

DRAFT MINUTES

OF THE FULL COUNCIL MEETING

Held at 19.30 Monday 3 November 2025
At Bishopsteignton Community Centre, Shute Hill



2511.01 MEETING GOVERNANCE

- .01 **Attendance:** Cllr. H. Merritt (Chair) Cllr. R. Gill Cllr. J. Grimble
Cllr. J. Hooper Cllr. L. Myers Cllr. D. Robbins
Cllr. A. Keohane Cllr. D. Dixon Cllr. R. Gateshill
Cllr. W. Vooght Cllr. Harris (11/11)
County Cllr. T. Dempster, Clerk: Mrs. K. Ford, & 9 members of the public.
Apologies: District Cllr. A. MacGregor, PCSO. S. Bunce.

- .02 **Declaration of Interests:** Cllr. Grimble declared a non-pecuniary interest for agenda item 2511.03.03. Grant application from Bishopsteignton Twinning, as a member.
Cllrs. Hooper, Merritt, Myers, and Robbins, declared a non-pecuniary interest in agenda item 2509.04.01.

- .03 **Order of Business:** The chairman proposed the following changes to the running order of the meeting:
- Agenda item 2511.05.01 Pesticide Free Parish Proposal, be transacted first, followed by 2511.05.02 EV Charging Proposal.
 - Agenda item 2511.04.03 Changes to Working Practices shall be moved to part II excluding public and press due to the sensitive nature of this discussion.

- .04 **Ratification of Minutes:** Draft minutes of the Full Council meeting, held at The Old School House, Luton on 01.09.25, were considered. It was proposed and seconded that these be approved as a true and correct record. Agreed unanimously therefore **resolved to approve** and to be signed by the Chair.

2511.05 CLIMATE IMPACT ACTION

- .01 **Pesticide Free Parish Proposal:** Mr. Thomas Collard, Greenspaces Officer for Newton Abbot Town Council (NATC) was welcomed by the chairman and proceeded to give a brief but informative presentation about the pesticide free actions taken in Newton Abbot. He details the alternatives used by their maintenance team including the costs and effectiveness. Several members raised queries which Thomas answered succinctly and offered members the opportunity see in use the array of equipment used by NATC.
Regardless of which alternative method may be used the principle of becoming, and remaining, pesticide free as a council that manages public land was considered at length, including how this will affect the BPC annual budget, the possibility of voluntary action, and how the council currently manages weed growth in various locations.
It was proposed by Cllr. Merritt, seconded by Cllr. Hooper, that BPC is fully committed to being a pesticide free council and use this declaration to lead by example to encourage similar action in the community, and beyond. This was agreed unanimously, therefore **RESOLVED**.
The initial stage will be an audit of where weed management is required and the options available to determine the most suitable method for each location. This can be used to form an action plan and budget.

Draft MINUTES - continued
FULL COUNCIL MEETING - held 03.11.25.

This resolution was applauded by an enthusiastic audience who the chairman thanked their participation. *7 members of the public audience left the meeting.*

- .02 **EV Charging Proposal:** Members discussed the proposal brought before them by parishioner and ex-councillor Mr. J. Watson. When considering the already restrictive and limited parking throughout the village, that the streets are not likely to accommodate the charging stations, and the required management of restricted spaces it was unanimously agreed to decline Mr. Watsons proposal at this time. However, to further explain the council's position and to give Mr. Watson the opportunity to hear and discuss the reasons it was agreed for Cllr. Merritt, Robbins, and Keohane to meet with him in due course.

It was also agreed for BPC to actively promote any opportunities to encourage EV charging and the sharing of charging spaces, such as posting information about the Co-charger app via our social media channels. Furthermore, it was agreed for the clerk to write to local businesses with parking space for potential chargers to consider the installation of charging stations.

2511.02 OFFICIAL REPORTS

- .01 **Police Report:** Crime reports for October had been provided by PCSO Bunce; this been circulated to members and shared on the BPC website. No further enquiries were raised.
- .02 **District Councillors Report:** Cllr. MacGregor had not provided a written report.
- .03 **County Councillors Report:** Cllr. Dempster had nothing significant to Bishopsteignton to report. He commented that at Devon County Council all focus is on Local Government Reorganisation with DCC proposing the 9:1:1 model.
- The clerk asked Cllr. Dempster for support in ensuring an officer at Public Rights of Way responds regarding the annual grant which is yet to be received. Details to be emailed to Cllr. Dempster.
- A member of the public asked Cllr. Dempster if the DCC Youth Fund still exists

2511.03 FINANCE

- .01 **Payments:** It was proposed by Cllr. Keohane and seconded by Cllr. Hooper, agreed unanimously, and therefore RESOLVED that the payments transacted by the clerk across the period 01.09.25 to 31.10.25, be approved retrospectively.
- .02 **Financial Statement:**
- a. A financial statement for the period ending 30.09.25 was NOTED by members and signed by the Chair. Clerk to publish these on the BPC website.
 - b. A financial statement for the period ending 31.10.25 was NOTED by members and signed by the Chair. Clerk to publish these on the BPC website.
- .03 **BPC Grant Funding:** Members considered the two applications received for Q3 grant funding. Following discussion the following awards were proposed:
- a. £300 for Bishopsteignton Pantomime Society. Proposed, seconded, and unanimously agreed therefore RESOLVED.
 - b. £250 for Bishopsteignton Twinning Group. It was proposed by Cllr. Harris, seconded by Cllr. Keohane to grant £250. FOR:8, ABSTAIN: 3, therefore RESOLVED. It was suggested that the

Draft MINUTES - continued
FULL COUNCIL MEETING - held 03.11.25.

Twinning group be advised that future applications will be accepted for tangible projects only, rather than refreshments/entertainment for members only.

2511.04 COUNCIL STRATEGY & GOVERNANCE

- .01 **Policies:** The following policy has been updated in accordance with any legislative changes for council review. It was proposed, seconded and unanimously agreed to adopt the following: ,
- a. IT policy (P.045)
 - b. Reserves policy (P.008)
- A third policy was reviewed, Complaints Procedure (P.003), however it was considered to need further work before it would be suitable for adoption. Clerk to action and add to a future agenda.
- .02 **Full Council Meeting Dates:** Members considered the schedule which had been circulated by the clerk. Holding the September 2026 meeting in Luton or Bishopsteignton was discussed as in the past 2 years this has happened no residents of Luton were in attendance. Members took a vote to make this decision: Should a meeting be held in Luton? YES: 5, NO: 6, therefore there will not be a meeting in Luton in 2026.
- .03 **Changes to clerks working practice:** Deferred to Part II due to the confidential nature of this discussion.

2511.06 CLERKS REPORT: The report on all ongoing BPC business and activity was provided to members and the public prior to this meeting. The following further matters were raised by the clerk and members:

- .01 **BERT:** Cllr. Myers is also a member of BERT and should be added to the mention in the clerk's report. The plan needs to be reviewed, and a meeting of the committee should be held as soon as possible. Grit bins and drains need to be checked and reported to DCC. Meeting and inspections to be arranged, and request copy of the latest draft plan from Mrs. Kirkland. Cllr. Vooght requested help with gritting in Luton, however he does not need to be gritting as often. Clerk will arrange for DCC snow warden alerts to reach him directly.
- .02 **Benches:**
- **Junction of Grandison Avenue/Radway Hill:** Cllr. Dixon reported that, now removed, the bench is much missed asking if the council would consider a replacement. The clerk advised the cost of a replacement could be met using S106 funds. However, it was agreed to ask Bishopsteignton Players initially to see if they wished to donate a replacement.
 - **Postman's Path, picnic bench:** Still there and in a very poor state and therefore considered dangerous to the public. It was agreed that this be removed by a contractor, cost to be met by BPC but added to the P3 annual grant claim.
- .03 **Boundary Stone:** The clerk received an email from a forestry firm recently working at the location informing that the complaint and claim needed to be addressed to Forestry England, at the SW office. Clerk to action.

2511.07 MEMBERS REPORTS

- .01 Cllr. Merritt reported that several online briefings have been presented by the higher tiered authorities sharing details of the proposals from each; 9.1.1 from DCC, 4.5.1 from TDC, and the

alternative 4-unitary proposal. This is likely leading to elections in May 2027 and the establishment of new local authorities in April 2028.

- .02 Cllr. Merritt informed the members that the next Teign Estuary Trail meeting is on Friday 7th November and a new member representing the Parish Council would be very welcome.

2511.08 PUBLIC PARTICIPATION

- .01 Scouts Raffle – Mrs. Cawthraw reported that scouts are fundraising for a jamboree trip to Kandersteg, Switzerland in April 2026. For this they are running a Christmas raffle, and books of tickets will be dropped at each house in the village from the end of November.

The Chair closed part I of the meeting at 21.09 and the public audience left the room.

PART II

2511.04 COUNCIL STRATEGY & GOVERNANCE

- .03 Changes to clerks working practices: The clerk was welcome to stay but declined, but before leaving offered members the chance to ask any questions. Nothing was raised. Members considered the clerk's request for working practices to be adjusted to allow phone calls to be restricted due to the anxiety caused, in part a result of the menopause. It was agreed that the adjustment was in line with the BPC Menopause policy and members unanimously approved the request. Chair to report this decision back to the clerk.

The chair closed part II of the meeting at 21.12.



101 Non Emergency SignLive Non Emergency (BSL video relay)
999 Emergency 999 Non Emergency Text 67101 (Deaf only)
dc.police.uk 999 BSL Emergency (BSL video relay)
dc.police.uk/webchat Text 999 (Deaf only - must pre-register at www.emergencysms.org.uk)

Neighbourhood Police Report

Bishopsteignton Parish Council Meeting

1st December 2025.

The Parish of Bishopsteignton is served by the Neighbourhood Police team working out of Teignmouth Police station.

This area is part of the Coastal and Rural sector and has the beat code. JG3J

The team is led by Inspector Sean Roper who is the sector inspector, Sergeant Abigail Bratcher is the Neighbourhood Team Leader.

PC Ben Chadwick is the Neighbourhood Beat Manager and PCSO Saul Bunce are your local neighbourhood police team.

In the period, **1st November 2025 to the 30th November 2025**, there were 4 recorded offences in the Bishopsteignton area, made to the Police.

