

# KIRKOSWALD PARISH COUNCIL

Parish Clerk: Nick Phillips, 14 Twickenham Court, Carlisle CA1 3TW Tel: 0750 800 1602  
Email: KirkoswaldParishCouncil@Hotmail.co.uk Website kirkoswaldparishcouncil.co.uk

Tuesday, 6 December 2022

Dear Councillor

You are summoned to attend the **PARISH COUNCIL MEETING** that will be held at Kirkoswald Church Institute on **Tuesday 13 December 2022** at 7.30pm. The Public and Press are invited to attend.



Clerk

## AGENDA

### 113. APOLOGIES FOR ABSENCE

To receive apologies and approve reasons for absence

### 114. MINUTES OF THE COUNCIL MEETING held on 8 November 2022

To authorise the chair to sign, as a correct record, the minutes of the meeting held on 8 November 2022 (attached).

- a. To discuss any matters arising

### 115. DECLARATIONS OF INTEREST

Members are invited to declare any personal and/or prejudicial interests relating to items on the agenda.

### 116. PUBLIC PARTICIPATION

**PUBLIC PARTICIPATION (20 MINUTES ALLOWED)** - this agenda item enables Parish Councillors to hear the views, comments and/or complaints from the public. The Parish Councillors can respond. However (unless the items are already on the agenda) no council decisions can be taken at this meeting but, if appropriate, the matters can be put onto a future agenda for decision.

**117. DISTRICT COUNCILLOR AND COUNTY COUNCILLOR REPORTS – to receive** items for information (items raised for decision will appear on the agenda for the next meeting subject to agreement by the council.)

### 118. POLICE MATTERS –

- a. to resolve whether to submit any matters to the Local Focus Hub.
- b. to receive any information on any Police matters

**119. HIGHWAYMAN'S REPORT-** to receive and discuss any matters arising – please note that all reports must be shown on one of the maps provided or with a What3Words reference.

**120. CHURCH INSTITUTE –** to receive a report.

**121. PLANNING APPLICATIONS** - You may view the details on the Eden District Council website [www.eden.gov.uk](http://www.eden.gov.uk) (where parishioners can submit their own observations directly.)

- a. To resolve whether to submit any observations on the following applications

22/0578	Davygill, Croglin	New access off the B6413 to fields for agricultural use
22/0781	Sand Hill, Kirkoswald, Penrith	Refurbishment and alterations to existing out buildings to form two bedroom ancillary annex accommodation, utility room and first floor laundry room to existing domestic property and garage area. Part retrospective.

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- b. To note the following applications that were emailed to the planning committee for comment and comments made online by the clerk.

22/0792	Land opposite of Laypool Farm, Renwick, Penrith	Retention of residential caravan for a temporary period of three years, to be occupied in association with an agricultural enterprise.	No objections
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- c. To Note the following applications were granted approval

22/0737	3 SANDHILL KIRKOSWALD PENRITH CA10 1EG	Proposed alterations and extension.
22/0718	1 RAVENGHYLL KIRKOSWALD PENRITH CA10 1DQ	Retrospective application for replacement and relocation of oil tank.

### 122. FINANCE

- a. **Payments- to authorise** schedule of payments totalling £875.06 (VN 48-51)NB VN48 authorised at previous meeting. Also please note that there is currently a credit with HMRC of £16.40

VN	Inv. Date	PAYEE	CHQ. NO.	Purpose of Expenditure	AMOUNT £	VAT INCLUDED £	NET AMOUNT £
VN48	10/11/2022	Zurich Municipal	66628964	Annual Insurance	500.00	-	500.00
VN49	14/12/2022	N Phillips		Salary December	335.68	-	335.68
VN50	14/12/2022	N Phillips		Expenses December	34.38	-	34.38
VN51	1/12/2022	HSBC		Bank Charges	5.00		5.00

- b. **Monthly reconciliation (November 2022) – to receive and note** the reconciliation and balances.

- c. **Receipt – to note** Following receipts

01/11/2022	Dig Grant	Lakeland	R08	50.00
01/11/2022	Dig Grant	Fawcett TJW	R09	50.00
01/11/2022	Dig Grant	Passey	R10	50.00
08/11/2022	Dig Grant	Purkiss	R11	50.00
08/11/2022	Dig Grant	B Fawcett	R12	50.00
12/11/2022	Dig Grant	Ostle	R13	50.00
17/11/2022	Dig Grant	Beardshaw	R14	50.00
18/11/2022	Defib fund	From KO Defib	R15	371.71
21/11/2022	Dig Grant	Smith	R16	50.00

- d. To receive and note the latest budget update.

