Finance Report – 4th November 2026

Finance – RFO

Motions:

i. To receive and approve schedule of payments and receipts

Payments since last meeting in September 2026

REASON	PAYEE	Income	Sub total	VAT	Total	Ref	Cheque No	Minute ref	Payment Approva
Bank Transer	Lloyds Bank	£2,000.00			£0.00		BACS		04.11.26
Salary inc PAYE	HMRC PAYE		£100.00		£100.00	28	BACS		04.11.26
Salary inc PAYE	HMRC PAYE		£201.44		£201.44	29	BACS		04.11.26
Salary inc PAYE	HMRC PAYE		£1.41		£1.41	30	BACS		04.11.26
Bank Transer	Lloyds Bank	£81.66			£0.00	31	BACS	02.09.26 item 6vi & 6vii	04.11.26
Salary inc PAYE	HMRC PAYE		£1.44		£1.44	32	BACS		04.11.26
Office Expenses	Clerk		£399.99		£399.99	33	BACS	02.09.26 item 6iv	04.11.26
Bank Charges	Lloyds Bank		£6.25		£6.25	34	BACS		04.11.26
Room Hire	Salt Village Hall		£67.50		£67.50	35	BACS		04.11.26
Salary inc PAYE	Clerk		£273.92		£273.92	36	BACS		04.11.26
Precept	SBC	£4,551.76			£0.00	37	BACS		04.11.26
Support Grant	SBC	£115.24			£0.00	38	BACS		04.11.26
Office Expenses	Clerk		£45.05		£45.05	39	BACS		04.11.26
Bank Charges	Lloyds Bank		£5.75		£5.75	40	BACS		04.11.26
Salary inc PAYE	HMRC PAYE		£8.99		£8.99	41	BACS		04.11.26
Salary inc PAYE	Clerk		£273.72		£273.72	42			
Sub Total					£1,385.46				
less payments already made					£1,111.74				
Total to be paid					**£273.72**				

ii. To receive and approve monthly budget summary - page 2
iii. To receive and approve the bank reconciliation – page 3
iv. To receive and approve draft budget for 2027-28 – page 4
v. To agree 2027-28 precept request
vi. To agree to increase earmarked funds from £6,500 to £10k for election reserves.

Budget monitoring for 2026-27

Income	Budget	Actual	Difference
Bank interest	£0.00	0.00	0.00
Vat reclaim	£0.00	0.00	0.00
Precept	£9,103.51	9,103.51	0.00
Support Grant	£230.49	230.49	0.00
Concurrent	£360.00	360.00	0.00
Bank Tranfser	£0.00	2,081.66	-2,081.66
Misc	£0.00	50.00	-50.00
Total	**£9,694.00**	**11,775.66**	**0.00**
Expenditure	Budget	Actual	Difference
Salary inc PAYE	£4,220.00	3,869.18	350.82
Office Expenses	£420.00	687.06	-267.06
Councillors Expenses	£50.00	10.75	39.25
Room Hire	£180.00	157.50	22.50
Training	£50.00	0.00	50.00
Subscriptions	£265.00	277.09	-12.09
Software Licenses	£80.00	0.00	80.00
Web Management	£240.00	0.00	240.00
Audit	£150.00	126.00	24.00
Insurance	£475.00	437.12	37.88
FOI/DPA	£60.00	0.00	60.00
Bus Shelter Cleaning	£0.00	0.00	0.00
Parish Benches	£100.00	0.00	100.00
Highways/Village Projects	£500.00	0.00	500.00
Strimming	£500.00	0.00	500.00
Burial Ground Maintenance	£500.00	0.00	500.00
General Repairs	£100.00	75.00	25.00
Projects	£600.00	0.00	600.00
Contingencies	£100.00	0.00	100.00
Amenity visits	£504.00	0.00	504.00
Grants	£600.00	1,000.00	400.00
Election Costs	£0.00	0.00	0.00
Bank Charges	£0.00	39.75	-39.75
Total	**£9,694.00**	**6,679.45**	**3,854.30**

Excess of income over expenditure	£5,096.21
balance BF 2025-26	£557.85
Total as per cashbook	**£5,654.06**

Actual expenditure for 2026-27	**£6,679.45**

Actual Income for 2026-27	**£9,694.00**

Bank reconciliation as at 29th October 2026

Balance as per statement	£5977.78
Less payments	£273.72
Balance as per Cashbook	£5704.06