Threats to kill 1 (Male suspect has made threats to kill female and children)

Theft1 (shoplifting from Jacks patch)

Road related offence 1 (Vehicle seized)

Violence less serious 1 (Drink thrown in face of victim)



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999 Emergency Non Emergency Text 67101 (Deaf only)
dc.police.uk 999 BSL Emergency (BSL video relay)
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PC Ben Chadwick is the Neighbourhood Beat Manager and PCSO Saul Bunce are your local neighbourhood police team.

In the period, **1st December 2025 to the 31st December 2025**, there were 6 recorded offences in the Bishopsteignton area, made to the Police.

Violence less serious (female punched to face by male partner) 1

Theft of number plates 1

RTC Road blocked slight injury 1

Stalking with fear of violence 1

Sexual offences (domestic violence) 1

RTC vehicle blocking road 1

1. TDC does not have a head of legal currently and has appointed an interim Monitoring Officer - a very nice young man called Charlie Fisher. In the interim period of no head of legal, contact can be made through the senior leadership team Neil Blaney or Amanda Pujol.
2. No further information has been provided on disposal of assets yet - at least to Cllrs - other than the priorities such as the toilets. That may change as of the Full Council.
3. Waste and recycling have had a surprisingly quiet festive period and are expected to be caught up by next week - last year it was end January to get to the same point. I haven't been contacted by any residents this year.
4. The financial settlement is known and with the pension fund recalculation some of the pressure is off a little.
5. The submission for the LG reorganisation was the 4-5-1 model, which teams TDC with South Hams, West Devon and Torbay. No confirmation from Govt on the options yet.
6. TDC were awarded funding from a Homelessness Charity to reduce rough sleeping and homelessness including the hardest to help. This amounts to £1m per year for 5 years.
7. TDC are pushing to increase social housing, including identifying properties that can be converted or renovated for a wide variety of needs from individuals to families.
8. Council Tax is likely to rise at the usual 2.99% and the Council Tax Reduction of 100% remains in place for the most desperate for one more year.

Andrew MacGregor

Councillor for Bishopsteignton Ward

Tel: [07947 325037](tel:07947325037)

Bishopsteignton Parish Council

App C: PAYMENTS 01.12.25 to 31.12.25 for retrospective authorisation at meeting of full council on 12.01.26

VN	Code	Date	Description	Supplier	Net	VAT	Total
178	Fore St Toilets - Cleaning	01/12/2025	Toilet Cleaning Contract	P. Walton	257.50		257.50
178	Lawns: Toilets & MUGA - Cleaning.	01/12/2025	Toilet Cleaning Contract	P. Walton	171.67		171.67
179	IT General & Reserve	01/12/2025	Website hosting	Dot Combo	57.50		57.50
180	Sustainable Bishop	08/12/2025	Clerks Expenses	Supply Stores	1.65		1.65
181	Sustainable Bishop	08/12/2025	Clerks Expenses	Morrisons	16.39		16.39
182	IT General & Reserve	08/12/2025	Email hosting	Very Good Email Co	17.88	3.58	21.46
183	Lawns Toilets & MUGA - Utilities	08/12/2025	Utilities	South West Water Ltd	31.92		31.92
184	Fore St Toilets - Utilities	10/12/2025	Utilities	British Gas	24.87		24.87
185	Lawns: Toilets & MUGA - Maint.	11/12/2025	General Maintenance	P. Walton	70.00		70.00
185	P3	11/12/2025	General Maintenance	P. Walton	75.00		75.00
185	Tidy Village (Weeding, etc)	11/12/2025	General Maintenance	P. Walton	55.00		55.00
186	Admin Costs	11/12/2025	Admin/IT	Geosphere Ltd	128.00	25.60	153.60
187	S106: Various	11/12/2025	Playground Enhancements	BGS Ltd	3,250.00	650.00	3,900.00
188	Admin Costs	12/12/2025	BPC Mobile Phone contract	EE	17.00	3.40	20.40
189	Burial Ground	15/12/2025	Greenspaces Contract	BGS Ltd	528.00	105.60	633.60
189	Green Spaces Contract	15/12/2025	Greenspaces Contract	BGS Ltd	705.00	141.00	846.00
189	St John's Churchyard	15/12/2025	Greenspaces Contract	BGS Ltd	413.00	82.60	495.60
189	P3	15/12/2025	Greenspaces Contract	BGS Ltd	50.00	10.00	60.00
189	Playground Reserve	15/12/2025	Greenspaces Contract	BGS Ltd	78.75	15.75	94.50
190	BCC Rent & service charge	15/12/2025	Office Rent	Bishop CC	237.20		237.20
191	Fore St Toilets - Utilities	15/12/2025	Utilities	Everflow Ltd	44.72		44.72
192	Admin Costs	16/12/2025	Admin/IT	Anonymous	70.83	14.16	84.99
193	Admin Costs	17/12/2025	Admin/IT	Canva	99.99		99.99
194	Admin Costs	22/12/2025	Admin/IT	Starboard Systems	561.60	112.32	673.92
194	Burial Ground	22/12/2025	Admin/IT	Starboard Systems	561.60	112.32	673.92
195	Employee Pension	22/12/2025	Pension Contributions	DCC Pension Fund	149.27		149.27
195	Employer Pension	22/12/2025	Pension Contributions	DCC Pension Fund	502.93		502.93
196	Net Salary	23/12/2025	Clerks Salary	Mrs. K Ford	1,797.71		1,797.71
197	Employee Tax	23/12/2025	Tax & NICs	HMRC	249.60		249.60
197	Employee NIC	23/12/2025	Tax & NICs	HMRC	99.88		99.88
197	Employer NIC	23/12/2025	Tax & NICs	HMRC	281.92		281.92
198	Climate Impact Actions	29/12/2025	Climate Action Grant	Jerry Horn	240.00		240.00
199	Unrestricted Reserves & Contingency	29/12/2025	Bank Charges	Lloyds	4.25		4.25
					10,850.63	1,276.33	12,126.96

On behalf of Bishopsteignton Parish Council, I approve the debts detailed above which were paid from Bishopsteignton Parish Council funds, that these transactions were carried out by the Clerk & RFO of Bishopsteignton Parish Council, in accordance with previous resolutions and obligations of the Parish Council.

Signed: _____

Position: _____

Date: _____



BISHOPSTEIGNTON PARISH COUNCIL

FINANCIAL STATEMENT At 30.11.25

1. BALANCES

Lloyds Community Account	42738.94	
Lloyds 32-day Notice Account	60565.78	
Lloyds Instant Access Savings Account	41437.76	
Hinckley & Rugby Deposit Account	80000.00	
Bank Balance at 30.11.25	224742.48	as bank reconciliation on page 2
of which Restricted/Earmarked Funds (detailed below, less burial account charge)	216048.75	96.1% of Bank balance
CONTINGENCY BALANCE AVAILABLE /UNRESTRICTED FUNDS (Aim to hold 3 months' worth of regular expenditure)	8693.73	3.9% of Bank balance

2. RESERVES - Restricted/Earmarked Funds

Burial Account	105554.90	Bishopsteignton Cemetery use only
Staff costs	12952.98	Staff salary, Employer NI & Pension contributions
Administration costs	16733.98	Includes all office & admin cost
Events	841.14	Includes VE Day 80th, APM, recognition awards
Asset Management	34997.57	Includes budgets & reserves for management of all assets
Agency Grants	-1531.83	P3 grant (Parish Pathway Partnership with DCC)
BERT/Emergency Resilience	1592.34	For Emergency resilience & Snow Warden
Grant Awarding Funds	700.00	Under GPC of Localism Act 2011
Monies held in Trust	1067.47	Bishopsteignton Luncheon Club
	464.50	Sustainable Bishop
Community Infrastructure Levy	40568.00	Spend must meet criteria, deadlines for spend
Section 106 Balance	0.00	Balance of monies claimed/spend to be claimed
2021 Climate Action Grant	3190.25	Climate action projects
2020 TE&CP Grant balance	119.70	For litter-picking the Estuary Foreshore
VAT	-1202.25	Balance of VAT payments & receipts
TOTAL	216048.75	

3. BANK RECONCILIATION (next page)

SIGNED

DATED 12.01.26

Bishopsteignton Parish Council

Prepared by: _____

Date: _____

Name and Role (Clerk/RFO etc)

Approved by: _____

Date: _____

Name and Role (RFO/Chair of Finance etc)

A	Bank Reconciliation at 30/11/2025		
	Cash in Hand 01/04/2025		172,494.47
	ADD Receipts 01/04/2025 - 30/11/2025		129,407.69
	SUBTRACT Payments 01/04/2025 - 30/11/2025		301,902.16
	Cash in Hand 30/11/2025 (per Cash Book)		77,159.68
B	224,742.48		
	Cash in hand per Bank Statements		
	Petty Cash 30/11/2025	0.00	
	Community Account Lloyds 30/11/2025	42,738.94	
	Savings Lloyds 30/11/2025	41,437.76	
	Hinckley & Rugby Deposit Account 30/11/2025	80,000.00	
	Lloyds 32 day Deposit Account 30/11/2025	60,565.78	
			224,742.48
	Less unrepresented payments		
			224,742.48
	Plus unrepresented receipts		
B	Adjusted Bank Balance		224,742.48
	A = B Checks out OK		