123. Broadband – to receive an update

124. War Memorial – to discuss and resolve whether to allocate a budget for the railings to be stripped and repainted.

### 125. Councillors' reports and items for future agenda

Each Councillor is requested to use this opportunity to report minor matters of information not included elsewhere on the agenda and to raise items for future agendas. Councillors are respectfully reminded that this is not an opportunity for debate or decision making.

### 126. Date of next meeting

The next meeting of the Parish Council will take place on Tuesday 10 January 2023 in Kirkoswald Church Institute at 7:30pm.

Agenda items to be submitted to the Clerk by 12 noon on Friday 30 December 2022.

# KIRKOSWALD PARISH COUNCIL

**Parish Clerk: Nick Phillips, 14 Twickenham Court, Carlisle CA1 3TW Tel: 0750 800 1602**

**Email: KirkoswaldParishCouncil@Hotmail.co.uk Website kirkoswaldparishcouncil.co.uk**

## Minutes of the Kirkoswald Parish Council Meeting held on Tuesday 8 November 2022 in Kirkoswald Church Institute at 7.30 PM

**Present:** Cllr S Quinn (Chair), Cllr N Edmondson, Cllr I Henderson, Cllr J Haugh, Cllr A Jackson, Cllr N Jackson, Cllr H Kent, Cllr J Little, Cllr P Morgan, Cllr R Raine, Cllr J Tea

**Also Present:** N Phillips Clerk/RFO,

### Minutes

**96. APOLOGIES FOR ABSENCE**

Received apologies and approved reasons for absence from Cllr W Smith (family commitments)

**97. MINUTES OF THE COUNCIL MEETING held on Tuesday 11 October 2022**

**Authorised the chair to sign, as a correct record,** the minutes of the meeting held on Tuesday 11 October 2022.

**98. DECLARATIONS OF INTEREST**

None.

**99. PUBLIC PARTICIPATION** No members of the public present.

**100. DISTRICT COUNCILLOR AND COUNTY COUNCILLOR REPORTS** – no district or county councillor present.

**101. POLICE MATTERS –**

**a. resolved** not to submit any matters to the Local Focus Hub.

**b. received** no information was received.

**102. HIGHWAYMAN’S REPORT-** received and discussed the following: Low Huddlesceugh, tree roots in drain.

Park Head, mud on road still. Road into Renwick from Croglin and Sickergill bridge surface is poor. Road signs dirty and not very visible at night. Low Mill, Park Head, the overhanging/dangerous trees previously reported have still not been actioned, Clerk to chase. Drain on Y Junction from Staffield towards Dale/Ainstable is blocked causing flooding. Reminder for councillors to send street light numbers of defective street lighting to the Clerk to report.

**103. CHURCH INSTITUTE** –Still seeking quotes for toilets to progress the project.

**104. PLANNING APPLICATIONS -**

**a.** noted the following applications that were emailed to councillors for comment and comments made online by the clerk.

22-0737	3 Sandhill, Kirkoswald, Penrith	Proposed alterations and extension.	No objections made
22-0718	1 Ravenghyll, Kirkoswald Penrith CA10 1DQ	Retrospective application for replacement and relocation of oil tank.	No objections.

**105. FINANCE**

**a. Payments- authorised** schedule of payments totalling £822.78 (VN 40-47)

VN	Inv. Date	PAYEE	CHQ. NO.	Purpose of Expenditure	AMOUNT £	VAT INCLUDED £	NET AMOUNT £
VN40	05/07/2022	A M I Sanderson		B4RN Volunteers Charges	23.46	4.70	28.16
VN41	17/10/2022	P Morgan		B4RN Volunteers Charges	122.44	24.49	146.93
VN42	09/11/2022	N Phillips		Salary November	458.88	-	458.88
VN43	09/11/2022	N Phillips		Expenses November	44.37	4.00	48.37
VN44	01/11/2022	HSBC		Bank Charges	5.00	-	5.00
VN45	28/10/2022	Hayton Parish Council	IN 13	Toner Cartridge	19.04	-	19.04
VN46	20/11/2022	HMRC		PAYE	16.40	-	16.40
VN47	07/11/2022	MJ Hullock		DIG Grant refund	100.00	-	100.00

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- b. **Monthly reconciliation (October) – received and noted** the reconciliation and balances.
- c. **Receipt – noted** receipt from B4RN £6850 (R05) dig grant, N Edmondson £50 (R06) dig grant, Holliday & Allan £50 (R07) dig grant.
- d. **Budget overview- received and noted** the overview of spend to date.

