Ashburton Town Council

Minutes of the Finance Committee meeting held on Tuesday 21th July 2026 at 7.30pm, in the Council Chambers of the Town Hall.

Present: Cllrs. Pugh (Chair), Bovey, Distin, Giles, Nutley, Turner and Wood.

In attendance: Cllr. Coles, The Town Clerk and Admin Assistant.

074.26F APOLOGIES

None Received.

075.26F DECLARATIONS OF INTEREST

None Received.

0.76.26F PUBLIC COMMENTS / STATEMENTS

None Received.

077.26F TO RECEIVE THE PREVIOUS MINUTES OF 16TH JUNE 2026.

The Clerk reported that all actions had been completed and updated the committee on work undertaken.

Resolution

RESOLVED: The minutes were duly signed as a true and accurate record of the meeting.
Proposed: Cllr. Nutley
Seconded: Cllr. Turner

078.26F INSPECTION OF ACCOUNTS.

The accounts were inspected by Cllr. Pugh. No anomalies were found.
A summary report can be seen in **Appendix 1.**

079.26F MONTHLY TOWN COUNCIL RECEIPT AND PAYMENTS DETAILS FOR JUNE.

The Clerk presented the monthly receipts to the Committee **(Appendix 2)**.
Councillors were advised that there is an ongoing dispute with Biffa regarding a contested charge.
The first instalment of the Community Grants have been paid.

080.26F TO RECEIVE AND ACCEPT THE BANK RECONCILIATION AS AT 30TH June 2026

The Clerk presented the bank reconciliation to the Committee **(Appendix 3).** As a printed copy of the accounts was not available, it was noted that Cllr. Pugh would sign them in the Clerk's Office during the week.

Resolution
ACCEPTED: Bank reconciliation as at 30th June 2026
Proposed: Cllr. Turner
Seconded: Cllr. Nutley

081.26F TO REVIEW THE 2026 BUDGET MONITORING REPORT

The Clerk presented the report and advised that expenditure was broadly in line with budget. Councillors were informed that, going forward, expenditure on grounds maintenance would increase following the appointment of the new Town Warden but this had been budgeted for. The Committee noted that work relating to IT services is ongoing. Our IT support company is due to discuss the potential migration of the Council's IT systems from Microsoft to Parish Online with the Town Clerk before implementation as they have mentioned some potential concerns.

082.26F TO RECEIVE A REPORT OF THE HR SUB-COMMITTEE AND RESOLVE ANY RECOMMENDATIONS

The Clerk reported that staff appraisals of the Town Clerk, Deputy Clerk and Admin Assistant had been completed. Summary notes from the appraisals will be circulated to the HR committee in due course.

The HR Committee recommended that the Admin Assistant's three-month probation period be confirmed as successfully completed.

Resolution
ACCEPTED:
Proposed: Cllr. Bovey
Seconded: Cllr. Wood

The HR Committee recommended that the Town Clerk's probation period be confirmed as successfully completed following the attainment of her CiLCA qualification.

Resolution
ACCEPTED:
Proposed: Cllr. Wood
Seconded: Cllr. Bovey

083.26F TO DISCUSS DALC'S NEW SERVICE – PAYROLL PROVISION

The Clerk reported that a number of errors had been made by the Council's current payroll provider, resulting in a loss of confidence in the service. The Clerk recommended that the Council transfer its payroll provision to DALC's payroll service, which has expertise in local government, represents better value for money, and uses BrightPay, the payroll software already used by the Council. **ACTION**

Resolution

APPROVED: To move the councils payroll provider to DALC's service.
Proposed: Cllr. Wood
Seconded: Cllr. Giles

084.26F TO DISCUSS PAYMENT OF GRANT FOR CHURCHYARD MAINTENANCE

The Clerk reported that a £3,000 grant for churchyard maintenance had been approved and budgeted for in the previous financial year. However, as the required supporting evidence had not been received in time, the grant payment was not made prior to the year end. As the previous year's budget has closed, the grant would need to be funded from the current year's budget, for which no provision has been made.
The Clerk asked the Committee to consider whether to approve the payment from the current year's budget, with any resulting shortfall to be managed through underspends elsewhere in the budget during the financial year.