09/09/2026		8	Bank Transfer	25	Bank Tranfser	81	Lloyds Bank	£2,000.00			£0.00	£2,340.86	y	BACS		04.11.26
10/09/2026	28	1	Administration	28	Salary inc PAYE	64	HMRC PAYE		£100.00		£100.00	£2,240.86	y	BACS		04.11.26
10/09/2026	29	1	Administration	28	Salary inc PAYE	64	HMRC PAYE		£201.44		£201.44	£2,039.42	y	BACS		04.11.26
10/09/2026	30	1	Administration	28	Salary inc PAYE	64	HMRC PAYE		£1.41		£1.41	£2,038.01	y	BACS		04.11.26
10/09/2026	31	1	Administration	25	Bank Tranfser	81	Lloyds Bank	£81.66			£0.00	£2,119.67	y	BACS	02.09.26 item 6vi & 6vii	04.11.26
11/09/2026	32	1	Administration	28	Salary inc PAYE	64	HMRC PAYE		£1.44		£1.44	£2,118.23	y	BACS		04.11.26
15/09/2026	33	1	Administration	29	Office Expenses	51	Clerk		£399.99		£399.99	£1,718.24	y	BACS	02.09.26 item 6iv	04.11.26
15/09/2026	34	1	Administration	50	Bank Charges	81	Lloyds Bank		£6.25		£6.25	£1,711.99	y	BACS		04.11.26
02/10/2026	35	1	Administration	31	Room Hire	50	Salt Village Hall		£67.50		£67.50	£1,644.49	y	BACS		04.11.26
02/10/2026	36	1	Administration	28	Salary inc PAYE	51	Clerk		£273.92		£273.92	£1,370.57	y	BACS		04.11.26
12/10/2026	37	6	Income	22	Precept	71	SBC	£4,551.76			£0.00	£5,922.33	y	BACS		04.11.26
12/10/2026	38	6	Income	23	Support Grant	71	SBC	£115.24			£0.00	£6,037.57	y	BACS		04.11.26
13/10/2026	39	1	Administration	29	Office Expenses	51	Clerk		£45.05		£45.05	£5,992.52	y	BACS		04.11.26
19/10/2026	40	1	Administration	50	Bank Charges	81	Lloyds Bank		£5.75		£5.75	£5,986.77	y	BACS		04.11.26
23/10/2026	41	1	Administration	28	Salary inc PAYE	64	HMRC PAYE		£8.99		£8.99	£5,977.78	y	BACS		04.11.26
01/11/2026	42	1	Administration	28	Salary inc PAYE	51	Clerk		£273.72		£273.72	£5,704.06				

COMMUNITY ACCOUNT Statement

Printed: 29 October 2026

Print

Salt & Enson Parish Council
45 THORN CLOSE
BRERETON
RUGELEY
STAFFORDSHIRE
WS15 1TA

Sort code 30-98-00 Account number 00418642
BIC: LOYDGB21221 IBAN: GB96 LOYD 3098 0000 4186 42

The data shown on your statement was correct at the time of printing. Please remember, this isn't an official bank copy.

Please check your statement. If you think that something looks incorrect, please call us on **0345 072 5555** Monday to Friday 8am to 6pm, Saturday 9am to 2pm (+44 (0) 1733 347 338, from outside the UK). Or Textphone 0345 601 6909.

Date	Description	Type	In (£)	Out (£)	Balance (£)
23 Oct 26	HMRC SDDS 0000841533	DD		8.99	5977.78

Commercial Instant Access Account Statement

Printed: 29 October 2026

Print

Salt & Enson Parish Council
45 THORN CLOSE
BRERETON
RUGELEY
STAFFORDSHIRE
WS15 1TA

Sort code 30-84-26 Account number 11752563
BIC: LOYDGB21751 IBAN: GB95LOYD30842611752563

The data shown on your statement was correct at the time of printing. Please remember, this isn't an official bank copy.

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Date	Description	Type	In (£)	Out (£)	Balance (£)
09 Oct 26	INTEREST (GROSS)		5.38		13105.56

Current Account	£5,704.06	**Earmarked funds**	
Reserves Account	£13,105.56	Elections	6500
Less earmarked funds	£6,500.00		
Total available funds	**£12,309.62**	**Total earmarked**	**6500**

Signed_____ Date_____

Signed_____ Date_____

Draft Budget 2027-28

Income	2025-26 Actual	2026-27 Estimated	2027-28	Notes
Bank interest	£0.00	£0.00	£0.00	
Vat reclaim	£0.00	£0.00	£0.00	
Precept	£8,333.48	£9,103.51	£11,024.00	
Support Grant	£280.52	£230.49	£230.49	
Concurrent	£360.00	£360.00	£360.00	
Bank Transer	£0.00	£2,081.66	£0.00	
misc	£0.00	£50.00	£0.00	
Total	**£8,974.00**	**£11,825.66**	**£11,614.49**	
Expenditure				
Clerks Salary inc PAYE	£3,971.76	£4,970.00	£5,695.00	extimated 5% increase
Office Expenses	£531.98	£854.00	£500.00	
Councillors Expenses	£35.00	£10.75	£50.00	
Room Hire	£180.00	£220.00	£200.00	
Training	£0.00	£0.00	£200.00	
Subscriptions	£257.10	£277.09	£300.00	SPCA (expecting an increase) & SLCC
Software Licenses	£0.00	£0.00	£80.00	Included in Office Expenses for 2027-28
Web Management	£166.47	£0.00	£240.00	
Audit	£96.25	£126.00	£150.00	
Insurance	£397.50	£437.12	£475.00	
FOI/DPA	£47.00	£60.00	£60.00	
Bus Shelter Cleaning	£0.00	£0.00	£0.00	All included in Village Maintenance for 2027-28
Parish Benches	£0.00	£0.00	£0.00	
Highways/Village Projects	£0.00	£0.00	£0.00	
Strimming	£720.00	£0.00	£0.00	
Burial Ground Maintenance	£500.00	£0.00	£0.00	
General Repairs (Phonebox)	£0.00	£75.00	£0.00	
Projects	£0.00	£0.00	£0.00	
Contingencies	£0.00	£0.00	£0.00	
Village Maintenance	£0.00	£0.00	£2,500.00	
Amenity visits	£420.00	£0.00	£504.00	
Grants	£2,200.00	£1,000.00	£600.00	
Election Costs	£500.00	£0.00	£3,500.00	£3500 election costs to come out of reserves already held.
Bank Charges	£0.00	£39.75	£60.00	
Total	**£10,023.06**	**£8,069.71**	**£11,614.00**	

Suggest Precept request for 2027-28 be £11,024 to cover budgeted expenditure for 2027-28