Bishopsteignton Parish Council

5 January 2026 (2025-2026)

PAYMENTS LIST

Vouche	Code	Date	Minute	Bank	Cheque No	Description	Supplier	VAT Type	Net	VAT	Total
154	IT General & Reserve	03/11/2025		Community Account		Website hosting	Dot Combo	X	57.50		57.50
153	Fore St Toilets - Cleaning & M	03/11/2025		Community Account		Toilet Cleaning Contract	P. Walton	X	257.50		257.50
153	Lawns: Toilets & MUGA - Clea	03/11/2025		Community Account		Toilet Cleaning Contract	P. Walton	X	171.67		171.67
155	IT General & Reserve	06/11/2025		Community Account		Email hosting	Very Good Email Co	S	17.88	3.58	21.46
156	Burial Ground	06/11/2025		Community Account		reservation plot marker	Williams & Triggs	S	150.00	30.00	180.00
160	Training - Members	10/11/2025		Community Account		Member Training	DALC	S	15.00	3.00	18.00
157	Grant Awards 25-26	10/11/2025		Community Account		Grant	Bishopsteignton Twinning /	X	250.00		250.00
159	Bishopsteignton Lunch Club	10/11/2025		Community Account		Lunch Club Expenses	Bishopsteignton Lunch Clu	X	201.18		201.18
158	Remembrance	10/11/2025		Community Account		Remembrance	Bishopsteignton Lunch Clu	X	11.25		11.25
161	Fore St Toilets - Utilities	11/11/2025		Community Account		Utilities	British Gas	L	22.38	1.12	23.50
162	Grant Awards 25-26	11/11/2025		Community Account		Grant	Bishopsteignton Pantomim	X	300.00		300.00
163	VE Day 80th Anniversary	11/11/2025		Community Account		Donation	Bishopsteignton Pantomim	X	350.00		350.00
164	Admin Costs	12/11/2025		Community Account		BPC Mobile Phone contract	EE	S	17.00	3.40	20.40
165	Fore St Toilets - Utilities	14/11/2025		Community Account		Utilities	Everflow Ltd	X	30.50		30.50
166	Burial Ground	17/11/2025		Community Account		Greenspaces Contract	BGS Ltd	S	528.00	105.60	633.60
166	Green Spaces Contract	17/11/2025		Community Account		Greenspaces Contract	BGS Ltd	S	705.00	141.00	846.00
166	St John's Churchyard	17/11/2025		Community Account		Greenspaces Contract	BGS Ltd	S	413.00	82.60	495.60
166	Playground Reserve	17/11/2025		Community Account		Greenspaces Contract	BGS Ltd	S	78.75	15.75	94.50
167	BCC Rent & service charge	17/11/2025		Community Account		Office Rent	Bishop CC	X	237.20		237.20
166	P3	17/11/2025		Community Account		Greenspaces Contract	BGS Ltd	S	50.00	10.00	60.00
170	IT General & Reserve	19/11/2025		Community Account		Admin/IT	Amazon	S	19.96	3.99	23.95
168	Street Furniture Maintenance R	19/11/2025		Community Account		Benches: Material	Odds Sods n Jobs	X	120.00		120.00
169	Tree Care: Watering & Inspecti	19/11/2025		Community Account		Emergency Tree Work	Hulls Landscapes	S	1,600.00	320.00	1,920.00
170	Remembrance	19/11/2025		Community Account		Admin/IT	Amazon	S	16.65	3.33	19.98
171	Sustainable Bishop	25/11/2025		Community Account		Clerks Expenses - See descripti	The Range	X	35.23		35.23
172	Remembrance	26/11/2025		Community Account		Remembrance Wreath Donatio	Royal British Legion	X	50.00		50.00
175	Net Salary	27/11/2025		Community Account		Clerks Salary	Mrs. K Ford	X	1,797.71		1,797.71
174	Employee Tax	27/11/2025		Community Account		Tax & NICs	HMRC	X	249.60		249.60
174	Employee NIC	27/11/2025		Community Account		Tax & NICs	HMRC	X	99.88		99.88
174	Employer NIC	27/11/2025		Community Account		Tax & NICs	HMRC	X	281.92		281.92
173	Lawns Toilets & MUGA - Utilitie	27/11/2025		Community Account		Utilities	British Gas	L	19.78	0.99	20.77
176	Employee Pension	28/11/2025		Community Account		Pension Contributions	DCC Pension Fund	X	149.27		149.27
176	Employer Pension	28/11/2025		Community Account		Pension Contributions	DCC Pension Fund	X	502.93		502.93
177	Unrestricted Reserves & Contin	28/11/2025		Community Account		Bank Charges	Lloyds	X	5.09		5.09

Bishopsteignton Parish Council

PAYMENTS LIST

Vouche	Code	Date	Minute	Bank	Cheque No	Description	Supplier	VAT Type	Net	VAT	Total
								Total	8,811.83	724.36	9,536.19

Bishopsteignton Parish Council
RECEIPTS LIST

5 January 2026 (2025-2026)

Vouche	Code	Date	Minute	Bank	Receipt No	Description	Supplier	VAT Type	Net	VAT	Total
65	Unrestricted Reserves & Contin	09/11/2025		Savings Lloyds		Bank Interest	Lloyds	X	21.79		21.79
60	MUGA Income & Resurfacing R	13/11/2025		Community Account		MUGA Hire	Stephen Richards	S	6.00	1.20	7.20
60	MUGA Income & Resurfacing R	13/11/2025		Community Account		MUGA Hire	Stephen Richards	X	6.00		6.00
63	Burial Ground	14/11/2025		Community Account		Cemetery Fees	T&I Stockman's Ltd	X	430.00		430.00
61	Burial Ground	18/11/2025		Community Account		reservation plot marker	Helen Staples	X	50.00		50.00
62	MUGA Income & Resurfacing R	19/11/2025		Community Account		MUGA Hire	Stephen Richards	S	24.00	4.80	28.80
62	MUGA Income & Resurfacing R	19/11/2025		Community Account		MUGA Hire	Stephen Richards	X	24.00		24.00
64	Unrestricted Reserves & Contin	28/11/2025		Community Account		unknown	unknown unknown	X	2,140.61		2,140.61
66	Unrestricted Reserves & Contin	28/11/2025		Lloyds 32 day Depos		Bank Interest	Lloyds	X	90.51		90.51
Total									2,792.91	6.00	2,798.91

Bishopsteignton Parish Council
The Community Centre
Shute Hill
Bishopsteignton
United Kingdom
TQ14 9QL

Your Account

Sort Code 30-96-06
Account Number 02377021

COMMUNITY ACCOUNT

01 November 2025 to 30 November 2025

Money In	£2,686.61	Balance on 01 November 2025	£49,588.52
Money Out	£9,536.19	Balance on 30 November 2025	£42,738.94

Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
03 Nov 25	P. WALTON	SO		429.17	49,159.35
03 Nov 25	JAMES C HOOPER	SO		57.50	49,101.85
06 Nov 25	VERY GOOD EMAIL CO	SO		21.46	49,080.39
06 Nov 25	WILLIAMS & TRIGGS 600000001659562644 3 X INV.	FPO		180.00	48,900.39
10 Nov 25	BISHOPSTEIGNTON TW 300000001665655662 BPC	FPO		250.00	48,650.39
10 Nov 25	S C M LANE 100000001653074005	FPO		11.25	48,639.14
10 Nov 25	S C M LANE 300000001665661864 LUNCH	FPO		201.18	48,437.96
10 Nov 25	DALC 400000001667106777 INV. 6979 308467 10	FPO		18.00	48,419.96
11 Nov 25	BRITISH GAS BUSINE 603780315180123000	DD		23.50	48,396.46
11 Nov 25	BISHOPSTEIGNTON PA 500000001662728430 BPC	FPO		300.00	48,096.46
11 Nov 25	BISHOPSTEIGNTON PA 600000001662500297	FPO		350.00	47,746.46
12 Nov 25	EE LIMITED Q05317662670658717	DD		20.40	47,726.06
13 Nov 25	S RICHARDS NARFC W/RUGBY 600000001663400048 308467	FPI	13.20		47,739.26
14 Nov 25	EVERFLOW LIMITED EFW014282	DD		30.50	47,708.76
14 Nov 25	T & I STOCKMAN LTD SMIRTHWAITE	FPI	430.00		48,138.76
17 Nov 25	BGS	SO		2,129.70	46,009.06

(Continued on next page)

COMMUNITY ACCOUNT

Sort Code 30-96-06
Account Number 02377021

Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
17 Nov 25	BISHOP COMM CENTRE	SO		237.20	45,771.86
18 Nov 25	HELEN STAPLES P0BKJXUD1DX87AEJTO 040003	FPI	50.00		45,821.86
19 Nov 25	J R C MANESTER 100000001657722673 INV0166	FPO		120.00	45,701.86
19 Nov 25	HULLS LANDSCAPES 200000001662896158 105706	FPO		1,920.00	43,781.86
19 Nov 25	AMAZON BUSINESS 600000001666681985	FPO		43.93	43,737.93
19 Nov 25	S RICHARDS NARFC W/RUGBY 100000001657828972 308467	FPI	52.80		43,790.73
25 Nov 25	THE RANGE CD 9912	DEB		35.23	43,755.50
26 Nov 25	HILARY CORLETT 100000001662000196 BPC	FPO		50.00	43,705.50
27 Nov 25	BRITISH GAS BGL0509730- 0493289	DD		20.77	43,684.73
27 Nov 25	HMRC - ACCOUNTS OF 200000001667440906	FPO		631.40	43,053.33
27 Nov 25	KIM FORD 200000001667441981 SALARY	FPO		1,797.71	41,255.62
27 Nov 25	DCC PENSION FUND 300000001674823994 00384	FPO		652.20	40,603.42
28 Nov 25	17016060010/0001 17016060010	BGC	2,140.61		42,744.03
28 Nov 25	SERVICE CHARGES REF : 470954940	PAY		5.09	42,738.94

Transaction types

BGC Bank Giro Credit	BP Bill Payments	CHG Charge	CHQ Cheque
COR Correction	CPT Cashpoint	DD Direct Debit	DEB Debit Card
DEP Deposit	FEE Fixed Service	FPI Faster Payment In	FPO Faster Payment Out
MPI Mobile Payment In	MPO Mobile Payment Out	PAY Payment	SO Standing Order
TFR Transfer			

Transaction Date	Sort Code	Account Number	Transaction Description	Credit Amount	Transfer Amount	Balance at 30.11.25
10/11/2025	30-96-06	7735872	INTEREST (GROSS)	21.79		41437.76
09/10/2025	30-96-06	7735872	INTEREST (GROSS)	22.71		41415.97
09/09/2025	30-96-06	7735872	INTEREST (GROSS)	28.43	-10000	41393.26
11/08/2025	30-96-06	7735872	INTEREST (GROSS)	32.49		51364.83
09/07/2025	30-96-06	7735872	INTEREST (GROSS)	29.52		51332.34
09/06/2025	30-96-06	7735872	INTEREST (GROSS)	34.13		51302.82
09/05/2025	30-96-06	7735872	INTEREST (GROSS)	35.09		51268.69
09/04/2025	30-96-06	7735872	INTEREST (GROSS)	42.08		51233.60
BALANCE B/F at 01.04.25						51191.52