Following discussion, Members agreed that the Council should honour the commitment, as the grant had been approved and recorded in the minutes. Cllr. Distin proposed that £1,500 be paid immediately, with the remaining £1,500 to be paid in September following receipt of the second instalment of the Council's precept, thereby reducing the impact on the Council's reserves. **ACTION**

Resolution

APPROVED: The Church grant to be paid in two instalments of £1,500, with the second payment to be made in September following receipt of the second instalment of the precept.
Proposed: Cllr. Distin
Seconded: Cllr. Turner
Majority in favour, Cllr. Nutley chose to abstain from voting.

085.26F TO DISCUSS THE CURRENT BANKING ARRANGEMENTS

The Clerk presented a report regarding Unity Trust Bank (**Appendix 4**), which had been circulated in advance of the meeting. The Clerk outlined the meetings held with the bank and advised that it appeared to be a good fit for the Council, both in terms of its ethical and environmental values and its experience of providing banking services to local councils. The Clerk also reported that there had been ongoing issues with the Council's current banking provider and noted that the Council had previously recorded its dissatisfaction with the provider's environmental policies.
Cllr. Turner proposed that the Council transfer its banking arrangements to Unity Trust Bank as soon as practicable. Members agreed and noted that the reasons for leaving should be clearly communicated to the current banking provider. The Committee also discussed the transfer process and the importance of minimising any disruption to payroll and other financial transactions during the transition. **ACTION**

Resolution
ACCEPTED: to transfer the councils banking to Unity Trust Bank as soon as practical
Proposed: Cllr. Turner
Seconded: Cllr. Pugh

086.26F TO APPROVE THE CONTRACT VARIATION FOR THE CHRISTMAS LIGHTING THIS YEAR

The Clerk reported that she had attended a meeting with a few local traders to discuss the Christmas lights, during which traders expressed a wish to see the existing display enhanced. The Clerk explained that the Council is currently in the third year of a three-year contract and that installing additional lights across the road would be difficult due to the presence of listed buildings and would incur significant costs, estimated to exceed £12,000.

The Clerk advised that, although the existing contract could not be amended, the lighting provider had offered the Council the opportunity to replace the current lights with more colourful ex-rental stock for the remainder of the contract. The Committee was asked to approve this variation, with a view to exploring longer-term improvements when the contract is renewed. **ACTION**

Resolution
APPROVED: To approve the replacement of the current Christmas lights with more colourful ex-rental stock.
Proposed: Cllr. Distin
Seconded: Cllr. Pugh

087.26F TO DISCUSS THE TDC TRANSFER OF ASSETS.

The Clerk reported that the Council's assets proposal had been submitted to Teignbridge District Council. Members discussed the asset transfer process and the need for further information from TDC on how it would be managed.
Cllr. Distin suggested that consideration be given to whether the green spaces would be more appropriately managed by Teign Housing, noting that it already maintains a number of green spaces in the area and that extending its existing contracts could provide economies of scale.
Members also discussed biodiversity and opportunities for tree planting within the green spaces.
It was clarified that the Council had agreed only to continue considering the assets proposed to Teignbridge District Council and had not definitely committed to taking ownership of them.
Cllr. Turner proposed that the Asset Working Group undertake site visits to inspect the assets under consideration and report back on their condition and any repairs that may be required. **ACTION**

Resolution
APPROVED: Asset working group to arrange a ‘walk around’ to inspect the assets the town council is considering.
Proposed: Cllr. Turner
Seconded: Cllr. Pugh

088.26f MATTERS RAISED BY COUNCILLORS FOR INFORMATION ONLY OR POSSIBLE INCLUSION ON A FUTURE AGENDA.

None Received.

