as itemized downloads.

Export

Charges ⓘ	Count	0	
	Gross amount		£0.00
Refunds ⓘ	Count	0	
	Gross amount		£0.00
Balance change from activity		0	**£0.00**

Payouts

Detailed breakdown of the total payouts line from the above Balance Summary report. Includes changes to your Stripe balance, from payouts to your bank, as well as itemized downloads.

Export

Payouts ⓘ	Count	0	
	Gross amount		£0.00
Total paid out		0	**£0.00**

Chigwell Parish Council

RECONCILIATION - Cambridge 1 Year Fixed Rate A/c 15044602 4.25% m/d 11/9/26 30-11-2025

From Accounts	£85,000.00
Payments not cashed . . . . . Add . . .	
Receipts not entered . . . . . Subtract .	
Statement should be	**£85,000.00**

2 December 2025 (2025-2026)

Chigwell Parish Council

Transactions for Cambridge 1 Year Fixed Rate A/c 15044602 4.25% m/d 11/9/26

Voucher	Date	Chq/Rec No.	Description	Supplier	Total	Balance	Cashed date
			STARTING BALANCE				
113478	11/09/2025		Transfer from Unity Current Account T2		85,000.00	85,000.00	11/09/2025
			CLOSING BALANCE			**85,000.00**	
				Bank statement should show	**£85,000.00**		