

Hednesford Town Council

Prepared by: [REDACTED] RFO
 Name and Role (Clerk/RFO etc)

Date: 5/10/26

Approved by: [REDACTED] Chief Officer
 Name and Role (RFO/Chair of Finance etc)

Date: 06/10/2026

Bank Reconciliation at 30/09/2026			
A	Cash in Hand 01/04/2026		136,317.87
	ADD		
	Receipts 01/04/2026 - 30/09/2026		159,523.97
			295,841.84
	SUBTRACT		
	Payments 01/04/2026 - 30/09/2026		126,257.69
	Cash in Hand 30/09/2026 (per Cash Book)		169,584.15
B	Cash in hand per Bank Statements		
	Petty Cash 30/09/2026	0.00	
	01 Unity Trust Current Account 30/09/2026	27,945.66	OK LS
	02 Unity Trust Instant Access 30/09/2026	50,902.79	OK LS
	04 Nationwide Building Society - 1; 30/09/2026	59,472.39	OK LS
	03 Nationwide - Business Saver 6 30/09/2026	31,263.31	OK LS
	Cash In Transit 30/09/2026	0.00	
			169,584.15 OK.
	Less unrepresented payments		
			169,584.15
	Plus unrepresented receipts		
	Adjusted Bank Balance		169,584.15
A = B Checks out OK			

Bank Reconciliations Audit 30.09.26

Audit Date	Date Reconciled	Adjusted bank balance	Cash in hand	Difference	Balance as per bank statement	Unpresented payments	Unpresented receipts
30.09.2026	05.10.2026	£169,584.15	£169,584.15	£0.00	£169,584.15	£0.00	£0.00
31.08.2026	02.09.2026	£186,984.20	£186,984.20	£0.00	£186,984.20	£0.00	£0.00
31.07.2026	04.08.2026	£202,776.60	£202,776.60	£0.00	£202,776.60	£0.00	£0.00
30.06.2026	06.07.2026	£216,498.46	£216,498.46	£0.00	£216,498.46	£0.00	£0.00
31.05.2026	06.07.2026	£222,194.23	£222,194.23	£0.00	£222,194.23	£0.00	£0.00
30.04.2026	06.05.2026	£242,788.28	£242,788.28	£0.00	£242,788.28	£0.00	£0.00

[Skip to transactions](#)



Mrs Lindsey Smith
Hednesford Town Council
Bradbury Lane
Hednesford
CANNOCK Staffs
WS12 4EP

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

☎ Call **0345 140 1000***

✉ Email **us@unity.co.uk**

🌐 Visit **www.unity.co.uk**

Account Statement

01 September 2026 to 30 September 2026

Account Name: Hednesford Town Council
Sort Code: 608301
Account Number: 20368049
Swift Code (BIC): NWBKGB2L
IBAN: GB93NWBK60023571418024

Summary**

Start balance	Paid out	Paid in	End balance
£45,762.84	£22,014.16	£4,196.98	£27,945.66

Your arranged overdraft limit is £0.00



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**Please note it is your responsibility to check all statement entries and period end dates when reconciling your accounts for your own official accounting purposes.

