

# Bank reconciliation – pro forma



Name of smaller authority: Ryde Town Council


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

## Financial year ending 31 March 2024

Prepared by (Name and Role): Robert Clark - Finance Assistant

Date: 31/01/2024

	£	£
<b>Balance per bank statements as at 31/01/24:</b>		
Unity Trust Bank	20481308	476,433.92
Mayors Charity	45183104	313.90
Nationwide BS	90160478	-
Network Ryde Business Current	20481366	2,221.69
CCLA Investment Banking		300,000.00
		778,969.51
<b>Cash Floats</b>		
Ryde Town Council Petty Cash		150.80
Network Ryde Petty Cash		194.64
Marina Cash float		365.00
		<b>710.44</b>
Less: any un-presented cheques as at 31/01/24 (enter these as negative numbers)		
Yearly Interest	item 1	
	item 2	
	item 3	
		-
Add: any un-banked cash as at 31/01/24		
		-
<b>Net balances as at 31/01/24 (Box 8)</b>		<b>779,679.95</b>

  
 \_\_\_\_\_  
 Checked By (Name/Job Title)

06/02/2024  
 \_\_\_\_\_  
 Date

\_\_\_\_\_  
 Approved By Chair of Finance

\_\_\_\_\_  
 Date

# Your Account Statement



For Businesses. For Communities. For Good.

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

Mrs Tara Bloomfield  
Ryde Town Council  
10 Lind Street  
Ryde  
PO33 2NQ

**Date:** 31/01/2024

**Account Name:** Ryde Town Council

**Swift Code (BIC):** NWBKGB2L

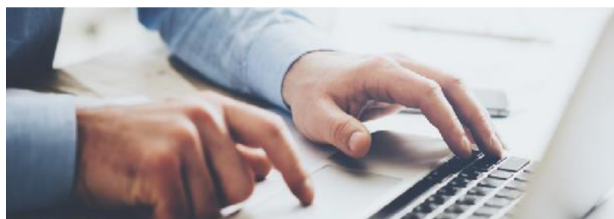
**IBAN Number:** GB93NWBK60023571418024

**Sort Code:** 608301

**Account Number:** 20481308

Your arranged overdraft limit is £0.00

Our new Online Banking is now available for everyone to use, giving you benefits like a refreshed new look, with simpler navigation. Finding your way around on a desktop or mobile phone is easier than ever.



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 Unity Custom account transactions:

Date	Type	Details	Payments Out	Payments In	Balance
31/12/2023		Balance brought forward	£0.00	£0.00	£551,387.07
02/01/2024	Direct Debit	Direct Debit (WIGHTFIBRE LTD)	£127.91	£0.00	£551,259.16
02/01/2024	Direct Debit	Direct Debit (WIGHTFIBRE LTD)	£12.37	£0.00	£551,246.79
02/01/2024	Direct Debit	Direct Debit (SCOTTISH WATER BUS)	£395.56	£0.00	£550,851.23