2024-25

10/03/2025	30-96-06	7735872	INTEREST (GROSS)	39.24		51191.52
10/02/2025	30-96-06	7735872	INTEREST (GROSS)	44.81		51152.28
09/01/2025	30-96-06	7735872	INTEREST (GROSS)	43.37		51107.47
09/12/2024	30-96-06	7735872	INTEREST (GROSS)	39.14		51064.10
09/11/2024	30-96-06	7735872	INTEREST (GROSS)	46.09		51024.96
09/10/2024	30-96-06	7735872	INTEREST (GROSS)	41.87		50978.87
09/09/2024	30-96-06	7735872	INTEREST (GROSS)	43.22		50937.00
09/08/2024	30-96-06	7735872	INTEREST (GROSS)	50.29		50893.78
09/07/2024	30-96-06	7735872	INTEREST (GROSS)	52.46		50843.49
10/06/2024	30-96-06	7735872	INTEREST (GROSS)	57.82		50791.03
09/05/2024	30-96-06	7735872	INTEREST (GROSS)	54.15		50733.21
09/04/2024	30-96-06	7735872	INTEREST (GROSS)	52.29		50679.06
BALANCE B/F at 01.04.24						50626.77

2023-24

11/03/2024	30-96-06	7735872	INTEREST (GROSS)	55.84		50626.77
09/02/2024	30-96-06	7735872	INTEREST (GROSS)	55.77		50570.93
09/01/2024	30-96-06	7735872	INTEREST (GROSS)	52.12		50515.16
09/12/2023	30-96-06	7735872	INTEREST (GROSS)	57.45		50463.04
09/11/2023	30-96-06	7735872	INTEREST (GROSS)	55.59		50405.59
09/10/2023	30-96-06	7735872	INTEREST (GROSS)	46.31		50350.00
11/09/2023	30-96-06	7735872	INTEREST (GROSS)	46.95		50303.69
09/08/2023	30-96-06	7735872	INTEREST (GROSS)	37.15		50256.74
10/07/2023	30-96-06	7735872	INTEREST (GROSS)	34.10		50219.59
09/06/2023	30-96-06	7735872	INTEREST (GROSS)	31.95		50185.49
09/05/2023	30-96-06	7735872	INTEREST (GROSS)	28.50		50153.54
11/04/2023	30-96-06	7735872	INTEREST (GROSS)	31.70		50125.04
BALANCE B/F at 01.04.23						50093.34



PRIVATE & CONFIDENTIAL

BISHOPSTEIGNTON PARISH COUNCIL
The Community Centre
Shute Hill
Bishopsteignton
BISHOPSTEIGNTON
TQ14 9QL

Lloyds Bank plc
1st Floor
33 Old Broad Street
London, EC2N 1HZ
E-mail: lloydstreasury@lloydsbanking.com
Tel: 0345 305 5555

DEPOSIT ACCOUNT STATEMENT

From 31/10/2025 to 28/11/2025

29 November 2025

Account: 32 Day Notice
Account Identification: BISPACBGB
CLTKGBP001TSYLN
Gross Interest Rate on 28/11/2025: 1.95%*
Currency: GBP

Short Identification: BISPAC_BGB
Statement: 7
Interest Payment Frequency: Daily
Statement Frequency: Monthly

Page 1 of 2

Entry Date	Value Date	Description	Transaction Reference	Entries	Balance
31-Oct-25		-----BALANCE BROUGHT FORWARD-----		60,475.27 CR	
31-Oct-25	3-Nov-25	Interest Payment		9.69 CR	60,484.96 CR
3-Nov-25	4-Nov-25	Interest Payment		3.23 CR	60,488.19 CR
4-Nov-25	5-Nov-25	Interest Payment		3.23 CR	60,491.42 CR
5-Nov-25	6-Nov-25	Interest Payment		3.23 CR	60,494.65 CR
6-Nov-25	7-Nov-25	Interest Payment		3.23 CR	60,497.88 CR
7-Nov-25	10-Nov-25	Interest Payment		9.70 CR	60,507.58 CR
10-Nov-25	11-Nov-25	Interest Payment		3.23 CR	60,510.81 CR
11-Nov-25	12-Nov-25	Interest Payment		3.23 CR	60,514.04 CR
12-Nov-25	13-Nov-25	Interest Payment		3.23 CR	60,517.27 CR
13-Nov-25	14-Nov-25	Interest Payment		3.23 CR	60,520.50 CR
14-Nov-25	17-Nov-25	Interest Payment		9.70 CR	60,530.20 CR
17-Nov-25	18-Nov-25	Interest Payment		3.23 CR	60,533.43 CR
18-Nov-25	19-Nov-25	Interest Payment		3.23 CR	60,536.66 CR
19-Nov-25	20-Nov-25	Interest Payment		3.23 CR	60,539.89 CR
20-Nov-25	21-Nov-25	Interest Payment		3.23 CR	60,543.12 CR
21-Nov-25	24-Nov-25	Interest Payment		9.70 CR	60,552.82 CR
24-Nov-25	25-Nov-25	Interest Payment		3.24 CR	60,556.06 CR

Eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS). We are covered by the Financial Ombudsman Service (FOS). Please note that due to FSCS and FOS eligibility criteria not all business customers will be covered. Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales no. 2065. Telephone: 0207 626 1500. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 119278.

Page 1 of 2

Entry Date	Value Date	Description	Transaction Reference	Entries	Balance
25-Nov-25	26-Nov-25	Interest Payment		3.24 CR	60,559.30 CR
26-Nov-25	27-Nov-25	Interest Payment		3.24 CR	60,562.54 CR
27-Nov-25	28-Nov-25	Interest Payment		3.24 CR	60,565.78 CR
28-Nov-25	CLOSING BALANCE				60,565.78 CR
28-Nov-25	TOTAL INTEREST APPLIED				90.51 CR

* If your interest rate has changed within this statement period, a separate letter will have been sent to you with details of your new interest rate and when this became effective.

If you have any questions about this letter please call us on the relevant number below. We're available 8am to 5pm, Monday to Friday (apart from Bank Holidays).

Turnover up to GBP 25m: 0345 305 5555
 Turnover GBP 25m to GBP 100m: 0345 300 5798
 Turnover GBP 100m+: 0345 601 3645

For further information about our savings products, please go to our website at:
www.lloydsbank.com/business/savings.html

Accounts and Deposits
 Business Transaction Banking

You can ask for a copy of this document in Braille, large print or audio by contacting your Lloyds Representative. If you have a hearing or speech impairment you can use Relay UK. More information on the Relay UK Service can be found at: www.relayuk.bt.com/

Our service promise

If you experience a problem, we will always try to resolve it as quickly as possible. Please bring it to the attention of any member of staff. Our complaints procedures are published on our 'Help & Support pages' at: www.lloydsbank.com/business/help-and-support/account-management/make-a-complaint.html



BISHOPSTEIGNTON PARISH COUNCIL

FINANCIAL STATEMENT At 31.12.25

1. BALANCES

Lloyds Community Account	30664.48	
Lloyds 32-day Notice Account	60672.67	
Lloyds Instant Access Savings Account	41457.51	
Hinckley & Rugby Deposit Account	80000.00	
Bank Balance at 31.12.25	212794.66	as bank reconciliation on page 2
of which Restricted/Earmarked Funds (detailed below, less burial account charge)	203978.54	95.9% of Bank balance
CONTINGENCY BALANCE AVAILABLE /UNRESTRICTED FUNDS (Aim to hold 3 months' worth of regular expenditure)	8816.12	4.1% of Bank balance

2. RESERVES - Restricted/Earmarked Funds

Burial Account	104465.30	Bishopsteignton Cemetery use only
Staff costs	9871.67	Staff salary, Employer NI & Pension contributions
Administration costs	15543.98	Includes all office & admin cost
Events	841.14	Includes VE Day 80th, APM, recognition awards
Asset Management	33192.84	Includes budgets & reserves for management of all assets
Agency Grants	-1656.83	P3 grant (Parish Pathway Partnership with DCC)
BERT/Emergency Resilience	1592.34	For Emergency resilience & Snow Warden
Grant Awarding Funds	700.00	Under GPC of Localism Act 2011
Monies held in Trust	1067.47	Bishopsteignton Luncheon Club
	446.46	Sustainable Bishop
Community Infrastructure Levy	40568.00	Spend must meet criteria, deadlines for spend
Section 106 Balance	-3250.00	Balance of monies claimed/spend to be claimed
2021 Climate Action Grant	2950.25	Climate action projects
2020 TE&CP Grant balance	119.70	For litter-picking the Estuary Foreshore
VAT	-2473.78	Balance of VAT payments & receipts
TOTAL	203978.54	

3. BANK RECONCILIATION (next page)

SIGNED

DATED 12.01.26

Bishopsteignton Parish Council

Prepared by: _____

Date: _____

Name and Role (Clerk/RFO etc)

Approved by: _____

Date: _____

Name and Role (RFO/Chair of Finance etc)

A	Bank Reconciliation at 31/12/2025		
	Cash in Hand 01/04/2025		172,494.47
	ADD Receipts 01/04/2025 - 31/12/2025		129,586.83
	SUBTRACT Payments 01/04/2025 - 31/12/2025		302,081.30
			89,286.64
	Cash in Hand 31/12/2025 (per Cash Book)		212,794.66
B	Cash in hand per Bank Statements		
	Petty Cash 31/12/2025	0.00	
	Community Account Lloyds 31/12/2025	30,664.48	
	Savings Lloyds 31/12/2025	41,457.51	
	Hinckley & Rugby Deposit Account 31/12/2025	80,000.00	
	Lloyds 32 day Deposit Account 31/12/2025	60,672.67	
			212,794.66
	Less unrepresented payments		
			212,794.66
	Plus unrepresented receipts		
	Adjusted Bank Balance		212,794.66
	A = B Checks out OK		

