CHOLMONDELEY-CHORLEY PARISH COUNCIL

Mid-Year Bank Reconciliation Statement

Financial year 2026/27 — as at 30 September 2026

This statement reconciles the council's cashbook to the bank statements for the two bank accounts held for the financial year 2026/27, as at 30 September 2026. Every dated entry in both cashbooks has been checked line by line against the bank statement balance for that date, and both accounts reconcile in full with no discrepancies and no unexplained variances.

1. Current Account

As at 30 September 2026, the reconciliation of the Current Account is as follows:

Opening balance (1 April 2026)	50.00
Total receipts to 30 September 2026	6,405.91
Total payments to 30 September 2026	6,405.91
Closing balance (30 September 2026)	**50.00**

Receipts and payments agree exactly. The closing balance is unchanged from the opening balance because the account operates as a conduit: the Cheshire East precept is received twice in the half year, and on each occasion the whole balance is swept to the Reserve/Interest Account and drawn back as required to meet payments.

1.1 Statement entries

Date	Payment type	Details	Paid in (£)	Paid out (£)	Balance (£)
07/04/2026	HMRC	Refund	27.80		77.80
07/04/2026	Cheshire East	Precept	1,750.00		1,827.80
07/04/2026	Transfer	Transfer to reserve account		1,777.80	50.00
05/05/2026	Transfer	Cr from reserve account	677.00		727.00
05/05/2026	Signs of Chester	Notice board		677.00	50.00
29/06/2026	Transfer	Cr from reserve account	647.76		697.76
29/06/2026	Transaction A K C	Audit		175.00	522.76
29/06/2026	AVOW	Payroll		12.58	510.18
29/06/2026	D Foulkes	Clerk pay		370.98	139.20
29/06/2026	HMRC	Tax		89.20	50.00
10/07/2026	Transfer	Cr from reserve account	729.54		779.54
10/07/2026	C Hopley	Memorial wreath		75.00	704.54
10/07/2026	Codera	Webhosting		360.00	344.54
10/07/2026	Zurich	Insurance		294.54	50.00
27/07/2026	Transfer	Cr from reserve account	52.00		102.00
27/07/2026	Information Comm	ICO		52.00	50.00
01/09/2026	Transfer	Cr from reserve account	94.80		144.80
03/09/2026	Chalc			94.80	50.00
03/09/2026	Cheshire East	Precept	1,750.00		1,800.00

22/09/2026	Transfer	Dr to reserve account		1,750.00	50.00
22/09/2026	Transfer	Cr from reserve account	677.01		727.01
22/09/2026	Signs of Chester			677.01	50.00
Totals			**6,405.91**	**6,405.91**	**50.00**

2. Reserve/Interest Account

As at 30 September 2026, the reconciliation of the Reserve/Interest Account is as follows:

Opening balance (1 April 2026)	8,190.23
Total receipts to 30 September 2026	3,565.78
Total payments to 30 September 2026	2,878.14
Closing balance (30 September 2026)	**8,877.87**

The account holds the council's reserves and earns monthly interest. Receipts comprise the transfers in from the Current Account (£1,777.80 on 7 April 2026 and £1,750.00 on 3 September 2026) together with interest credited on the last banking day of each month, amounting to £38.00 across the half year. Payments comprise the transfers out to the Current Account made to meet payments as they fell due.

2.1 Statement entries

Date	Payment type	Details	Paid in (£)	Paid out (£)	Balance (£)
07/04/2026	Transfer	Cr from current account	1,777.80		9,968.03
30/04/2026	Interest		6.67		9,974.70
05/05/2026	Transfer	Dr to current account		677.00	9,297.70
29/05/2026	Interest		6.38		9,304.08
29/06/2026	Transfer	Dr to current account		647.76	8,656.32
30/06/2026	Interest		6.92		8,663.24
10/07/2026	Transfer	Dr to current account		729.54	7,933.70
27/07/2026	Transfer	Dr to current account		52.00	7,881.70
31/07/2026	Interest		5.89		7,887.59
28/08/2026	Interest		5.14		7,892.73
01/09/2026	Transfer	Dr to current account		94.80	7,797.93
03/09/2026	Transfer	Cr from current account	1,750.00		9,547.93
03/09/2026	Transfer	Dr to current account		677.04	8,870.89
30/09/2026	Interest		6.98		8,877.87
Totals			**3,565.78**	**2,878.14**	**8,877.87**

3. Position at 30 September 2026

Account	Balance (£)
Current Account	50.00
Reserve/Interest Account	8,877.87
Combined balance	**8,927.87**

The combined balance of £8,927.87 at 30 September 2026 comprises the £50.00 held in the Current Account and the £8,877.87 held in the Reserve/Interest Account. The council's reserves are held in the Reserve/Interest Account, which earned £38.00 of interest across the half year. The Current Account itself carries no balance beyond the £50.00 float.

4. Basis of preparation and internal check

The reconciliation has been prepared from the bank statement summaries for the two accounts. For each account, the opening balance brought forward, every receipt and payment to 30

September 2026, and the closing balance have been extracted, and the running balance has been recalculated independently from the opening balance for every dated entry. In both accounts the recalculated balance agrees with the balance shown on the bank statement at each date, and the totals of receipts and payments agree with the statement totals.

The two internal transfer accounts between the Current Account and the Reserve/Interest Account are reciprocal and cancel out in the combined position, so the combined balance of £8,927.87 is not affected by the direction from which those transfers are described. The transfer narratives in the underlying spreadsheet are labelled in the opposite direction to the account headings (the Current Account's transfer line reads “transfer to 08256241”, which is its own number). This has no effect on any balance, but the descriptions in section 1.1 and section 2.1 above have been rewritten by the account each transfer actually left and reached, so that they follow the money correctly. The underlying spreadsheet may wish to be corrected in the same way.

The account identifiers are unchanged from the bank statement headings on the council's spreadsheet summaries, and the account titles used here follow those headings. Where an account is identified by its short number, the corresponding statement number should be confirmed before this statement is issued to members.

5. Conclusion

The above reconciliation confirms that the bank statements and the cashbooks for both accounts are in full agreement as at 30 September 2026, with no discrepancies and no unexplained variances. No adjusting entries are required in the cashbook, and no items remain outstanding at the half-year date.