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Statement number 009

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Your Unity Custom account transactions:					
Date	Type	Details	Payments Out	Payments In	Balance
02/01/2024	Standing Order	S/O to: CLYDESDALE BANK	£812.50	£0.00	£550,038.73
02/01/2024	Credit	LB	£0.00	£10.00	£550,048.73
03/01/2024	Direct Debit	Direct Debit (SCOTTISH WATER BUS)	£77.40	£0.00	£549,971.33
03/01/2024	Credit	CCLA Investment Management Limited	£0.00	£1,342.98	£551,314.31
04/01/2024	Direct Debit	Direct Debit (PAYPAL PAYMENT)	£8.00	£0.00	£551,306.31
04/01/2024	Faster Payment Debit	B/P to: The Crown Hotel	£4,909.00	£0.00	£546,397.31
04/01/2024	Faster Payment Debit	B/P to: Ryde Leisure	£15,000.00	£0.00	£531,397.31
04/01/2024	Faster Payment Debit	B/P to: Community Action	£37.89	£0.00	£531,359.42
04/01/2024	Faster Payment Debit	B/P to: WIGHT RECLAIM	£280.00	£0.00	£531,079.42
04/01/2024	Faster Payment Debit	B/P to: West Cowes Timber	£1,207.98	£0.00	£529,871.44
04/01/2024	Faster Payment Debit	B/P to: TIM WANDER	£450.00	£0.00	£529,421.44
04/01/2024	Faster Payment Debit	B/P to: Staff Expenses	£45.00	£0.00	£529,376.44
04/01/2024	Faster Payment Debit	B/P to: Abbey Brass	£150.00	£0.00	£529,226.44
04/01/2024	Faster Payment Debit	B/P to: LAKE CLEANING	£771.61	£0.00	£528,454.83
04/01/2024	Faster Payment Debit	B/P to: Jewson	£55.20	£0.00	£528,399.63
04/01/2024	Faster Payment Debit	B/P to: IW COUNCIL	£60.00	£0.00	£528,339.63
04/01/2024	Faster Payment Debit	B/P to: D RIGBY BUILDER	£3,973.00	£0.00	£524,366.63
04/01/2024	Credit	GC C1	£0.00	£6,033.45	£530,400.08
05/01/2024	Direct Debit	Direct Debit (GOCARDLESS)	£132.00	£0.00	£530,268.08
08/01/2024	Direct Debit	Direct Debit (PAYPAL PAYMENT)	£211.64	£0.00	£530,056.44
08/01/2024	Credit	IW COUNCIL AP	£0.00	£142.32	£530,198.76
08/01/2024	Credit	GC C1	£0.00	£162.96	£530,361.72
09/01/2024	Faster Payment Debit	B/P to: Community Action	£61,366.20	£0.00	£468,995.52
10/01/2024	Direct Debit	Direct Debit (SCOTTISH WATER BUS)	£133.98	£0.00	£468,861.54

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10/01/2024	Direct Debit	Direct Debit (PAYPAL PAYMENT)	£8.00	£0.00	£468,853.54
10/01/2024	Direct Debit	Direct Debit (PAYPAL PAYMENT)	£10.00	£0.00	£468,843.54
11/01/2024	Direct Debit	Direct Debit (GOCARDLESS)	£7.00	£0.00	£468,836.54
11/01/2024	Faster Payment Debit	B/P to: Community Action	£467.73	£0.00	£468,368.81
11/01/2024	Faster Payment Debit	B/P to: West Cowes Timber	£3,193.76	£0.00	£465,175.05
11/01/2024	Faster Payment Debit	B/P to: Vectis Scaffolding	£10,206.00	£0.00	£454,969.05
11/01/2024	Faster Payment Debit	B/P to: TIM WANDER	£883.43	£0.00	£454,085.62
11/01/2024	Faster Payment Debit	B/P to: ROMAN BUILD SERVS	£144.00	£0.00	£453,941.62
11/01/2024	Faster Payment Debit	B/P to: NDLE Ltd	£7,500.00	£0.00	£446,441.62
11/01/2024	Faster Payment Debit	B/P to: Jewson	£66.40	£0.00	£446,375.22
11/01/2024	Faster Payment Debit	B/P to: ISLAND GR MAINT	£1,092.00	£0.00	£445,283.22
11/01/2024	Faster Payment Debit	B/P to: The Island Copier	£360.41	£0.00	£444,922.81
11/01/2024	Faster Payment Debit	B/P to: Four Corners	£175.50	£0.00	£444,747.31
11/01/2024	Faster Payment Debit	B/P to: Staff Expenses	£11.05	£0.00	£444,736.26
11/01/2024	Faster Payment Debit	B/P to: BRIGH LAND	£99.52	£0.00	£444,636.74
11/01/2024	Faster Payment Debit	B/P to: Supplier Payment	£2,568.00	£0.00	£442,068.74
12/01/2024	Direct Debit	Direct Debit (PAYPAL PAYMENT)	£10.00	£0.00	£442,058.74
15/01/2024	Direct Debit	Direct Debit (HEALTH ASSURED LTD)	£180.00	£0.00	£441,878.74
15/01/2024	Direct Debit	Direct Debit (SCOTTISH WATER BUS)	£34.24	£0.00	£441,844.50
15/01/2024	Credit	IW COUNCIL AP	£0.00	£19,909.00	£461,753.50
16/01/2024	Direct Debit	Direct Debit (CROWN GAS POWER)	£220.42	£0.00	£461,533.08
16/01/2024	Direct Debit	Direct Debit (PAYPAL PAYMENT)	£10.00	£0.00	£461,523.08
16/01/2024	Direct Debit	Direct Debit (LLOYDS BANK PLC)	£4,429.72	£0.00	£457,093.36
17/01/2024	Direct Debit	Direct Debit (CORONA ENERGY RETA)	£211.63	£0.00	£456,881.73

