

**Northstowe Town Council**  
**Reserves Balance**  
**2025-2026**

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<u>Reserve</u>	<u>OpeningBalance</u>	<u>Transfers</u>	<u>Spend</u>	<u>Receipts</u>	<u>CurrentBalance</u>
<b>Earmarked</b>					
S106 Contributions - Communit	38,480.00		2,400.00		36,080.00
S106 Contributions - Town Boar	34,062.16			11,652.84	45,715.00
Town Board- Friends of the Win	500.00				500.00
Contingency Capital		15,000.00			15,000.00
Contingency Revenue		5,000.00			5,000.00
Civic Regalia		2,500.00			2,500.00
<b>Total Earmarked</b>	<b>73,042.16</b>	<b>22,500.00</b>	<b>2,400.00</b>	<b>11,652.84</b>	<b>104,795.00</b>
<b>TOTAL RESERVE</b>	<b>73,042.16</b>	<b>22,500.00</b>	<b>2,400.00</b>	<b>11,652.84</b>	<b>104,795.00</b>
<b>GENERAL FUND</b>					132,659.97
<b>TOTAL FUNDS</b>					237,454.97

# Northstowe Town Council

Prepared by: \_\_\_\_\_

Date: \_\_\_\_\_

*Name and Role (Clerk/RFO etc)*

Approved by: \_\_\_\_\_

Date: \_\_\_\_\_

*Name and Role (RFO/Chair of Finance etc)*

<b>A</b>	<b>Bank Reconciliation at 30/11/2025</b>		
	Cash in Hand 01/04/2025		157,949.99
	<b>ADD</b> Receipts 01/04/2025 - 30/11/2025		190,039.00
	<b>SUBTRACT</b> Payments 01/04/2025 - 30/11/2025		347,988.99
	<b>Cash in Hand 30/11/2025</b> (per Cash Book)		110,534.02
<b>B</b>			<b>237,454.97</b>
	Cash in hand per Bank Statements		
	Petty Cash 30/11/2025	0.00	
	Unity Trust Current Account 30/11/2025	97,177.16	
	Unity Trust Instant Savings Account 30/11/2025	41,292.36	
	Redwood Bank 35 days account 30/11/2025	50,000.00	
	Cambridge Building Society - Coun 30/11/2025	50,187.66	
			<b>238,657.18</b>
	Less unrepresented payments		1,202.21
			237,454.97
	Plus unrepresented receipts		
	<b>Adjusted Bank Balance</b>		<b>237,454.97</b>
	<b>A = B Checks out OK</b>		

# Your Account Statement



For Businesses. For Communities. For Good.

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

Mr Mark Nokkert  
Northstowe Community Centre  
1 The Green  
Pathfinder Way  
Cambridge Cambridgeshire  
CB24 1FD

**Date:** 30/11/2025

**Account Name:** Northstowe Town Council

**Swift Code (BIC):** NWBKGB2L

**IBAN Number:** GB93NWBK60023571418024

**Sort Code:** 608301

**Account Number:** 20438199

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
31/10/2025		Balance brought forward	£0.00	£0.00	£112,390.16
10/11/2025	Credit	Elena Piga	£0.00	£20.00	£112,410.16
12/11/2025	Direct Debit	Direct Debit (THE PENSIONS TRUST)	£697.32	£0.00	£111,712.84
13/11/2025	Credit	A Wing	£0.00	£15.00	£111,727.84

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Statement number 074

**For Businesses.  
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For Good.**

Unity Trust Bank plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Unity Trust Bank is entered in the Financial Services Register under number 204570.  
Registered Office: Four Brindleyplace, Birmingham, B1 2JB.  
Registered in England and Wales no. 1713124.  
Calls may be monitored and recorded for training, quality and security purposes.  
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Your Current T2 account transactions:					
Date	Type	Details	Payments Out	Payments In	Balance
13/11/2025	Credit	WONG C	£0.00	£20.00	£111,747.84
17/11/2025	Direct Debit	Direct Debit (EE LIMITED)	£71.95	£0.00	£111,675.89
17/11/2025	Direct Debit	Direct Debit (LLOYDS BANK PLC)	£3.00	£0.00	£111,672.89
20/11/2025	Direct Debit	Direct Debit (EASTERN SHIRES)	£181.56	£0.00	£111,491.33
24/11/2025	Transfer	CAMBRIDGESHIRE ACR	£0.00	£120.00	£111,611.33
26/11/2025	Faster Payment Debit	B/P to: Mrs P C Sawyer	£1,755.41	£0.00	£109,855.92
26/11/2025	Transfer	B/P to: CACRE	£86.40	£0.00	£109,769.52
26/11/2025	Faster Payment Debit	B/P to: LGA	£6,000.00	£0.00	£103,769.52
26/11/2025	Faster Payment Debit	B/P to: Huw Walters	£2,727.48	£0.00	£101,042.04
26/11/2025	Faster Payment Debit	B/P to: HMRC Cumbernauld	£1,725.93	£0.00	£99,316.11
26/11/2025	Faster Payment Debit	B/P to: TAWG	£530.40	£0.00	£98,785.71
26/11/2025	Faster Payment Debit	B/P to: Aubergine	£1,078.80	£0.00	£97,706.91
26/11/2025	Faster Payment Debit	B/P to: South Cambs DC	£151.50	£0.00	£97,555.41
27/11/2025	Faster Payment Debit	B/P to: South Cambs DC	£370.00	£0.00	£97,185.41
30/11/2025	Fee	Service Charge	£8.25	£0.00	£97,177.16