106. Grant applications- resolved to support grant applications from the following organisations and resolved what level of grant to support:

Organisation	Legislation	Amount (2022 figure)	Paperwork correct	Agreed
Renwick with Croglin PCC, maintenance of churchyard	Power to contribute towards expenses of cemeteries	£900 (£900)	Yes	Yes
Kirkoswald PCC, maintenance of Parish Churchyard	Local Government Act 1972, s.214(6)	£1000 (£1000)	Yes	Yes
Renwick Reading Room, re-decoration of the Reading room	Power to provide and equip buildings for use of clubs, having athletic, social or educational objectives Local Government (Miscellaneous Provisions) Act 1976 s.19	£500 (£500)	Yes	Yes
GNAAS Donation rather than grant	Power to spend a sum of money for the benefit of some or all of the parishioners. The expenditure must be commensurate with the benefit. -Local Government Act 1972 s.137	(£250) £250	N/A	Yes
Fellrunner Bus	Powers to spend money on community transport schemes Local Government and Rating Act 1997, s.26-29	(£250) £311	Yes	Yes
Lazonby Swimming Pool	Power to provide public swimming baths and washhouses. Public Health Act 1936 s.221	£500	Yes	Yes
Fellside Ladies	Submitted a late application and are therefore not able to support this year.		No	No

107. **Budget- Resolved** to set budget levels as per the draft budget and set a precept of £15,615

108. **Grit Bins** – received the following information: grit bins have been filled, as well as piles of grit deposited on roadsides. Cllr Kent to identify suitable locations for grit bins and forward to clerk.

109. **Insurance** – **resolved** to select Zurich to provide insurance for the Parish Council **authorised** the Clerk to action the policy.

110. **Councillors' reports and items for future agenda.**

Broadband

111. **Clerk's report** – noted the information provided regarding planning guidance re George House in Kirkoswald, the installation of a fence did not require planning permission or listed building consent and therefore the owners are within their rights to install it.

112. **Date of next meeting**

**The next meeting of the Parish Council** will take place on Tuesday 13 December 2022 in Kirkoswald Church Institute at 7:30pm.

Agenda items to be submitted to the Clerk by 12 noon on Friday 2 December 2022.

113.

## KIRKOSWALD PARISH COUNCIL MEETING DECEMBER 2022 – FINANCIAL OFFICER’S REPORT

### ACCOUNTS FOR PAYMENT

I present for approval the following accounts for payment – Vouchers No.48 to 51 amounting to £875.06

VN	Inv. Date	PAYEE	CHQ. NO.	Purpose of Expenditure	NETAMOUNT £	VAT INCLUDED £	GROSS AMOUNT £
VN48	10/11/2022	Zurich Municipal	66628964	Annual Insurance	500.00	-	500.00
VN49	14/12/2022	N Phillips		Salary December	335.68	-	335.68
VN50	14/12/2022	N Phillips		Expenses December	34.38	-	34.38
VN51	1/12/2022	HSBC		Bank Charges	5.00		5.00

Approved - Minute No.	<b>122A</b>
Cheque Signatories	
Date	

Kirkoswald Parish Council (Eden)  
14 Twickenham Court  
Carlisle  
Cumbria  
CA1 3TW

**Zurich Town, Parish and  
Community Council Team**  
**PO Box 726**  
**Chichester**  
**PO19 9PS**

## Invoice

Invoice Date: 10th November 2022

Invoice No: 519408532

Client ref: 66628964

Policy	Policy Term	(£) Premium
YLL-2720922923	10/11/2022-09/11/2023	446.43
Inspection Contract (If Applicable)		0.00
Sub total		446.43
Inspection Contract VAT @ prevailing rate		0.00
Insurance Premium Tax (IPT) @ prevailing rate		53.57
<b>TOTAL</b>		<b>£500.00</b>

**Payment is due before your cover starts, or immediately if your cover is already in place.**

Please make cheques payable to **Zurich Municipal** and send to **Zurich Town, Parish and Community Council Team, PO Box 726, Chichester, PO19 9PS**

**If paying by BACS, please note our new bank details and amend your records accordingly.**

Acc Name: Zurich Town & Parish, Insurer Trust Account      Acc Number: 23110249  
Sort Code: 20 – 65 - 82      Bank: Barclays Bank PLC

Please quote your Client Reference on all BACS transactions

### Invoice Queries

Phone: 0800 917 9426

Email: [accounts.team@uk.zurich.com](mailto:accounts.team@uk.zurich.com)

Our VAT registration number is: 107 8316 77

**Zurich Municipal is a trading name of Zurich Insurance plc.** A public limited company incorporated in Ireland. Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK Branch registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised and regulated by the Central Bank of Ireland. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. Our FCA Firm Reference Number is 203093.