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17/01/2024	Direct Debit	Direct Debit (CORONA ENERGY RETA)	£658.07	£0.00	£456,223.66
17/01/2024	Direct Debit	Direct Debit (WL ITS FUELGENIE)	£49.99	£0.00	£456,173.67
17/01/2024	Credit	IW COUNCIL AP	£0.00	£213.48	£456,387.15
18/01/2024	Faster Payment Debit	B/P to: Ryde Rowing Club	£800.00	£0.00	£455,587.15
18/01/2024	Faster Payment Debit	B/P to: Community Action	£381.35	£0.00	£455,205.80
18/01/2024	Faster Payment Debit	B/P to: Wight Crystal	£19.80	£0.00	£455,186.00
18/01/2024	Faster Payment Debit	B/P to: Wight Fire	£32.10	£0.00	£455,153.90
18/01/2024	Faster Payment Debit	B/P to: Wight Business	£26.39	£0.00	£455,127.51
18/01/2024	Faster Payment Debit	B/P to: TIM WANDER	£755.92	£0.00	£454,371.59
18/01/2024	Faster Payment Debit	B/P to: BRIGH LAND	£99.52	£0.00	£454,272.07
19/01/2024	Direct Debit	Direct Debit (UNIVOICE LTD)	£113.78	£0.00	£454,158.29
19/01/2024	Credit	HISTORIC ENGLAND	£0.00	£10,728.00	£464,886.29
19/01/2024	Credit	Unlimited Tourism Ltd	£0.00	£205.01	£465,091.30
22/01/2024	Direct Debit	Direct Debit (CROWN GAS POWER)	£116.76	£0.00	£464,974.54
22/01/2024	Direct Debit	Direct Debit (PUBLIC WORKS LOANS)	£6,087.92	£0.00	£458,886.62
22/01/2024	Credit	Allotment	£0.00	£23.00	£458,909.62
24/01/2024	Direct Debit	Direct Debit (PAYPAL PAYMENT)	£307.20	£0.00	£458,602.42
24/01/2024	Direct Debit	Direct Debit (WL ITS FUELGENIE)	£19.70	£0.00	£458,582.72
24/01/2024	Credit	Allotment	£0.00	£20.00	£458,602.72
24/01/2024	Credit	Inward Payment CHANNING LUCAS + PARTNERS LIMITED T	£0.00	£4,521.00	£463,123.72
25/01/2024	Direct Debit	Direct Debit (BT GROUP PLC)	£176.22	£0.00	£462,947.50
25/01/2024	Faster Payment Debit	B/P to: Community Action	£310.73	£0.00	£462,636.77
25/01/2024	Faster Payment Debit	B/P to: TIM WANDER	£450.00	£0.00	£462,186.77