Bishopsteignton Parish Council

5 January 2026 (2025-2026)

PAYMENTS LIST

Vouche	Code	Date	Minute	Bank	Cheque No	Description	Supplier	VAT Type	Net	VAT	Total
179	IT General & Reserve	01/12/2025		Community Account		Website hosting	Dot Combo	X	57.50		57.50
178	Fore St Toilets - Cleaning & M	01/12/2025		Community Account		Toilet Cleaning Contract	P. Walton	X	257.50		257.50
178	Lawns: Toilets & MUGA - Clea	01/12/2025		Community Account		Toilet Cleaning Contract	P. Walton	X	171.67		171.67
182	IT General & Reserve	08/12/2025		Community Account		Email hosting	Very Good Email Co	S	17.88	3.58	21.46
183	Lawns Toilets & MUGA - Utilitie	08/12/2025		Community Account		Utilities	South West Water Ltd	X	31.92		31.92
180	Sustainable Bishop	08/12/2025		Community Account		Clerks Expenses - See descripti	Supply Stores	X	1.65		1.65
181	Sustainable Bishop	08/12/2025		Community Account		Clerks Expenses - See descripti	Morrisons	X	16.39		16.39
184	Fore St Toilets - Utilities	10/12/2025		Community Account		Utilities	British Gas	X	24.87		24.87
186	Admin Costs	11/12/2025		Community Account		Admin/IT	Geosphere ltd	S	128.00	25.60	153.60
185	P3	11/12/2025		Community Account		General Maintenance - See des	P. Walton	X	75.00		75.00
185	Lawns: Toilets & MUGA - Clea	11/12/2025		Community Account		General Maintenance - See des	P. Walton	X	70.00		70.00
187	S106: Various	11/12/2025		Community Account		Playground Enhancements	BGS Ltd	S	3,250.00	650.00	3,900.00
185	Tidy Village (Weeding, etc)	11/12/2025		Community Account		General Maintenance - See des	P. Walton	X	55.00		55.00
188	Admin Costs	12/12/2025		Community Account		BPC Mobile Phone contract	EE	S	17.00	3.40	20.40
190	BCC Rent & service charge	15/12/2025		Community Account		Office Rent	Bishop CC	X	237.20		237.20
189	Playground Reserve	15/12/2025		Community Account		Greenspaces Contract	BGS Ltd	S	78.75	15.75	94.50
189	Green Spaces Contract	15/12/2025		Community Account		Greenspaces Contract	BGS Ltd	S	705.00	141.00	846.00
189	Burial Ground	15/12/2025		Community Account		Greenspaces Contract	BGS Ltd	S	528.00	105.60	633.60
189	P3	15/12/2025		Community Account		Greenspaces Contract	BGS Ltd	S	50.00	10.00	60.00
189	St John's Churchyard	15/12/2025		Community Account		Greenspaces Contract	BGS Ltd	S	413.00	82.60	495.60
191	Fore St Toilets - Utilities	15/12/2025		Community Account		Utilities	Everflow Ltd	X	44.72		44.72
192	IT General & Reserve	16/12/2025		Community Account		Admin/IT	Anonymous	S	70.83	14.16	84.99
193	Admin Costs	17/12/2025		Community Account		Admin/IT	Canva	X	99.99		99.99
195	Employee Pension	22/12/2025		Community Account		Pension Contributions	DCC Pension Fund	X	149.27		149.27
195	Employer Pension	22/12/2025		Community Account		Pension Contributions	DCC Pension Fund	X	502.93		502.93
194	Admin Costs	22/12/2025		Community Account		Admin/IT	Starboard Systems	S	561.60	112.32	673.92
194	Burial Ground	22/12/2025		Community Account		Admin/IT	Starboard Systems	S	561.60	112.32	673.92
196	Net Salary	23/12/2025		Community Account		Clerks Salary	Mrs. K Ford	X	1,797.71		1,797.71
197	Employee Tax	23/12/2025		Community Account		Tax & NICs	HMRC	X	249.60		249.60
197	Employee NIC	23/12/2025		Community Account		Tax & NICs	HMRC	X	99.88		99.88
197	Employer NIC	23/12/2025		Community Account		Tax & NICs	HMRC	X	281.92		281.92
198	Climate Impact Actions	29/12/2025		Community Account		Climate Action Grant	Jerry Horn	X	240.00		240.00
199	Unrestricted Reserves & Contin	29/12/2025		Community Account		Bank Charges	Lloyds	X	4.25		4.25

Bishopsteignton Parish Council

PAYMENTS LIST

5 January 2026 (2025-2026)

Vouche	Code	Date	Minute	Bank	Cheque No	Description	Supplier	VAT Type	Net	VAT	Total
								Total	10,850.63	1,276.33	12,126.96

Bishopsteignton Parish Council

RECEIPTS LIST

5 January 2026 (2025-2026)

Vouche	Code	Date	Minute	Bank	Receipt No	Description	Supplier	VAT Type	Net	VAT	Total
67	MUGA Income & Resurfacing R	09/12/2025		Community Account		MUGA Hire	Stephen Richards	S	24.00	4.80	28.80
67	MUGA Income & Resurfacing R	09/12/2025		Community Account		MUGA Hire	Stephen Richards	X	23.70		23.70
68	Unrestricted Reserves & Contin	09/12/2025		Savings Lloyds		Bank Interest	Lloyds	X	19.75		19.75
69	Unrestricted Reserves & Contin	31/12/2025		Lloyds 32 day Depos		Bank Interest	Lloyds	X	106.89		106.89
Total									174.34	4.80	179.14

Bishopsteignton Parish Council
The Community Centre
Shute Hill
Bishopsteignton
United Kingdom
TQ14 9QL

Your Account

Sort Code 30-96-06
Account Number 02377021

COMMUNITY ACCOUNT

01 December 2025 to 31 December 2025

Money In	£52.50	Balance on 01 December 2025	£42,309.77
Money Out	£12,126.96	Balance on 31 December 2025	£30,664.48

Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
01 Dec 25	P. WALTON	SO		429.17	42,309.77
01 Dec 25	JAMES C HOOPER	SO		57.50	42,252.27
08 Dec 25	SMITHS SUPPLY STOR CD 9912 07DEC25	DEB		1.65	42,250.62
08 Dec 25	WM MORRISONS STORE CD 9912 07DEC25	DEB		16.39	42,234.23
08 Dec 25	VERY GOOD EMAIL CO	SO		21.46	42,212.77
08 Dec 25	SOUTH WEST WATER 2508290001	DD		31.92	42,180.85
09 Dec 25	S RICHARDS INV 111 100000001670264578 308467	FPI	52.50		42,233.35
10 Dec 25	BRITISH GAS BUSINE 603780315180123000	DD		24.87	42,208.48
11 Dec 25	P. WALTON 500000001680335089 BPC NOV	FPO		200.00	42,008.48
11 Dec 25	GEOXPHERE LTD 600000001680121971 INV	FPO		153.60	41,854.88
11 Dec 25	BGS 200000001676356125 INV 2615 GATES 308467 10	FPO		3,900.00	37,954.88
12 Dec 25	EE LIMITED Q05317662679079242	DD		20.40	37,934.48
15 Dec 25	BGS	SO		2,129.70	35,804.78
15 Dec 25	BISHOP COMM CENTRE	SO		237.20	35,567.58
15 Dec 25	EVERFLOW LIMITED EFW014282	DD		44.72	35,522.86
16 Dec 25	MICROSOFT*STORE CD 9912	DEB		84.99	35,437.87

(Continued on next page)

COMMUNITY ACCOUNT

Sort Code 30-96-06
Account Number 02377021

Your Transactions

Date	Description	Type	Money In (£)	Money Out (£)	Balance (£)
17 Dec 25	Canva* 04732-26236 CD 9912	DEB		99.99	35,337.88
22 Dec 25	STARBOARD SYSTEMS 300000001690104264 INV 13139	FPO		673.92	34,663.96
22 Dec 25	STARBOARD SYSTEMS 300000001690105403 INV 13100	FPO		673.92	33,990.04
22 Dec 25	DCC PENSION FUND 600000001686503026 00384	FPO		652.20	33,337.84
23 Dec 25	KIM FORD	BP		1,797.71	31,540.13
23 Dec 25	HMRC - ACCOUNTS OF	BP		631.40	30,908.73
29 Dec 25	J HORN CARPENTRY 300000001693744113 BARN	FPO		240.00	30,668.73
29 Dec 25	SERVICE CHARGES REF : 473392041	PAY		4.25	30,664.48

Transaction types

BGC Bank Giro Credit	BP Bill Payments	CHG Charge	CHQ Cheque
COR Correction	CPT Cashpoint	DD Direct Debit	DEB Debit Card
DEP Deposit	FEE Fixed Service	FPI Faster Payment In	FPO Faster Payment Out
MPI Mobile Payment In	MPO Mobile Payment Out	PAY Payment	SO Standing Order
TFR Transfer			

Transaction Date	Sort Code	Account Number	Transaction Description	Credit Amount	Transfer Amount	Balance at 31.12.25
09/12/2025	30-96-06	7735872	INTEREST (GROSS)	19.75		41457.51
10/11/2025	30-96-06	7735872	INTEREST (GROSS)	21.79		41437.76
09/10/2025	30-96-06	7735872	INTEREST (GROSS)	22.71		41415.97
09/09/2025	30-96-06	7735872	INTEREST (GROSS)	28.43	-10000	41393.26
11/08/2025	30-96-06	7735872	INTEREST (GROSS)	32.49		51364.83
09/07/2025	30-96-06	7735872	INTEREST (GROSS)	29.52		51332.34
09/06/2025	30-96-06	7735872	INTEREST (GROSS)	34.13		51302.82
09/05/2025	30-96-06	7735872	INTEREST (GROSS)	35.09		51268.69
09/04/2025	30-96-06	7735872	INTEREST (GROSS)	42.08		51233.60
BALANCE B/F at 01.04.25						51191.52

