RFO REPORT – 10th November 2026

MONKTON COMBE PARISH COUNCIL	Receipt and Payment Analysis as at :-			01/11/2026
	Note	Budget 2026/27	Actual to date	Variation from budget
RECEIPTS				
Precept		13485	13485	0
B&NES Agency Services (Footpath Scheme)		225	225	0
Bank Interest MCPC		300	44	-256
Bank Interest Miss Davies		175	0	-175
VAT Refund		1000	0	-1000
Grants for Village Repairs		0	0	0
Other Grants		0	1215	1215
Other Income CIL		4521	4844	323
	TOTAL RECEIPTS ex CIL	15185	14969	-216
	Total Receipts inc. CIL	19706	19813	107
PAYMENTS (Ex VAT)	1			
Agency Services				
Village Cleaning		4130	2019	-2111
Gardening MCPC / Footpath scheme		850	336	-514
	Sub-total	4980	2355	-2625
Gardening Miss Davies		275	114	-161
Public Lighting (St Michaels Gate)		25	0	-25
	Sub-total	300	114	-186
General Administration				
Postage, stationery, printing etc.		80	31	-49
Councillors Exps / Hall Hire		10	0	-10
Insurance		500	551	51
Playground Safety Check		80	83	3
Clerk Remuneration		7572	4818	-2754
Audit and Bank Fees		150	151	1
Village Hall Hire		175	50	-125
ALCA		86	87	1
SLCC		90	126	36
Data Protection Act		47	0	-47
Publications and books		50	0	-50
Training etc.		90	185	95
	Sub-total	8930	6082	-2848
S137 Payments				
BPT		40	40	0
CPRE		0	0	0
	Sub-total	40	40	0
Other Non-recurring Items				
Parish Works (Repairs & Replacements)		300	24	-276
Other Works		500	0	-500
Grants / Community Infrastructure Projects		5000	1292	-3708
E-mail & website service		85	50	-35
Other Expenditure & expenses		50	0	-50
	Sub-total	5935	1366	-4569
	TOTAL PAYMENTS Ex CIL	15185	9956	-6520
	Total Payments inc. CIL	20185	9956	-10229
Excess of Income over Expenditure Ex CIL		0	5013	6305
Excess of Income over Expenditure Inc. CIL		479	9857	10336
Reclaimable VAT		1250	192.29	-1058
Total Gross Payments		16435	10148.76	-6286
Note 1. Payments exclude VAT unless it cannot be re-claimed.				

Councillor …….. Clerk ……..

Print Name: **Ms. S. Griffith**

Dated: **10/11/2026**

RFO REPORT – 10th November 2026

BANK RECONCILIATION
Financial Year Ending 31st March 2027

Prepared by **Mr Geoffrey Davis** Clerk & Responsible Financial Officer on 5th **November 2026**

Balances as per Bank Statements as at 01/11/2026					
Current Account Metro Bank				1,351.31	
Business Savings Account Metro Bank				12,025.76	
Deposit Account Bath Building Society				27,877.29	
Deposit Account Bath Building Society - Miss Davis				12,560.68	
					53,815.04
			Of Which is CIL	17,026.07	
			Unrestricted Reserves	**24,228.29**	
LESS Un-presented cheques: (inc. VAT)					
120PH002922852707	02/11/26	HMRC	Month 7 Paye	35.59	
					35.59
PLUS Unpresented Credits					
Sub Total					0.00
Net Balance as at 1st November 2026					**53,779.45**
The net balance reconciles to the Cash Book (receipts and payments account) for the year, as follows:-					
CASH BOOK					
Opening Balance 01/04/2025					
Current Account Metro Bank				533.78	
Business Savings Account Metro Bank				3,143.11	
Deposit Account Bath Building Society				27,877.29	
Deposit Account Bath Building Society - Miss Davis				12,560.68	
					44,114.86
			Of Which is CIL	12,181.76	
			Unrestricted Reserves	**19,372.42**	
Plus Receipts in the year					19,813.35
					63,928.21
Less Payments in the year					10,148.76
Closing Balance per cash book (receipts and payments book) on 01/11/2026					**53,779.45**

Councillor …….. Clerk ……..

Print Name: **Ms. S. Griffith**

Dated: **10/11/2026**

RFO REPORT – 10th November 2026

MONKTON COMBE PARISH COUNCIL	COMMUNITY INFRASTRUCTURE LEVY - Annual report
Reporting period: CIL Monies received by the Council to:-	**31st MARCH 2027**
a) CIL Receipts	
Total amount of CIL received in financial year (2024/25)	**£6,171.40**
Total amount of CIL received in financial year (2025/26)	**£6,010.36**
Total amount of CIL received in financial year (2026/27)	**£4,844.31**
Total CIL Receipts	**£17,026.07**
b) CIL Expenditure	
Total amount of CIL spent to end of financial year (2025/26)	**£1,311.00**
c) Items on which CIL has been spent	
Churchyard Wall - Noticeboard	£1,299.00
Virtual Pavements Project	£12.00
d) Monies requested / recovered from Parish Council (Reg 59E, 59F)	
Monies which have been requested, or recovered, from the Parish Council to the financial year (2025/26)	£0.00
e) CIL retained	
i. Total amount of CIL received in the financial year (2026/27) and retained (unspent) at the end of the reported year (2026/27)	**£4,844.31**
ii. Total amount of CIL received in previous year(s) and retained (unspent) at the end of the reported year (2026/27)	**£10,870.76**
Total CIL receipts retained (unspent)	**£15,715.07**
Commitments awaiting completion /invoicing	
	£0.00
Commitments Total	**£0.00**
Uncommitted Balance	**£15,715.07**
Proposed Projects - Awaiting Approval	
PlayPark Slide	£4,000.00
Proposals Total	**£4,000.00**

Councillor ……..