## **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.**

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# Your pre-notification statement



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PO Box 7193  
Planetary Road  
Willenhall  
WV1 9DG

Mr Mark Nokkert  
Northstowe Community Centre  
1 The Green  
Pathfinder Way  
Cambridge, Cambridgeshire  
United Kingdom  
CB24 1FD

**Date:** 30/11/2025

Page number 1 of 3

**Account Name:** Northstowe Town Council

Statement number: 074

**Sort Code:** 608301

**Account Number:** 20438199

Dear Mr Mark Nokkert,

This letter outlines charges relating to the transactions and debit interest on your account between 01/11/2025 and 30/11/2025.

You can find full details of our fees and charges within the Standard Service Tariff on our website <https://www.unity.co.uk/terms-and-conditions/>

## The charges for this billing period are:

<b>Total charges</b>	£8.25
<b>Total debit interest</b>	£0.00
<b>To be debited from your account on</b>	31/12/2025

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Pre-notification of account charges		
Type	Count	Charge
Automated Payments	7	£1.05
Faster Payments	8	£1.20
Manual	—	£0.00
Account Fee	—	£6.00

Additional information			
The combined account charge includes the following transaction types:			
<b>Automated Payments</b>	Bacs Credit (in)	Direct Debit (out)	Faster Payment Credit (in)
<b>Faster Payments</b>	Standing Orders (out)	Bill Payments (out)	
<b>Manual</b>	Cheques	Credits	
<b>Account Fee</b>	This is the standard charge for maintaining your account regardless of any transactions.		
<b>Total charge</b>	These charges do not include cash or cheques paid in through the Post Office, Bank Counter or via our Freepost service.		



## Interest and Charges

Our General Terms & Conditions state when we may apply charges or interest.

Further information about debit interest and other fees or charges can be found in our Standard Service Tariff.

**Credit interest** – AER stands for Annual Equivalent Rate and describes what the interest rate would be if interest was paid and compounded annually.

**Debit interest** – ABR stands for Above Base Rate and describes the rate charged annually above the Bank of England Base Rate.

## Overdrafts

**Arranged overdrafts** – We agree in advance to provide you with an overdraft that allows you to borrow money on your account up to an agreed overdraft limit. If approved by Unity you will be given an arranged overdraft limit along with an agreed interest rate. These are typically agreed for a period of 12 months and are linked to the Bank of England Base Rate.

**Unarranged overdrafts** – An overdrawn balance on your account which we have not agreed in advance. We will charge our unarranged overdraft rate on any unarranged balances.

If you have an arranged overdraft limit and exceed 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 an unarranged overdraft rate on any balance over your arranged overdraft limit.

In either of these circumstances, debit interest will be applied on each working day that your account is overdrawn.

For details of our interest rates and charges, please visit <https://www.unity.co.uk/terms-and-conditions/>

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## What happens when something goes wrong?

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Thanks

## Your Unity Team

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**INVESTORS IN PEOPLE**  
We invest in people Gold



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**Account Name:** Northstowe Town Council

**Swift Code (BIC):** NWBKGB2L

**IBAN Number:** GB93NWBK60023571418024

**Sort Code:** 608301

**Account Number:** 20509633

The credit interest rate is 2.10% AER as of your statement date.

## Contact Us



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Email us: **us@unity.co.uk**



Visit us: **unity.co.uk**

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**

## Your Instant Access account transactions:

Date	Type	Details	Payments Out	Payments In	Balance
31/10/2025		Balance brought forward	£0.00	£0.00	£41,292.36

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