Transactions for Current T2 account 20368049

Date	Type	Details	Paid Out £	Paid In £	Balance £
31/08/2026		Balance brought forward	£0.00	£0.00	£45,762.84
01/09/2026	Direct Debit	Direct Debit (GOCARDLESS)	£34.80	£0.00	£45,728.04
01/09/2026	Direct Debit	Direct Debit (H3G)	£52.80	£0.00	£45,675.24
01/09/2026	Direct Debit	Direct Debit (LLOYDS BANK PLC)	£350.67	£0.00	£45,324.57
01/09/2026	Standing Order	S/O to: Bradleys	£55.00	£0.00	£45,269.57
02/09/2026	Direct Debit	Direct Debit (BNP PARIBAS LEASIN)	£147.60	£0.00	£45,121.97
02/09/2026	Direct Debit	Direct Debit (BNP PARIBAS LEASIN)	£48.00	£0.00	£45,073.97
02/09/2026	Credit	THROUGH THE STAGE	£0.00	£90.00	£45,163.97
02/09/2026	Credit	[REDACTED]	£0.00	£97.00	£45,260.97
02/09/2026	Credit	[REDACTED]	£0.00	£120.50	£45,381.47
02/09/2026	Credit	[REDACTED]	£0.00	£210.00	£45,591.47
02/09/2026	Credit	Zandas Counselling Psychotherapy	£0.00	£115.63	£45,707.10
03/09/2026	Faster Payment Debit	[REDACTED]	£37.32	£0.00	£45,669.78
03/09/2026	Faster Payment Debit	[REDACTED]	£100.00	£0.00	£45,569.78
03/09/2026	Faster Payment Debit	[REDACTED]	£84.70	£0.00	£45,485.08
03/09/2026	Faster Payment Debit	B/P to: S7 Media Ltd	£50.00	£0.00	£45,435.08
03/09/2026	Faster Payment Debit	[REDACTED]	£100.00	£0.00	£45,335.08
03/09/2026	Faster Payment Debit	[REDACTED]	£100.00	£0.00	£45,235.08
03/09/2026	Transfer	B/P to: Citizens Advice	£1,000.00	£0.00	£44,235.08
03/09/2026	Faster Payment Debit	[REDACTED]	£100.00	£0.00	£44,135.08
03/09/2026	Faster Payment Debit	[REDACTED]	£100.00	£0.00	£44,035.08
03/09/2026	Faster Payment Debit	[REDACTED]	£69.60	£0.00	£43,965.48
03/09/2026	Credit	R Ward	£0.00	£270.00	£44,235.48
03/09/2026	Credit	Baby Sensory Walsall	£0.00	£82.50	£44,317.98
04/09/2026	Direct Debit	Direct Debit (CANNOCK CHASE DIST)	£725.00	£0.00	£43,592.98
04/09/2026	Credit	Ocean Winsper	£0.00	£101.00	£43,693.98
07/09/2026	Credit	[REDACTED]	£0.00	£116.00	£43,809.98

Transactions for Current T2 account 20368049

Date	Type	Details	Paid Out £	Paid In £	Balance £
07/09/2026	Credit	SEASONS Thea	£0.00	£165.00	£43,974.98
07/09/2026	Credit	STOWE D C	£0.00	£50.00	£44,024.98
08/09/2026	Credit	[REDACTED]	£0.00	£158.50	£44,183.48
10/09/2026	Direct Debit	Direct Debit (EDFENERGY CUST PLC)	£753.63	£0.00	£43,429.85
10/09/2026	Credit	SCC COUNTY FUND	£0.00	£33.00	£43,462.85
10/09/2026	Credit	NCOMPASSS TOWARDS A BRIGHTER FUTU	£0.00	£16.50	£43,479.35
11/09/2026	Credit	EVERYONE HEALTH LT	£0.00	£57.75	£43,537.10
14/09/2026	Credit	BIRTHING CIRCLE CO	£0.00	£21.00	£43,558.10
15/09/2026	Credit	[REDACTED]	£0.00	£62.50	£43,620.60
15/09/2026	Credit	[REDACTED]	£0.00	£60.00	£43,680.60
17/09/2026	Credit	REED WELLBEING LTD	£0.00	£30.00	£43,710.60
17/09/2026	Credit	SCC COUNTY FUND	£0.00	£26.25	£43,736.85
17/09/2026	Credit	NCOMPASSS TOWARDS A BRIGHTER FUTU	£0.00	£8.25	£43,745.10
17/09/2026	Credit	Ocean Winsper	£0.00	£15.00	£43,760.10
18/09/2026	Faster Payment Debit	B/P to: ABI Facilities	£888.00	£0.00	£42,872.10
18/09/2026	Faster Payment Debit	B/P to: Centro Systems Ltd	£155.52	£0.00	£42,716.58
18/09/2026	Credit	[REDACTED]	£0.00	£100.00	£42,816.58
21/09/2026	Credit	Evenstar Yoga	£0.00	£68.00	£42,884.58
21/09/2026	Credit	SCC COUNTY FUND	£0.00	£28.22	£42,912.80
21/09/2026	Credit	[REDACTED]	£0.00	£100.00	£43,012.80
22/09/2026	Standing Order	S/O to: Keelys LLP	£180.00	£0.00	£42,832.80
22/09/2026	Credit	Z Roberts	£0.00	£30.00	£42,862.80
23/09/2026	Faster Payment Debit	B/P to: SB Window Cleaning	£50.00	£0.00	£42,812.80
23/09/2026	Faster Payment Debit	[REDACTED]	£100.00	£0.00	£42,712.80
23/09/2026	Faster Payment Debit	[REDACTED]	£100.00	£0.00	£42,612.80
23/09/2026	Faster Payment Debit	[REDACTED]	£23.18	£0.00	£42,589.62
23/09/2026	Faster Payment Debit	[REDACTED]	£100.00	£0.00	£42,489.62