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Kirkoswald Parish Council (Eden)  
14 Twickenham Court  
Carlisle  
Cumbria  
CA1 3TW

Zurich Town, Parish and  
Community Council Team  
PO Box 726  
Chichester  
PO19 9PS

## Remittance Advice

Invoice Date: 10th November 2022

Invoice No: 519408532

Client ref: 66628964

Policy	Policy Term	(£) Premium
YLL-2720922923	10/11/2022-09/11/2023	446.43
Inspection Contract (If Applicable)		0.00
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## Make a bill payment

1. Payee details > 2. Payment details > 3. Check and confirm > 4. Confirmation

✔ Done! Payment created.

## Summary

From 40-36-10 90508217  
CHARITABLE  
KIRKO PARISH COU

Payment date Now

Zurich Municipal  
Client ref 666289  
20-65-82 23110249

GBP 500.00

✔ Payment has been successfully created

Your payment has been made and should reach the payee's bank straight away, subject to our usual checks.

## Fraud check answers

- Please confirm who you are paying:

A supplier

- How did you receive the request for this payment to be made?

An invoice

## ! Check the invoice is authentic

Fraudsters can pose as a genuine business or a professional contact.

If you receive an unexpected bill or an updated invoice with new account details, it could be a scam.

You must contact the payee to verify the payment details using a phone number from a trusted source eg their website.

If you continue without checking, you accept the money may go to a fraudulent account and we may not be able to get it back.

## Authorisation

Authorised by  
GBHBEU1003867766PHILLIPSNICHOL

Date and time  
10 Nov 2022 at 15:08:39

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Ref.	Employee Name	Process Date	N.I. Number
1	Mr. N Phillips	12/12/2022	

Payments	Units	Rate	Amount	Deductions	Amount
Salary	26.00	12.2800	319.28	PAYE Tax	-16.40
				National Insurance	0.00

Mr. N Phillips  
 14 Twickenham Court  
 Carlisle  
 Cumbria  
  
 CA1 3TW

This Period	
Total Gross Pay	319.28
Gross for Tax	319.28
Earnings for NI	0.00
Payment Period	Monthly

Year To date	
Total Gross Pay TD	2554.24
Gross for Tax TD	2554.24
Tax paid TD	0.00
Earnings For NI TD	2234.96
National Insurance TD	0.00

**Kirkoswald Parish Council**  
 Tax Code: 383T      Dept:      Tax Period: 9      Payment Method: BACS

**Net Pay**      335.68



## Make a bill payment

- 1. Payee details
- 2. Payment details
- 3. Check and confirm
- 4. Confirmation

**Done!** Payment created.

### Summary

From	40-36-10 90508217 CHARITABLE KIRKO PARISH COU
Payment date	14 Dec 2022

Nicholas Phillips Salary December 	GBP 335.68
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**Payment has been successfully created**

Your payment instructions have been received and are being processed, subject to our usual checks. To guarantee your payment will be made please ensure you have sufficient cleared funds or a sufficient covering formal overdraft facility available by the payment date.

### Authorisation

Authorised by GBHBEU1003867766PHILLIPSNICHOL	Date and time 04 Dec 2022 at 17:50:01
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# Kirkoswald Parish Council

## Clerk's Expenses December 2022

Postage  
OS Map of Parish

VAT

Total

£ 9.99

Travel  
Agenda/Mins September

Miles

@per mile

52 £ 0.47

£ 24.39

Totals

£ -

£ 34.38

# Invoice

Nick Phillips  
14 Twickenham Court  
CARLISLE  
CA1 3TW

Account no:	100051497
Invoice no:	97573668
Invoice date:	09.11.2022
Tax point:	09.11.2022
VAT reg no:	
Order no:	6080600
Order date:	09.11.2022
Delivery no:	82804089
Currency:	GBP
Reference:	Shop Order 601363807

**Payment for these goods has been received, thank you.**

This billing document is raised on behalf of Ordnance Survey Leisure Ltd.  
All items on this billing document have been despatched unless advised or specified below.  
Please Note: Your order may generate more than one billing document.