2024-25

10/03/2025	30-96-06	7735872	INTEREST (GROSS)	39.24		51191.52
10/02/2025	30-96-06	7735872	INTEREST (GROSS)	44.81		51152.28
09/01/2025	30-96-06	7735872	INTEREST (GROSS)	43.37		51107.47
09/12/2024	30-96-06	7735872	INTEREST (GROSS)	39.14		51064.10
09/11/2024	30-96-06	7735872	INTEREST (GROSS)	46.09		51024.96
09/10/2024	30-96-06	7735872	INTEREST (GROSS)	41.87		50978.87
09/09/2024	30-96-06	7735872	INTEREST (GROSS)	43.22		50937.00
09/08/2024	30-96-06	7735872	INTEREST (GROSS)	50.29		50893.78
09/07/2024	30-96-06	7735872	INTEREST (GROSS)	52.46		50843.49
10/06/2024	30-96-06	7735872	INTEREST (GROSS)	57.82		50791.03
09/05/2024	30-96-06	7735872	INTEREST (GROSS)	54.15		50733.21
09/04/2024	30-96-06	7735872	INTEREST (GROSS)	52.29		50679.06
BALANCE B/F at 01.04.24						50626.77

2023-24

11/03/2024	30-96-06	7735872	INTEREST (GROSS)	55.84		50626.77
09/02/2024	30-96-06	7735872	INTEREST (GROSS)	55.77		50570.93
09/01/2024	30-96-06	7735872	INTEREST (GROSS)	52.12		50515.16
09/12/2023	30-96-06	7735872	INTEREST (GROSS)	57.45		50463.04
09/11/2023	30-96-06	7735872	INTEREST (GROSS)	55.59		50405.59
09/10/2023	30-96-06	7735872	INTEREST (GROSS)	46.31		50350.00
11/09/2023	30-96-06	7735872	INTEREST (GROSS)	46.95		50303.69
09/08/2023	30-96-06	7735872	INTEREST (GROSS)	37.15		50256.74
10/07/2023	30-96-06	7735872	INTEREST (GROSS)	34.10		50219.59
09/06/2023	30-96-06	7735872	INTEREST (GROSS)	31.95		50185.49
09/05/2023	30-96-06	7735872	INTEREST (GROSS)	28.50		50153.54
11/04/2023	30-96-06	7735872	INTEREST (GROSS)	31.70		50125.04
BALANCE B/F at 01.04.23						50093.34

**PRIVATE & CONFIDENTIAL**

BISHOPSTEIGNTON PARISH COUNCIL
 The Community Centre
 Shute Hill
 Bishopsteignton
 BISHOPSTEIGNTON
 TQ14 9QL

Lloyds Bank plc
 1st Floor
 33 Old Broad Street
 London, EC2N 1HZ
 E-mail: lloydstreasury@lloydsbanking.com
 Tel: 0345 305 5555

DEPOSIT ACCOUNT STATEMENT**From 28/11/2025 to 31/12/2025**

2 January 2026

Account: 32 Day Notice
 Trade ID: 21960644LS
 Short Identification: BISPAC_BGB
 Account Identification: BISPACBGB
 CLTKGBP001TSYLN
 Gross Interest Rate on 31/12/2025: 1.95%*

Currency: GBP
 Statement: 8
 Interest Payment Frequency: Daily
 Statement Frequency: Monthly

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Entry Date	Value Date	Description	Transaction Reference	Entries	Balance
28-Nov-25		-----BALANCE BROUGHT FORWARD-----		60,565.78 CR	
28-Nov-25	1-Dec-25	Interest Payment		9.71 CR	60,575.49 CR
1-Dec-25	2-Dec-25	Interest Payment		3.24 CR	60,578.73 CR
2-Dec-25	3-Dec-25	Interest Payment		3.24 CR	60,581.97 CR
3-Dec-25	4-Dec-25	Interest Payment		3.24 CR	60,585.21 CR
4-Dec-25	5-Dec-25	Interest Payment		3.24 CR	60,588.45 CR
5-Dec-25	8-Dec-25	Interest Payment		9.71 CR	60,598.16 CR
8-Dec-25	9-Dec-25	Interest Payment		3.24 CR	60,601.40 CR
9-Dec-25	10-Dec-25	Interest Payment		3.24 CR	60,604.64 CR
10-Dec-25	11-Dec-25	Interest Payment		3.24 CR	60,607.88 CR
11-Dec-25	12-Dec-25	Interest Payment		3.24 CR	60,611.12 CR
12-Dec-25	15-Dec-25	Interest Payment		9.71 CR	60,620.83 CR
15-Dec-25	16-Dec-25	Interest Payment		3.24 CR	60,624.07 CR
16-Dec-25	17-Dec-25	Interest Payment		3.24 CR	60,627.31 CR
17-Dec-25	18-Dec-25	Interest Payment		3.24 CR	60,630.55 CR
18-Dec-25	19-Dec-25	Interest Payment		3.24 CR	60,633.79 CR
19-Dec-25	22-Dec-25	Interest Payment		9.72 CR	60,643.51 CR
22-Dec-25	23-Dec-25	Interest Payment		3.24 CR	60,646.75 CR

Eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS). We are covered by the Financial Ombudsman Service (FOS). Please note that due to FSCS and FOS eligibility criteria not all business customers will be covered. Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales no. 2065. Telephone: 0207 626 1500. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 119278.

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Entry Date	Value Date	Description	Transaction Reference	Entries	Balance
23-Dec-25	24-Dec-25	Interest Payment		3.24 CR	60,649.99 CR
24-Dec-25	29-Dec-25	Interest Payment		16.20 CR	60,666.19 CR
29-Dec-25	30-Dec-25	Interest Payment		3.24 CR	60,669.43 CR
30-Dec-25	31-Dec-25	Interest Payment		3.24 CR	60,672.67 CR
31-Dec-25	CLOSING BALANCE				60,672.67 CR
31-Dec-25	TOTAL INTEREST APPLIED				106.89 CR

* If your interest rate has changed within this statement period, a separate letter will have been sent to you with details of your new interest rate and when this became effective.

If you have any questions about this letter please call us on the relevant number below. We're available 8am to 5pm, Monday to Friday (apart from Bank Holidays).

Turnover up to GBP 25m: 0345 305 5555
Turnover GBP 25m to GBP 100m: 0345 300 5798
Turnover GBP 100m+: 0345 601 3645

For further information about our savings products, please go to our website at:
www.lloydsbank.com/business/savings.html

Accounts and Deposits
Business Transaction Banking

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Our service promise

If you experience a problem, we will always try to resolve it as quickly as possible. Please bring it to the attention of any member of staff. Our complaints procedures are published on our 'Help & Support pages' at: www.lloydsbank.com/business/help-and-support/account-management/make-a-complaint.html

BPC REMAINING PRECEPT BUDGET FOR FY 2025-26 AFTER Q3

App F for Full Council Meeting to be held 12.01.26

		APPROVED PRECEPT BUDGET 2025-26	Q2 BALANCE AT 30.09.25	PAYMENTS Q3	RECEIPTS Q3	Q3 BALANCE AT 31.12.25
PERSONNEL (SALARY, CLERICAL COVER, EMPLOYERS PENSION CONTRIBUTION, EMPLOYERS NI CONTRIBUTIONS)	Clerical Salary incl payrise contingency	27765	14004.84	6883.38	0.00	7121.46
	Employers N.I.	3300	1608.50	845.76	0.00	762.74
	Clerical contingency	354	354.00	0.00	0.00	354.00
	Pension: Employers contribution includes increase on employers pension	6097	3141.95	1508.79	0.00	1633.16
SUBTOTAL		37516	19109.29	9237.93	0.00	9871.36
ADMINISTRATION (OFFICE RENT, STATIONERY, HARD & SOFTWARE, PHONE & BROADBAND, ELECTIONS, AUDITS, INSURANCE, TRAINING, CLERKS & MEMBERS EXPENSES)	IT	1970	1445.27	246.10	0.00	1199.17
	OFFICE EXPENSES Incl. office rent	4763	2729.67	1623.02	0.00	1106.65
	Subscriptions	1050	309.00	0.00	0.00	309.00
	Elections	0	0.00	0.00	0.00	0.00
	Audit Fee	800	165.00	0.00	0.00	165.00
	Insurance	3806	1259.07	0.00	0.00	1259.07
	Training	500	444.58	150.00	0.00	294.58
	Other Admin/Events	790	330.24	463.10	0.00	-132.86
SUBTOTAL		13679	6682.83	2482.22	0.00	4200.61
ASSET MANAGEMENT (MUGA, OPEN SPACES, PLAYGROUNDS, WAR MEM, NOTICEBOARDS, BENCHES, CAR PARKS, ST JOHNS CLOSED CHURCHYARD, FORE ST TOILETS)	MUGA & Lawns facilities, green spaces & general asset maintenance	21360	12671.02	5635.33	107.70	7143.39
	Public Toilets Fore St	5090	3185.61	947.77	0.00	2237.84
	St Johns Closed Church Yard	6500	3212.00	1239.00	0.00	1973.00
	Defibs	1000	774.67	0.00	0.00	774.67
	Night Landing Site	100	100.00	0.00	0.00	100.00
SUBTOTAL		34050	19943.30	7822.10	107.70	12228.90
BPC Grant Giving	BPC Grants (or S137 if BPC loses GPC)	2000	1500.00	800.00	0.00	700.00
BERT	BERT & Gritting	500	500.00	0.00	0.00	500.00
CONTINGENCY	Contingency (General Reserve)	1800	2334.21	14.01	2502.37	4822.57
TOTALS / BALANCES		£89,545	50069.63	20356.26	2610.07	32323.44
less Burial Account charge		£3,645				
TOTALS AFTER BURIAL CHARGE DEDUCTED		£85,900	£46,424.98			£28,678.79

DRAFT PROPOSED BPC BUDGET & PRECEPT FOR FY 2026-27 - For BPC Finance Committee meeting to be held 09.01.26.