Transactions for Current T2 account 20368049

Date	Type	Details	Paid Out £	Paid In £	Balance £
23/09/2026	Credit	[REDACTED]	£0.00	£100.00	£42,589.62
23/09/2026	Credit	FORWARD I NO5 AC	£0.00	£105.00	£42,694.62
24/09/2026	Faster Payment Debit	[REDACTED]		£0.00	£41,111.35
24/09/2026	Faster Payment Debit	[REDACTED]		£0.00	£40,835.44
24/09/2026	Faster Payment Debit	[REDACTED]		£0.00	£40,291.69
24/09/2026	Faster Payment Debit	[REDACTED]		£0.00	£38,905.36
24/09/2026	Faster Payment Debit	[REDACTED]		£0.00	£36,117.36
24/09/2026	Faster Payment Debit	[REDACTED]		£0.00	£35,167.88
24/09/2026	Faster Payment Debit	[REDACTED]		£0.00	£34,330.85
24/09/2026	Faster Payment Debit	[REDACTED]		£0.00	£32,748.18
25/09/2026	Credit	[REDACTED]	£0.00	£100.00	£32,848.18
25/09/2026	Credit	[REDACTED]	£0.00	£340.00	£33,188.18
25/09/2026	Credit	[REDACTED]	£0.00	£180.00	£33,368.18
25/09/2026	Credit	[REDACTED]	£0.00	£210.00	£33,578.18
25/09/2026	Credit	[REDACTED]	£0.00	£18.75	£33,596.93
25/09/2026	Credit	[REDACTED]	£0.00	£60.00	£33,656.93
28/09/2026	Direct Debit	Direct Debit (VEOLIA ES UK LTD)	£81.34	£0.00	£33,575.59
28/09/2026	Credit	[REDACTED]	£0.00	£20.63	£33,596.22
28/09/2026	Credit	[REDACTED]	£0.00	£25.00	£33,621.22
28/09/2026	Credit	[REDACTED]	£0.00	£6.25	£33,627.47
29/09/2026	Faster Payment Debit	B/P to: Staffs Council	£2,982.43	£0.00	£30,645.04
29/09/2026	Faster Payment Debit	B/P to: HMRC	£3,396.39	£0.00	£27,248.65
29/09/2026	Credit	[REDACTED]	£0.00	£100.00	£27,348.65
29/09/2026	Credit	[REDACTED]	£0.00	£100.00	£27,448.65
29/09/2026	Credit	[REDACTED]	£0.00	£100.00	£27,548.65
30/09/2026	Direct Debit	Direct Debit (MB OFFICE SYSTEMS)	£28.29	£0.00	£27,520.36
30/09/2026	Standing Order	S/O to: Bradleys	£55.00	£0.00	£27,465.36

Transactions for Current T2 account 20368049

Date	Type	Details	Paid Out £	Paid In £	Balance £
30/09/2026	Fee	Manual Credit Handling Charge	£1.40	£0.00	£27,463.96
30/09/2026	Credit	Zandas Counselling Psychotherapy	£0.00	£168.75	£27,632.71
30/09/2026	Credit	Baby Sensory Walsall	£0.00	£330.00	£27,962.71
30/09/2026	Fee	Service Charge	£17.05	£0.00	£27,945.66

Mrs Lindsey Smith
Hednesford Town Council
Bradbury Lane
Hednesford
CANNOCK Staffs
WS12 4EP

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

☎ Call **0345 140 1000***

✉ Email **us@unity.co.uk**

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Account Statement

01 July 2026 to 30 September 2026

Account Name: Hednesford Town Council
Sort Code: 608301
Account Number: 20413321
Swift Code (BIC): NWBKGB2L
IBAN: GB93NWBK60023571418024

Summary**

Start balance	Paid out	Paid in	End balance
£50,653.82	£0.00	£248.97	£50,902.79 <i>OK LS</i>

The credit interest rate is 1.95% AER as of your statement date.