Line no	Product reference	Description	Quantity	Price	Disc %	VAT rate%	Total
1	9780319264003	Explorer OL05	1	9.99	0.00	0.00	9.99
Total for goods:							9.99
Total VAT:							0.00
<b>Total:</b>							<b>9.99</b>

## **Contact us**

**Our helpline is open from 8.30 am to 5.30 pm, Monday to Friday.**

General enquiries **+44 (0)3454 560420**

Welsh Helpline **03456 050504**

Textphone **+44 (0)2380 056146**

Fax **+44 (0)3450 990494**

**customerservices@osleisure.uk**



## Make a bill payment

- 1. Payee details
- 2. Payment details
- 3. Check and confirm
- 4. Confirmation

**Done!** Payment created.

### Summary

From	40-36-10 90508217 CHARITABLE KIRKO PARISH COU
Payment date	14 Dec 2022

Nicholas Phillips EXP Dec 	GBP 34.38
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**Payment has been successfully created**

Your payment instructions have been received and are being processed, subject to our usual checks. To guarantee your payment will be made please ensure you have sufficient cleared funds or a sufficient covering formal overdraft facility available by the payment date.

### Authorisation

Authorised by GBHBEU1003867766PHILLIPSNICHOL	Date and time 04 Dec 2022 at 17:51:24
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**KIRKOSWALD PARISH COUNCIL**  
**Bank Reconciliation as at 2/12/2022**

Opening Balance at 1/4/22

**9,318.44**

**From Accounts spreadsheet**

	Previous Month	Current	This month	In year surplus/deficit	
<b>Receipts</b>	£ 22,715.82	£ 23,487.53	£ 771.71		
<b>Payments</b>	£ 9,014.32	£ 10,337.10	£ 1,322.78	13,150.43	<b>22,468.87</b>

**Balance - All Bank Accounts**

	<i>BMM</i>	<i>Charity Account</i>		
Previous balance (last month)	£ 1,420.95	£ 21,598.99		
Payments out	£ -	£ 1,322.78	£ 1,322.78	
Payment in	£ -	£ 771.71	£ 771.71	
Calculated Balance	£ 1,420.95	£ 21,047.92		<b>Total at Bank</b>
Actual balance	£ 1,420.95	£ 21,047.92		<b>£ 22,468.87</b>

Deduct unpresented cheques

Cheque No Amount £

Total unpresented cheques £0.00  
Bank Balance - Unpresented cheques 22,468.87

**Actual Balance**

**22,468.87**

**Variance**

0.00

**Closing Balance**

## Your Statement

Mr Nicholas Phillips  
 Kirkoswald Parish Council  
 14 Twickenham Court  
 Carlisle  
 CA1 3TW



### Account Summary

Opening Balance	1,420.95
Payments In	0.00
Payments Out	0.00
Closing Balance	1,420.95

**Interest Rate - Valid as at end date of the statement period**  
 0.55% AER

**1 November to 30 November 2022**

### International Bank Account Number

GB67HBUK40361021154222

### Branch Identifier Code

HBUKGB4148T

### Account Name

Kirkoswald Parish Council

### Sortcode

40-36-10

### Account Number Sheet Number

21154222 389

### Your Business Money Manager details

<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>
31 Oct 22	BALANCE BROUGHT FORWARD			1,420.95
30 Nov 22	BALANCE CARRIED FORWARD			1,420.95

### Information about the Financial Services Compensation Scheme

Most deposits made by HSBC Business customers are eligible for protection under the Financial Services Compensation Scheme (FSCS). For further information about the compensation provided by the FSCS, refer to the FSCS website at [fscs.org.uk](http://fscs.org.uk), call into your nearest branch or call your telephone banking service. Further details can be found on the FSCS Information Sheet and Exclusions List which is available on our website ([hsbc.co.uk/fscs/](http://hsbc.co.uk/fscs/)).



## Interest

Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable (this is not paid on all accounts, eg, Basic Bank Account, Bank Account and HSBC Advance). For personal current accounts (excluding Premier and Jade by HSBC Premier) overdraft interest is only charged on arranged overdrawn balances. Debit interest is calculated daily on the cleared debit balance of your account, it accrues during your charging cycle (usually monthly) and is deducted from your account following the end of your charging cycle.

### Effective from 1 August 2017

#### Monthly cap on unarranged overdraft charges

1. Each current account will set a monthly maximum charge for:

- (a) going overdrawn when you have not arranged an overdraft; or
- (b) going over/past your arranged overdraft limit (if you have one).

2. This cap covers any:

- (a) interest and fees for going over/past your arranged overdraft limit;
- (b) fees for each payment your bank allows despite lack of funds; and
- (c) fees for each payment your bank refuses due to lack of funds.