		APPROVED BUDGET 2024-25	APPROVED BUDGET 2025-26	PRELIMINARY BUDGET PROPOSAL 2026-27	NOTES FOR INFORMATION
PERSONNEL (CLERKS SALARY, CLERICAL COVER, EMPLOYERS PENSION CONTRIBUTION, EMPLOYERS NI CONTRIBUTIONS)	Clerical Salary incl. contingency for increase to NJC pay scales	27181	27765	28660	Breakdown shown in Table 1 - Clerical Budget
	Employers N.I.	3000	3300	3400	
	Clerical contingency	497	354	146	Contingency for admin support/overtime e.g. additional/exceptional time-limited tasks, locum sick leave cover, if required. Previous budget untouched up to 19.11.25, unlikely to need more as TOIL is allocated instead of overtime payments. Therefore £354 to be carried forward and topped-up to £500.
	Pension: Employers contribution includes Employers pension contribution on payrise	5967	6097	6277	Breakdown shown in Table 1 also.
SUBTOTAL		36645	37516	38483	2.58%
ADMINISTRATION (OFFICE RENT, STATIONERY, HARD & SOFTWARE, PHONE & BROADBAND, ELECTIONS, AUDITS, INSURANCE, TRAINING, CLERKS & MEMBERS EXPENSES)	IT	1680	1970	2150	Breakdown shown in Table 2 - Administration costs
	Office Expenses	4805	4763	5050	
	Subscriptions	1050	1050	1215	
	Elections	0	0	0	
	Audit Fee	800	800	950	
	Insurance	2906	3806	4500	
	Training	900	500	700	
	Events & Other Admin incl. Remembrance	650	790	570	
SUBTOTAL		12791	13679	15135	10.64%
ASSET MANAGEMENT (MUGA, GREEN SPACES, PLAYGROUNDS, WAR MEM, NOTICEBOARDS, BENCHES, CAR PARKS, ST JOHNS CLOSED CHURCHYARD, FORE ST TOILETS)	MUGA & Lawns facilities, green spaces & general asset maintenance	22220	21360	26440	Breakdown shown in Table 3 - Asset Management costs
	Public Toilets Fore St	5790	5090	3790	
	St Johns Closed Church Yard	5500	6500	6500	
	Additional Assets: Defibs, War Mem, Phone kiosks & NLS.	550	1100	1800	
SUBTOTAL		34060	34050	38530	13.16%
BPC Grant Giving	BPC Grants (or S137 if BPC loses GPC)	1000	2000	2000	
BERT	BERT & Gritting	400	500	200	Reserve untouched in current year, £1,592.34 available to be carried forward. Maintain a reserve in case stocks need replenishing/updating.
CONTINGENCY	General/Unearmarked Reserve	1000	1800	1500	for consideration. Current unearmarked reserve is £8816.12 @ 31.12.25
TOTAL 2024-25 BUDGET		£85,896	£89,545	£95,848	DRAFT 2025-26 BPC BUDGET
less Burial Account charge		£4,409	£3,645	£3,836	Admin charge (to the Burial Account) to be deducted from Precept claim
2024-25 BPC BUDGET & PRECEPT TOTAL		£81,487	£85,900	£92,012	DRAFT 2026-27 BPC PRECEPT
				£10,525	increase to BPC precept (2025-26 to 2026-27)
				7.1%	

Table 1. CLERICAL COST BREAKDOWN

For Full Council meeting due to be held 12.01.26

2026/27 BUDGET using 2025/26 pay scale rates
+4% for awaited announcement increase to pay scales.

NALC pay scale	£ per hour	Hours per week	£ per annum	Pension Contribution ***	
				BPC @ 21.9%	Clerk @ 6.5%
SALARY: LC2 SCP 30 **	£21.14	25.0	£27,558	£6,035	1791
Contingency for scales increase at 4%			£1,102	£241	72
TOTAL 2025/26 BUDGET			£28,660	£6,277	N/A as from salary
Contingency: For cover/addition support based on average hourly rate for admin	£20.00	25.0	500	No pension contributions required on admin support	

** Rate taken from 25/26 NALC pay scale, revised and published July 2025.

*** Rates set by Local Government Pension Scheme actuaries.



	= Per Annum, precept budget 2026/27
	= Not from additional budget. From salary, already part of budget

Table 2. ADMINISTRATION COST BREAKDOWN

For BPC Full Council meeting to be held 12.01.26.

	DETAIL	BUDGET 25/26	Proposed 26/27	NOTES
IT	.gov.uk website domain name	40	50	Annual contract
	Website Support contract	690	800	<i>No increase due this year. £110 Contingency for any additional support for tablet management, likely as the units age.</i>
	Email Hosting of various BPC emails	180	250	<i>Covers 12 separate email addresses plus a contingency for contract increase.</i>
	Website hosting	60	0	<i>No longer required separately, part of support contract above.</i>
	Multi Device Management	0	0	<i>Now fixed a new contract, free as its for less than 20 devices owned.</i>
	Software subscriptions	0	250	<i>Microsoft Office, Canva, PDF Sam.</i>
	Device & Laptop contingency	1000	800	<i>Reserves at end of FY 2025/26 will be £2418.85 (subject to unexpected spend). Budget is based on ... Current replacement value of 12 Tablets @ approx. £180 each, 1 Laptop @ approx. £800 = £2,960 spread over 4 years (expected life, although may be longer). A further £60 has been added for inflation.</i>
TOTAL		1970	2150	
Clerical Expenses	Rent: BCC Office & meeting room hire	2600	2800	<i>Awaiting confirmation on rent from April 2026, advised it is unlikely there will be any increase. Allowed £200 contingency as it may change in Jan 2027.</i>
	BCC Service charge agreement	450	500	<i>No change anticipated, allow contingency as this agreement runs Jan - Dec.</i>
	Stationery	600	600	<i>Includes manuals & books, toner, paper & stationery, postage, storage.</i>
	BPC mobile - monthly fee x 12	204	204	<i>Fixed fee, rolling. Could do with a review as out of contract.</i>
	Accounting package	620	620	<i>Scribe. No increase indicated by provider, allow 10% contingency in case.</i>
	Mapping subscription	133	146	<i>Parish Online subscription. No increase indicated by provider, allow 10% contingency in case.</i>
	Payroll services	156	180	<i>Increase expected, tbc.</i>
TOTAL		4763	5050	
Subs	DALC (includes NALC)	750	750	<i>Both worked out on the Council's precept, in bands or a percentage.</i>
	SLCC	300	360	
	Contingency	0	105	<i>Allowed 10% contingency for rate increase as precept increases.</i>
	TOTAL	1050	1215	
Elections	Payable to the principal authority for all services relating to a local council election.	0	0	<i>There will balance of £6707.44 at the end of FY 25/26. Reserve is healthy, unnecessary to build until next election/by-election occurs. A full election for this parish will be IRO £3-4k. Similar if a mid-term by-election is called. Election fees expected to rise for 2027.</i>

Audit	Internal Audit	300	350	Contingency allows for possible increase as this information not yet provided.
	External Audit	500	600	
	TOTAL	800	950	

Insurance & Assurance	Original Premium	2306	3500	Fixed fee ends in May 2026. Increase anticipated due to sector trends and some minor changes to asset register, see below for this and contingency required.
	Contingency for premium increase	500	500	As above, due to acquired assets throughout the FY. Reviewed annually, increases with additional assets.
	Asset Valuation & Report	500	500	Re-evaluation now due however despite efforts a reserve was not possible due to insurance premium increases across the years.
	Travellers eviction	500	0	Last years budget was not used, therefore at 31.03.26 there will be a reserve of £1500 to be carried forward for use if required.
	TOTAL	3806	4500	

Training	Clerk CPD	300	400	To undertake CPD throughout the FY. I'd like to attend SLCC Practioners Conference, next January, which involve overnight accommodation therefore are more expensive than usual daytime courses. But an excellent provision of CPD.
	New Councillor training	100	100	New Council Training expense are hard to estimate, depends if new members are required, and found!
	Councillor CPD	100	200	DALC fees have increased, and they are constantly changing their training programme, it's hard to know what will be available, its relevance and cost.
	TOTAL	500	700	Despite efforts and more courses attended, we are not spending this budget to take training to support the work of the council. I would suggest the remaining 25/26 budget is rolled forward, topped up slightly (as indicated) and used well.

Events	Annual Parish (Electors) Meeting	120	150	Refreshments.
	Annual recognition Awards	150	150	£50 per category plus additional token recognition
	Remembrance & RBL branch support	270	270	Poppy Appeal donation (for wreath), refreshments, stationery, PPE.
	VE Day 80th Anniversary	250	0	No events planned
		790	570	

ADMINISTRATION TOTAL **15135**

Table 3. ASSET MANAGEMENT COST BREAKDOWN

For BPC Full Council meeting to be held 12.01.26

ASSET	DETAIL	BUDGET 25/26	Proposed 26/27	NOTES
OPEN RECREATION SPACES, PLAY AREAS & MUGA	Green Spaces Contract: for regular maintenance at Lawns & Village Green	8350	8350	Contract Awarded to BGS. The final year of this contract is 2026-27. To be tendered for again in last 2026.
	Budget for general pesticide-free weeding	2600	3000	Still need CIA/AMC to establish the programme and frequency of weeding, methods for each location, and will this be a fixed annual contract with one contractor or offered to a variety of contractors on an ad hoc basis.
	Playgrounds: Inspections.	1200	1280	Annual RoSPA inspection and regular RoSPA level inspections. Reports provided.
	Playgrounds reserve: Replacement parts, maintenance and additional needs	0	500	Expected balance of reserve at 31.03.26 should be £360. Enhancement costs can be met using S106 however maintenance will require a budget, hard to predict.
	Tree works: Assessment & recommended works plus emergency works if required	1800	2000	Additional tree works at open spaces, after care for the new tree planting and rewilded areas. Includes building a reserve for future inspection and recommended works. Includes care for the Orchards at The Lawns.
	Small Gardens Contract	1500	2000	Contract Awarded to Miss Moffat Gardening. Now includes Cockhaven junction which didn't have a separate budget heading this year.
	Lawns Toilets Caretaker	2060	2060	Contract with P. Walton to continue.
	Utilities for Lawns Toilets & MUGA floodlights	500	0	Huge refund this year means total costs were really low. Amount to be carried forward is approximately £800. Fixed utilities rates but unpredictable usage and maintenance. Awaiting smart meter installation. Income on lights is directed to MUGA reserve.
	Other expenses for MUGA & Toilets	400	0	No need for this separate budget heading. The cost of any unexpected work can be covered by MUGA income. Enhancement work can be met using S106 or external funding.
	Waste Bin emptying contract with TDC	1500	2000	3 bins at £15.00 per empty. (Slight increase on 2025/26) Quote from TDC at £1530, plus £34 admin charge. We have included a contingency for additional emptyies, as required.
	STREET FURNITURE: Benches, NBs, Bins, Signage.	500	800	Reserve at 31.03.26 will be approximately -£32. Further work is required following the annual inspection of 2025.
	Reserve: Contingency for MUGA improvements including eventual resurfacing	500	4000	The future of this asset must be considered. Any income does not justify potential costs and users are likely to be discouraged in the future if general maintenance/minor enhancements are not carried out more regularly. This amount includes £500 for general maintenance such as sweeping, repairs, etc. But also £3500 to cover 2x annal PWLB repayments for borrowing £28,000 over a 10 year term to cover the cost of resurfacing, estimated at £40k using £12k of S106. Subject to further quotes, public consultation, approval for use of S106 and approval of loan from MHCLG.
	Bishops Avenue Car Parks	450	450	For business rates. We have unspent grants for any ad hoc maintenance or improvements.
	TOTAL	21360	26440	

