Bank Reconciliation to 31st July 2021				
				£
As per finance sheet - Closing Balance for 31st July 2021:				23,545.38
(Opening Balance for August 2021)				
Less:				
Cheques not yet cleared				
				-
Add:				
Receipts not yet entered on Payments sheets				
				-
				23,545.38
Add:				
Cheques not yet presented				
	1038	HMRC	70.80	
	1044	HMRC	82.80	
	1051	HMRC	87.00	
	1157	Cruse Bereavement Care Cornwall	200.00	
	1169	HMRC	84.60	
	1171	Lanhydrock Garden Services Ltd	313.20	
				838.40
Balance as per bank statement as at 31st July 2021				24,383.78
£24,383.78		-		
Notes on HMRC Cheques, other outstanding cheques etc.:				

1. HMRC have been contacted numerous times, amounting to several hours on the phone with different HMRC operatives, regarding the unbanked cheques 1038, 1044, and 1051.
However they are adamant that the cheques have been cashed and that this is a bank error (not likely as this has occured for the same period in another parish with a different bank). The amounts are showing as having been paid on HMRC's website and currently nothing is outstanding for that time period but remain uncashed by the bank.
The internal auditor advised that these cheques should stay on the bank rec, (19/20).
(a mystery!! Cheques possibly filed after updating accounts as paid?)
2. The payments to HMRC are sent quarterly. Therefore there will usually be 1 or 2 outstanding cheques for HMRC on the bank rec.
3. Any other outstanding cheques are the responsibility of the payee to bank. The Parish Council can not force them to bank the cheques immediately.
4. Enquiries at Barclays revealed that Community bank accounts such as this can have an internet banking account but it can only be a read-only account - no transactions can be carried out via online banking due to 2 signatures being needed. An online bank account could be set up but would require an authorised person to go to the bank in person to do it. Currently Julie is our only authorised person - an authorised person does not include all signatories.
The Clerk is not authorised and is not a signatory.
5.Other Banks such as Lloyds provide card readers so online banking accommodating 2 signatories may be possible.