The monthly cap on unarranged overdraft charges for the Bank Account, Current Account, Home Management Account, HSBC Advance Bank Account and Graduate Bank Account is £80.

The monthly cap on unarranged overdraft charges is not applicable to Bank Account Pay Monthly, Basic Bank Account, Student Bank Account, Amanah Bank Account and MyAccount as these accounts do not incur unarranged overdraft charges.

The introduction of the Monthly Maximum Charge will not affect any charging period that ended prior to 1st August 2017. Any notification of charges that are generated on or after 1st August 2017 will incorporate the new Monthly Maximum Charge cap.

**The following references regarding debit cards only apply to personal customers, commercial customers please refer to your terms and conditions.**

#### Your debit card

When you use your card abroad, your statement will show where the transaction took place, the amount spent in local currency and the amount converted into sterling. We also monitor transactions to protect you against your card being used fraudulently.

Unless you agree that the currency conversion is done at the point of sale or withdrawal and agree the rate at that time, for example with the shopkeeper or on the self-service machine screen, the exchange rate that applies to any non-sterling debit card payments (including cash withdrawals) is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

For non-Sterling (foreign currency) transactions we will charge a fee of 2.75% of the amount of the transaction. This fee will be shown as a separate line on your statement as a 'Non-Sterling Transaction Fee'.

HSBC UK Bank plc  
Registered in England and Wales with registration number 09928412  
Registered office: 1 Centenary Square, Birmingham B1 1HQ,  
United Kingdom

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Details of the current VISA Payment Scheme Exchange Rates can be obtained from the card support section of [hsbc.co.uk](http://hsbc.co.uk) (UK customers) or [ciom.hsbc.com](http://ciom.hsbc.com) (Channel Islands and Isle of Man customers) or by calling us on the usual numbers. We will deduct the payment from your account once we receive details of the payment from the card scheme, at the latest, the next working day.

For cash machine withdrawals in a currency other than sterling we will charge a Non Sterling Cash Fee of 2% (minimum £1.75, maximum £5). This fee applies to all cash machines outside the UK, Channel islands and the Isle of Man and to cash machines in the UK, Channel Islands and Isle of Man if we convert the withdrawal to Sterling for you. HSBC Advance customers are exempt from this fee.

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#### Recurring Transaction

A recurring transaction, sometimes called a continuous payment authority, is a series of payments collected with your agreement from your card by a retailer or supplier (for example, insurance cover). This is an agreement between you and the retailer. The Direct Debit Guarantee does not cover these transactions. If you wish to cancel a recurring transaction you can do this with the retailer or us. We can cancel the payment, however contacting the retailer allows you to also deal with the agreement you have with them and you can make other arrangements for the payment or cancellation of the goods or services. If you cancel with the retailer, we recommend you keep evidence of the cancellation. Once you have cancelled with the retailer or us, if the retailer does try to collect any future payments under the recurring transaction agreement, we will treat these as unauthorised. If we miss any of the cancelled transactions, please contact us.

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##### Dispute resolution

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## Your Statement

Mr Nicholas Phillips  
 Kirkoswald Parish Council  
 14 Twickenham Court  
 Carlisle  
 CA1 3TW



### Account Summary

Opening Balance	21,598.99
Payments In	771.71
Payments Out	1,322.78
Closing Balance	21,047.92

1 November to 30 November 2022

### International Bank Account Number

GB42HBUK40361090508217

### Branch Identifier Code

HBUKGB4148T

### Account Name

Kirkoswald Parish Council

### Sortcode

40-36-10

### Account Number Sheet Number

90508217 463

### Your Charitable Bank Account details



Date	Payment type and details	Paid out	Paid in	Balance
31 Oct 22	<b>BALANCE BROUGHT FORWARD</b>			<b>21,598.99</b>
01 Nov 22	BP LAKELAND W&M ██████████		50.00 <b>R08</b>	
	CR FAWCETT T J W ██████████		50.00 <b>R09</b>	
	BP Passey-He M&B ██████████		50.00 <b>R10</b>	
08 Nov 22	CR MS T L PURKISS ██████████		50.00 <b>R11</b>	21,748.99
	CR B Fawcett ██████████		50.00 <b>R12</b>	21,848.99
09 Nov 22	BP Mrs A M Sanderson B4RN from KOPC	28.16	<b>VN40</b>	
	BP Peter Morgan B4RN - from KOPC	146.93	<b>VN41</b>	
	BP Nicholas Phillips Expenses November	48.37	<b>VN43</b>	
	BP Hayton PC IN13	19.04	<b>VN45</b>	
	BP Nicholas Phillips Salary November	458.88	<b>VN42</b>	
	BP M J HULLOCK From KOPC	100.00	<b>VN47</b>	
	BP HMRC PAYE/NIC CUMB 475PQ00171766	16.40	<b>VN46</b>	21,031.21
10 Nov 22	BP Zurich Municipal Client ref 666289	500.00	<b>VN48</b>	20,531.21
	<b>BALANCE CARRIED FORWARD</b>			<b>20,531.21</b>