St Johns Churchyard	Maintenance Contract: (part of Green Spaces)	5000	5000	As per contract awarded to BGS.
	Reserve for Headstone safety inspections	500	500	Every 5 years, this reserve will allow for inspection fee and recommended works. Reserve at 31.03.26 be £500.
	Additional cost	1000	1000	Required for phase II of the path at the rear of the church, awaiting confirmed quote for this work..
	TOTAL	6500	6500	

Fore Street Toilets	Caretaker	3090	3090	Contract with P. Walton extended.
	Utilities	1200	200	Over budgeted last year, on top of carried forward reserves. Likely amount to be available to be carried forward at 31.03.26 is approximately £800.00 Prefer to keep a healthy contingency on this budget heading as utilities are unpredictable.
	2023/4 internal redecoration	500	500	Work completed during 24-25 but due to damp conditions this asset will need regular maintenance. Reserve started last year. Balance at 31.03.26 will be £500.
	Repairs & additional expenses	300	0	If remaining unused at 31.03.26 there is likely to be an additional £500 to be carried forward for this purpose.
	TOTAL	5090	3790	

Other Assets	Bishopsteignton War Memorial	500	500	Recommend this reserve continues to accumulate for future care and maintenance of this important listed asset. Reserve balance at end of 31.03.26 should be approximately £900. To be carried forward.
	Night Landing Site light	100	100	Reserve balance at end of 31.03.26 should be approximately £770. To be carried forward.
	Defibs	1000	1000	Cannot see any change. Parts need replacing and we have 10 units. HLG also support these costs when possible.
	Phone Kiosks: Luton & Fore St	0	200	Build a reserve for future maintenance
		1600	1800	

ASSET MANAGEMENT TOTAL **38530**



United Kingdom
Debt Management
Office

**PWLB FIXED RATE LOANS
ESTIMATED REPAYMENT COSTS**

Amount of Advance: 28,000.00

Period (years)	Annuity			EIP			
	Rate %	½ Yearly Cost (£)	Total Cost (£)	Rate %	Initial ½ Yearly Costs (£)	Reduces by each ½ year (£)	Total Cost (£)
1 year	-	0.00	0.00	-	0.00	0.00	0.00
Over 1 not over 1½	-	0.00	0.00	-	0.00	0.00	0.00
Over 1½ not over 2	4.57	7,404.39	29,617.56	4.57	7,639.80	159.95	29,599.50
Over 2 not over 2½	4.59	5,991.39	29,956.95	4.59	6,242.60	128.52	29,927.80
Over 2½ not over 3	4.61	5,050.30	30,301.80	4.60	5,310.67	107.33	30,254.00
Over 3 not over 3½	4.62	4,378.04	30,646.28	4.62	4,646.80	92.40	30,587.20
Over 3½ not over 4	4.64	3,875.17	31,001.36	4.64	4,149.60	81.20	30,923.20
Over 4 not over 4½	4.66	3,484.68	31,362.12	4.66	3,763.51	72.49	31,262.00
Over 4½ not over 5	4.69	3,173.67	31,736.70	4.68	3,455.20	65.52	31,603.60
Over 5 not over 5½	4.71	2,919.07	32,109.77	4.70	3,203.45	59.82	31,948.00
Over 5½ not over 6	4.73	2,707.38	32,488.56	4.72	2,994.13	55.07	32,295.20
Over 6 not over 6½	4.76	2,529.53	32,883.89	4.75	2,818.85	51.15	32,655.00
Over 6½ not over 7	4.79	2,377.64	33,286.96	4.77	2,667.80	47.70	33,008.50
Over 7 not over 7½	4.82	2,246.52	33,697.80	4.80	2,538.67	44.80	33,376.00
Over 7½ not over 8	4.84	2,131.44	34,103.04	4.82	2,424.80	42.18	33,735.80
Over 8 not over 8½	4.87	2,031.10	34,528.70	4.85	2,326.06	39.94	34,111.00
Over 8½ not over 9	4.91	1,943.20	34,977.60	4.88	2,238.76	37.96	34,490.40
Over 9 not over 9½	4.94	1,864.23	35,420.37	4.90	2,159.68	36.11	34,860.00
Over 9½ not over 10	4.97	1,793.58	35,871.60	4.93	2,090.20	34.51	35,247.10
Over 10 not over 10½	5.00	1,730.05	36,331.05	4.96	2,027.73	33.07	35,638.40
Over 10½ not over 11	5.04	1,673.53	36,817.66	4.99	1,971.33	31.75	36,033.90
Over 11 not over 11½	5.07	1,621.53	37,295.19	5.02	1,920.19	30.56	36,433.60
Over 11½ not over 12	5.11	1,575.09	37,802.16	5.05	1,873.67	29.46	36,837.50
Over 12 not over 12½	5.14	1,531.92	38,298.00	5.08	1,831.20	28.45	37,245.60
Over 12½ not over 13	5.18	1,493.29	38,825.54	5.11	1,792.32	27.52	37,657.90
Over 13 not over 13½	5.21	1,457.06	39,340.62	5.14	1,756.64	26.65	38,074.40
Over 13½ not over 14	5.25	1,424.62	39,889.36	5.17	1,723.80	25.85	38,495.10
Over 14 not over 14½	5.28	1,393.92	40,423.68	5.20	1,693.52	25.10	38,920.00
Over 14½ not over 15	5.32	1,366.48	40,994.40	5.23	1,665.53	24.41	39,349.10
Over 15 not over 15½	5.35	1,340.27	41,548.37	5.26	1,639.63	23.75	39,782.40
Over 15½ not over 16	5.38	1,316.00	42,112.00	5.28	1,614.20	23.10	40,196.80
Over 16 not over 16½	5.42	1,294.42	42,715.86	5.31	1,591.88	22.53	40,637.80
Over 16½ not over 17	5.45	1,273.53	43,300.02	5.34	1,571.13	21.99	41,083.00
Over 17 not over 17½	5.48	1,254.11	43,893.85	5.37	1,551.80	21.48	41,532.40
Over 17½ not over 18	5.51	1,236.06	44,498.16	5.39	1,532.38	20.96	41,960.10
Over 18 not over 18½	5.54	1,219.25	45,112.25	5.42	1,515.56	20.51	42,417.20
Over 18½ not over 19	5.57	1,203.59	45,736.42	5.44	1,498.44	20.04	42,851.20

Period (years)	Annuity			EIP			
	Rate %	½ Yearly Cost (£)	Total Cost (£)	Rate %	Initial ½ Yearly Costs (£)	Reduces by each ½ year (£)	Total Cost (£)
Over 19 not over 19½	5.60	1,188.99	46,370.61	5.47	1,483.75	19.64	43,316.00
Over 19½ not over 20	5.62	1,174.42	46,976.80	5.49	1,468.60	19.22	43,756.30
Over 20 not over 20½	5.65	1,161.73	47,630.93	5.52	1,455.73	18.85	44,228.80
Over 20½ not over 21	5.68	1,149.89	48,295.38	5.54	1,442.27	18.47	44,675.40
Over 21 not over 21½	5.70	1,137.86	48,927.98	5.56	1,429.56	18.10	45,124.80
Over 21½ not over 22	5.72	1,126.57	49,569.08	5.58	1,417.56	17.75	45,577.00
Over 22 not over 22½	5.75	1,116.96	50,263.20	5.60	1,406.22	17.42	46,032.00
Over 22½ not over 23	5.77	1,106.99	50,921.54	5.62	1,395.50	17.10	46,489.80
Over 23 not over 23½	5.79	1,097.63	51,588.61	5.64	1,385.34	16.80	46,950.40
Over 23½ not over 24	5.81	1,088.83	52,263.84	5.66	1,375.73	16.51	47,413.80
Over 24 not over 24½	5.83	1,080.56	52,947.44	5.68	1,366.63	16.23	47,880.00
Over 24½ not over 25	5.85	1,072.79	53,639.50	5.70	1,358.00	15.96	48,349.00
Over 25 not over 25½	5.87	1,065.49	54,339.99	5.72	1,349.82	15.70	48,820.80

PROPOSED 2026/2027 BUDGET & PRECEPT Shown for property bands

for information at the Full Council meeting to be held 12.01.26

Property Banding	A	B	C	D	E	F	G	H	Provides precept	% change to previous precept	£ change to previous precept
	6/9	7/9	8/9	9/9 (1)	11/9	13/9	15/9	18/9			
Actual 2022/23	£33.29	£38.84	£44.39	£49.94	£61.04	£72.14	£83.23	99.88	£64,959		
Actual 2023/24	£36.69	£42.80	£48.92	£55.03	£67.26	£79.49	£91.72	110.06	£70,009		
Actual 2024/25	£42.80	£49.94	£57.07	£64.20	£78.47	£92.74	£107.00	128.40	£81,978		
Actual 2025/26	£44.83	£52.30	£59.77	£67.24	£82.18	£97.13	£112.07	134.48	£85,900		
Proposed BPC budget & precept for 2026/27 less burial charge	£48.02	£56.02	£64.02	£72.03	£88.03	£104.04	£120.04	£144.05	£92,012	7.1%	£6,112
Annual Increase £	£3.19	£3.72	£4.25	£4.79	£5.85	£6.91	£7.97	£9.57			
increase PCM	£0.27	£0.31	£0.35	£0.40	£0.49	£0.58	£0.66	£0.80			