Your Unity Custom account transactions:					
Date	Type	Details	Payments Out	Payments In	Balance
25/01/2024	Faster Payment Debit	B/P to: SoloProtect Ltd	£15.60	£0.00	£462,171.17
25/01/2024	Faster Payment Debit	B/P to: Ryde Baptist Church	£68.75	£0.00	£462,102.42
25/01/2024	Faster Payment Debit	B/P to: PC CONSULTANTS	£99.36	£0.00	£462,003.06
25/01/2024	Faster Payment Debit	B/P to: LEAH MEW	£1,200.00	£0.00	£460,803.06
25/01/2024	Faster Payment Debit	B/P to: IEH	£273.13	£0.00	£460,529.93
25/01/2024	Faster Payment Debit	B/P to: IW COUNCIL	£900.00	£0.00	£459,629.93
25/01/2024	Faster Payment Debit	B/P to: INDIGO	£54.00	£0.00	£459,575.93
25/01/2024	Faster Payment Debit	B/P to: ICR SYSTEMS LTD	£30.00	£0.00	£459,545.93
25/01/2024	Faster Payment Debit	B/P to: Howden Joinery Ltd	£1,855.38	£0.00	£457,690.55
25/01/2024	Faster Payment Debit	B/P to: GQG SERVICES	£300.00	£0.00	£457,390.55
25/01/2024	Faster Payment Debit	B/P to: FOCUS PLUMB HEATIN	£8,027.29	£0.00	£449,363.26
25/01/2024	Faster Payment Debit	B/P to: Core Group Service	£11,303.23	£0.00	£438,060.03
25/01/2024	Faster Payment Debit	B/P to: Andrew Macarthur	£879.82	£0.00	£437,180.21
26/01/2024	Direct Debit	Direct Debit (PAYPAL PAYMENT)	£9.99	£0.00	£437,170.22
26/01/2024	Direct Debit	Direct Debit (PAYPAL PAYMENT)	£8.00	£0.00	£437,162.22
26/01/2024	Credit	RYDE METHODIST CHURCH	£0.00	£60.00	£437,222.22
29/01/2024	Direct Debit	Direct Debit (BIFFA WASTE SERVIC)	£227.97	£0.00	£436,994.25
29/01/2024	Credit	Allotment	£0.00	£32.00	£437,026.25
30/01/2024	Direct Debit	Direct Debit (PAYPAL PAYMENT)	£19.97	£0.00	£437,006.28
31/01/2024	Direct Debit	Direct Debit (WIGHTFIBRE LTD)	£120.79	£0.00	£436,885.49
31/01/2024	Direct Debit	Direct Debit (WIGHTFIBRE LTD)	£12.00	£0.00	£436,873.49
31/01/2024	Credit	HMRC VAT	£0.00	£39,560.43	£476,433.92

## Sending or Receiving Currency

You may be asked for your SWIFTBIC (Bank Identification Code) and IBAN (International Bank Account Number). These can be found at the top of this statement and are required to ensure that international banks can find the correct account to credit or debit funds.

When receiving currency into your Unity account, you must inform us of the transaction. The SWIFTBIC number relates to a central Unity account. We use this account to receive international currency before allocating the payment to your account. Please call us on **0345 140 1000** for more information.

## Fraud Concerns

If you have any concerns regarding fraud on your account, then please call the freephone number **0808 196 8420**.

## What happens when something goes wrong?

If you have a problem with your Unity account or our service, please get in touch with us on **0345 140 1000**. We aim to resolve any issues as soon as possible.

## Accessibility

Unity offers a number of supporting services such as statements in braille or large print. Please contact us for more information.

### Additional information

A copy of our interest rates can be found on our website – [unity.co.uk/interest-rates](https://www.unity.co.uk/interest-rates)

A copy of our fees and charges can be found on our website – <https://www.unity.co.uk/terms-and-conditions/>

This information is also available by calling **0345 140 1000**.

**To help us improve our service and maintain security, we may monitor and/or record your telephone calls with us.**