1 November to 30 November 2022

## Your Statement

**Account Name**  
 Kirkoswald Parish Council

**Sortcode** 40-36-10    **Account Number** 90508217    **Sheet Number** 464

<b>Your Charitable Bank Account details</b>					
<i>Date</i>	<i>Payment type and details</i>	<i>Paid out</i>	<i>Paid in</i>	<i>Balance</i>	
12 Nov 22	BP <b>BALANCE BROUGHT FORWARD</b> OSTLE & FALC Ostle  B4RN		50.00	<b>R13</b>	20,531.21
17 Nov 22	BP BEARDSHAW J 		50.00	<b>R14</b>	20,581.21
18 Nov 22	CR CHQ IN AT 403610		371.71	<b>R15</b>	21,002.92
21 Nov 22	DR TOTAL CHARGES TO 30OCT2022	5.00		<b>VN44</b>	
	CR SMITH IKS&WE G WENDY SMITH		50.00	<b>R16</b>	21,047.92
30 Nov 22	<b>BALANCE CARRIED FORWARD</b>				<b>21,047.92</b>

### Information about the Financial Services Compensation Scheme

Most deposits made by HSBC Business customers are eligible for protection under the Financial Services Compensation Scheme (FSCS). For further information about the compensation provided by the FSCS, refer to the FSCS website at [fscs.org.uk](http://fscs.org.uk), call into your nearest branch or call your telephone banking service. Further details can be found on the FSCS Information Sheet and Exclusions List which is available on our website ([hsbc.co.uk/fscs/](http://hsbc.co.uk/fscs/)).

<b>Credit Interest Rates</b>	<i>balance</i>	<i>AER</i> <i>variable</i>	<b>Debit Interest Rates</b>	<i>balance</i>	<i>EAR</i> <i>variable</i>
Credit interest is not applied			Debit interest		21.34%

## Interest

Credit Interest is calculated daily on the cleared credit balance and is paid monthly if applicable (this is not paid on all accounts, eg, Basic Bank Account, Bank Account and HSBC Advance). For personal current accounts (excluding Premier and Jade by HSBC Premier) overdraft interest is only charged on arranged overdrawn balances. Debit interest is calculated daily on the cleared debit balance of your account, it accrues during your charging cycle (usually monthly) and is deducted from your account following the end of your charging cycle.

### Effective from 1 August 2017

#### Monthly cap on unarranged overdraft charges

1. Each current account will set a monthly maximum charge for:

- (a) going overdrawn when you have not arranged an overdraft; or
- (b) going over/past your arranged overdraft limit (if you have one).

2. This cap covers any:

- (a) interest and fees for going over/past your arranged overdraft limit;
- (b) fees for each payment your bank allows despite lack of funds; and
- (c) fees for each payment your bank refuses due to lack of funds.

The monthly cap on unarranged overdraft charges for the Bank Account, Current Account, Home Management Account, HSBC Advance Bank Account and Graduate Bank Account is £80.

The monthly cap on unarranged overdraft charges is not applicable to Bank Account Pay Monthly, Basic Bank Account, Student Bank Account, Amanah Bank Account and MyAccount as these accounts do not incur unarranged overdraft charges.

The introduction of the Monthly Maximum Charge will not affect any charging period that ended prior to 1st August 2017. Any notification of charges that are generated on or after 1st August 2017 will incorporate the new Monthly Maximum Charge cap.

**The following references regarding debit cards only apply to personal customers, commercial customers please refer to your terms and conditions.**

#### Your debit card

When you use your card abroad, your statement will show where the transaction took place, the amount spent in local currency and the amount converted into sterling. We also monitor transactions to protect you against your card being used fraudulently.

Unless you agree that the currency conversion is done at the point of sale or withdrawal and agree the rate at that time, for example with the shopkeeper or on the self-service machine screen, the exchange rate that applies to any non-sterling debit card payments (including cash withdrawals) is the VISA Payment Scheme Exchange Rate applying on the day the conversion is made.