Clerk ……..

Print Name:

Ms. S. Griffith

Dated: **10/11/2026**

RFO REPORT – 10th November 2026

Receipts since meeting on 15th September 2026				
8	07/09/2026	B&NES Council	Agency Payment Footpaths	225.03
9	30/09/2026	Metro Bank	Interest September	5.19
10	01/10/2026	B&NES Council	Precept Payment October	6742.50
11	29/10/2026	Cotswold National	Grant Funding for Interpretation Board	1215.00
12	30/10/2026	Metro Bank	Interest October	7.14

Payments approved as standing payments or at meeting on 15th September 2026 which have now been made.				
CNLMCINV26-61	15/09/26	Amanda Steer	Information Board Illustrations	600.00
MCPCSep26ER	24/09/26	Elise Rowley	Pay 31 August to 27September 2026	210.96
MCPCSep26GD	24/09/26	Mr. G. Davis	Pay Sep 2026	132.18
MCPCSep26SG	24/09/26	Sian Griffith	Pay Sep2026	561.90
BankChgSep	27/09/26	MetroBank	Account Maintenance Fee Sep26	3.00
120PH002922852706	01/10/26	HMRC	Month 6 Paye	54.73
MCPC5734-1	22/10/26	Jeff Avis Garden	Car park and Miss Davis Garden	143.00
MCPC5734-2	22/10/26	Jeff Avis Garden Services	Car park and Miss Davis Garden	40.00
3652 MCPC	22/10/25	Swan Mngmnt Svces	Annual Domain Services Fee	60.00
MCPCOct26ER	22/10/26	Elise Rowley	Pay 28 September to 25 October 2026	159.36
MCPCOct26GD	22/10/26	Mr. G. Davis	Pay Oct 2026	93.42
MCPCOct26SG	22/10/26	Sian Griffith	Pay Oct 2026	498.30
BankChgOct	30/10/26	MetroBank	Account Maintenance Fee Oct26	3.00
120PH002922852707	02/11/26	HMRC	Month 7 Paye	35.59
2641 MCPC	01/10/26	Neil Morgan Design	Monkton Combe Parish Council – Interpretation Panel	615.00

Payments for Approval at Meeting on 10th November 2026 - NONE				

Councillor …….. Clerk ……..

Print Name: **Ms. S. Griffith**

Dated: **10/11/2026**

RFO REPORT – 10th November 2026

NOTES

1. The CIL Report has been updated for the current year and shows expenditure of £1,311 for the Interpretation Board and £12 on the Virtual pavement proposals.

2. A table comparing the three Banks is presented for your consideration, in order to implement the necessary changes for the change of Clerk/RFO.

Fee & Rate Comparison

Feature / Fee Type	**Unity Trust Bank (Current Account)**	**HSBC UK (Small Business / Business Banking)**	**Metro Bank Existing Banking Community Account**
Monthly Account Fee	**£6.00 / month** (£72/year)	**£0 / month** (Small Business) or **£0 for 12 mos, then £10/month** (Standard Business)	**£3.00 / month** (£36/year)
Electronic / Digital Payments (Faster Payments / Direct Debits)	**15p per transaction** (via online banking)	**Free** (Unlimited standard domestic electronic transactions)	**Free** (Unlimited standard domestic electronic transactions)
Multi-Authorisation Governance *(Essential for Parish Council Standing Orders)*	**Built-in multi-signatory online options** (Dual or Triple authorisation for payments)	**Limited multi-signature functionality** (Business internet banking offers basic secondary approval, but not fully customisable dual/triple mandate controls like Unity)	**No Multi Signature Facility.** Only the Clerk can make payments. This is Currently Mr. Geoffrey Davis, and needs to be changed to Ms. Sian Griffith
Cheque Payments Received	**40p per cheque**	**50p per cheque** (via App/Branch/Post Office) + £1.50 credit fee for branch counter deposits	**No Cheque Facility**
Cash Paid In / Handling	**70p per £100**	**1.5% of cash value** (Branch/Post Office counter cash)	**Free** **But we do not use cash**
CHAPS Transfers (Same Day)	**£25.00**	**£17.00 – £30.00** depending on branch/online submission	**£25.00**
Instant Access Savings Rates	**~0.25% – 2.25% AER** (depending on balance tier/account type)	**~1.50% – 2.00% AER** (Standard Business Savings)	0.85%

3.

Councillor …….. Clerk ……..

Print Name: **Ms. S. Griffith**

Dated: **10/11/2026**