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Transactions for Instant Access account 20413321

Date	Type	Details	Paid Out £	Paid In £	Balance £
30/06/2026		Balance brought forward	£0.00	£0.00	£50,653.82
30/09/2026	Credit Interest	Credit Interest	£0.00	£248.97	£50,902.79

Summary for 01 Sep 2026 - 01 Oct 2026

Start Balance	59,304.23
Total In	168.16
Total Out	0.00
End Balance	59,472.39

Private & Confidential
 Attn of Lindsey Smith
 Hednesford Town Council
 Pye Green Community Centre
 Bradbury Lane
 Hednesford
 Staffs
 United Kingdom
 WS12 4EP

Client Name Hednesford Town Council
Account Type Business 125 Day Saver Issue 4 - Monthly

Account Number 90126305
 Statement Number 90
 Currency Sterling
 Interest Rate as at 01 Oct 2026 3.45%

Date	Description	Details	Payments	Receipts	Balance
01 Sep 2026	Start Balance				59,304.23
30 Sep 2026	Interest Credited	For the period 01 Sep 2026 to 30 Sep 2026		168.16	59,472.39
01 Oct 2026	End Balance				59,472.39

The deposits in this account are eligible for protection under the Financial Services Compensation Scheme (FSCS)

Check this statement is correct. If you find anything that's not quite right, let us know by calling **0800 665511** or emailing us at **BusinessSavings@nationwide.co.uk**

Ways you can pay in to your Nationwide Business Savings account

1. **Ask your bank to send the amount you want to pay by Direct Electronic Transfer or submit an online banking transfer yourself, from your nominated account.** Check with your banking provider to find out which method they use (i.e. CHAPS, Faster Payment or BACS), how long it'll take and if they will charge you to do it.
2. **Ask us to arrange a transfer from another one of your Nationwide Business Savings accounts.** This can be done through the Internet Bank or by completing our 'Withdrawing money from your Business Savings account' form.

If you have a Notice account or Instant Saver, you can pay in as often as you like. If you have a Fixed Rate Saver, you can only make a deposit when you open the account.

Our bank details

You'll need these to make a payment by Direct Electronic Transfer, BACS or online banking transfer.

Address	Nationwide Building Society, Kings Park Road, Moulton Park, Northampton NN3 6NW
Nationwide account name	Nationwide Building Society
Nationwide sort code	40-02-50
Nationwide account number	01343556
Your payment reference	Your Business Savings account number, followed by your company name

Other useful information

- **Account statements.** If you have an instant access or notice account paying annual interest, we will send you an annual statement each April showing the interest your account has earned, with statements also sent at the end of every month in which you carry out a transaction. If your account pays monthly interest, we will send you a monthly statement.

If you have a Fixed Rate Saver account, we'll send you a statement when your fixed term ends and your account matures. If you'd like to ask for a one off statement, or a copy of the account terms and conditions, just call us on **0800 66 55 11** or email us at **BusinessSavingsOperations@nationwide.co.uk**
- **Get in touch.** If you've got any questions you can reach us at Nationwide Building Society, Kings Park Road, Moulton Park, Northampton, NN3 6NW. And by phone **0800 66 55 11** or fax **01604 852 810**. We're here to help Monday to Friday, 9am to 5pm, except on bank holidays.

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An **Information Sheet** and **Exclusion List** which provides information about the Financial Services Compensation Scheme and the protection that it provides can be found at **www.nationwide.co.uk/fscs-info**.

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

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Account
Summary

Payments
&
Transfers

Hednesford
Town
Council

LS

Logout

Hi Lindsey Ann

Total balance
£90,735.70

Available balance
£90,735.70

Business Details

Savings accounts



Contact Us

Fixed Term

Business 6 Month Saver Issue

24 - Annual

Account No. 90071573

£31,263.31 *OK. LS*

£31,263.31

Notice

Business 125 Day Saver Issue

4 - Monthly

Account No. 90126305

£59,472.39 ⇌ Request
£59,472.39 transfer

Notifications

You don't currently have any
notifications

Request transfer

Request transfers between your
accounts.

You last logged in:

02nd Sep 2026 at 14:04