For non-Sterling (foreign currency) transactions we will charge a fee of 2.75% of the amount of the transaction. This fee will be shown as a separate line on your statement as a 'Non-Sterling Transaction Fee'.

HSBC UK Bank plc  
Registered in England and Wales with registration number 09928412  
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2022/23 ACCOUNTS			April 8.3%	May 16.6%	June 25%	July 33.3%	August 41.6%	September 50%	October 58.3%	November 66.6%	December 75%		
PAYMENTS	Actual	Budget ??										Total	% spend
	2021/22	2022/23											
<b>ADMINISTRATION</b>													
Salaries/NI/Recrt & Payroll Services	£ 3,372.00	£ 4,035.00	£ 300.93	£ 606.26	£425.28	£293.28	£293.28	£293.28	£ 293.28	£ 475.28	£335.68	£ 3,316.55	82%
Insurance	£ 515.68	£ 516.00									£500.00	£ 500.00	97%
Audit Fees	£ 310.00	£ 310.00		£ 75.00								£ 75.00	24%
Travel & Office Expenses	£ 400.00	£ 400.00		£ 17.82	£149.29	£ 24.39		£ 24.39	£ 24.39	£ 24.39	£ 34.38	£ 299.05	75%
Office Accommodation & Computer Exes	£ 260.00	£ 260.00								£ 19.04		£ 19.04	7%
Training	£ -	£ 0.00						£ 90.00	£ 136.66			£ 226.66	22666000%
Room Rental	£ 247.00	£ 247.00											0%
Subscriptions	£ 209.76	£ 210.00		£ 222.86		£ 95.00	£115.00		£ 40.00			£ 472.86	225%
Bank Charges	£ 15.00	£ 60.00	£ 5.00	£ 5.00	£ 5.00	£ 5.00	£ 5.00	£ 5.00	£ 5.00	£ 5.00	£ 5.00	£ 45.00	
B4RN project	£ 96.88	£ 100.00							217.61	£ 245.90		£ 463.51	464%
Repairs and maintenance	£ 720.88	£ 720.00	£ 20.00						#####			£ 1,203.92	167%
Playground	£ -	£ 0.00											0%
Photocopying	£ 20.00	£ 20.00											0%
Event expenses	£ 252.32	£ 250.00								£ 19.98		£ 19.98	8%
<b>Grants</b>													
KO Methodist Church	£ 500.00	£ 1,000.00		£ 1,000.00								£ 1,000.00	100%
KO PCC	£ 500.00	£ 1,000.00		£ 1,000.00								£ 1,000.00	100%
Renwick Reading Room	£ 250.00	£ 500.00		£ 500.00								£ 500.00	100%
Fellrunner Village Bus	£ 250.00	£ 250.00		£ 250.00								£ 250.00	100%
KO Church Institue	£ 750.00	£ 0.00											0%
Lazonby & Districy S/Pool	£ 250.00	£ 0.00											0%
Renwick Church	£ -	£ 900.00		£ 900.00								£ 900.00	100%
Kirkoswald Village Shop	£ 800.00	£ 0.00											0%
Great North Air Ambulance	£ 250.00	£ 250.00		£ 250.00								£ 250.00	100%
Miscellaneous	£ -	£ 58.99		£ 58.99								£ 58.99	100%
VAT	£ -	£ 0.00			£ 28.41	£ 19.00	£ 23.00		£ 8.00	£ 33.19		£ 111.60	11160000%
<b>TOTAL</b>	<b>£ 19,410.85</b>	<b>£ 11,086.99</b>	£ 320.93	£ 4,890.93	£607.98	£436.67	£436.28	£412.67	#####	£ 822.78	£875.06	#####	97%
<b>RECEIPTS</b>	<b>Actual</b>	<b>Budget</b>										<b>Total</b>	
		2021/22											
Precept inc CTRS Grant	£ 14,879.00	£ 15,615.00	£ 15,615.00									#####	100%
Rent	£ 341.00	£ 341.00											0%
Other Grants	£ 500.00	£ 500.00	£ 150.00							#####	£771.71	£ 7,871.71	1574%
Bank Interest	£ 0.20	£ 0.20				£ 0.18			£ 0.64			£ 0.82	410%
Wayleaves	£ -	£ 0.00											0%
Miscellaneous	£ -	£ 0.00											0%
VAT	£ -	£ 0.00											0%
<b>TOTAL</b>	<b>£ 15,720.20</b>	<b>£ 16,456.20</b>	£ 15,531.00			£ 0.18			£ 0.64	#####	£771.71	#####	143%