Cllr. Pugh thanked those present and closed the meeting at 20.42

SIGNED ____ DATE ______________________________

Ashburton Town Council

Action Points Arising from the Finance Committee Meeting
Held on Tuesday 21st July 2026 at 7.30pm in the Council Chambers of the Town Hall

Agenda Item	Actions	Responsible
083.26F	Clerk’s Office to change the councils payroll provider as soon as is appropriate.	Clerk’s Office
084.26F	Clerk’s Office to write to the church to inform them of the decision to pay the grant in two instalments and to remind them that this year’s community grant funding is now open should they wish to apply.	Clerk’s Office
085.26F	The Clerk's Office to transfer the councils banking to Unity Trust Bank as soon as practical.	Clerk’s Office
086.26F	The Clerk's Office to obtain options from the Christmas lighting provider and circulate them to Councillors for approval.	Clerk’s Office
087.26F	AWG to organise a visual inspection of all potential assets and create a to do list for each site.	Asset Working Group

Ashburton Town Council

Appendix 1

Ashburton Town Council

21 July 2026 (2026-2027)

Summary of Receipts and Payments

All Cost Centres and Codes (Between 01/04/2026 and 30/06/2026)

This report includes one or more cost centres that have been marked as confidential. This means that only the totals are shown without any further detail

A. Income - Lettings

Code	Title	Receipts Budgeted	Receipts Actual	Receipts Variance	Payments Budgeted	Payments Actual	Payments Variance	Net Position +/- Under/over spend
	SUB TOTAL	**15,000.00**	**3,996.70**	**-11,003.30**				**-11,003.30 (-73%)**

B. Income - Rent

Code	Title	Receipts Budgeted	Receipts Actual	Receipts Variance	Payments Budgeted	Payments Actual	Payments Variance	Net Position +/- Under/over spend
	SUB TOTAL	**20,550.00**	**6,643.00**	**-13,907.00**		**1,000.00**	**-1,000.00**	**-14,907.00 (-72%)**

C. Income - Other

Code	Title	Receipts Budgeted	Receipts Actual	Receipts Variance	Payments Budgeted	Payments Actual	Payments Variance	Net Position +/- Under/over spend
106	CCLA Dividends	2,600.00	607.43	-1,992.57				-1,992.57 (-76%)
110	Income - Other							(N/A)
105	Precept	253,434.66	126,717.33	-126,717.33				-126,717.33 (-50%)
107	VAT Refunds							(N/A)
	SUB TOTAL	**256,034.66**	**127,324.76**	**-128,709.90**				**-128,709.90 (-50%)**

D. Staffing

Code	Title	Receipts Budgeted	Receipts Actual	Receipts Variance	Payments Budgeted	Payments Actual	Payments Variance	Net Position +/- Under/over spend
	SUB TOTAL				**116,052.84**	**24,024.27**	**92,028.57**	**92,028.57 (79%)**

E. Town Hall Expenses

Code	Title	Receipts Budgeted	Receipts Actual	Receipts Variance	Payments Budgeted	Payments Actual	Payments Variance	Net Position +/- Under/over spend
310	Annual Servicing				647.85		647.85	647.85 (100%)
304	Electricity				2,785.60	472.93	2,312.67	2,312.67 (83%)
303	Gas				6,000.00	1,962.55	4,037.45	4,037.45 (67%)
313	Grounds Maintenance				5,000.00	731.77	4,268.23	4,268.23 (85%)
308	Insurance				9,412.20	9,044.76	367.44	367.44 (3%)
301	Rates - Teignbridge				14,146.65	3,181.00	10,965.65	10,965.65 (77%)
316	Sanitary Hire				977.60	423.80	553.80	553.80 (56%)
311	Town Hall Maintenance				7,000.00	4,836.52	2,163.48	2,163.48 (30%)
315	Waste Collection				2,910.39	673.17	2,237.22	2,237.22 (76%)
306	Water				2,256.51	1,151.06	1,105.45	1,105.45 (48%)
	SUB TOTAL				**51,136.80**	**22,477.56**	**28,659.24**	**28,659.24 (56%)**

Ashburton Town Council

21 July 2026 (2026-2027)

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F. Town Hall Office Expenses

		Receipts			Payments			Net Position
Code	**Title**	**Budgeted**	**Actual**	**Variance**	**Budgeted**	**Actual**	**Variance**	**+/- Under/over spend**
480	Audit				1,815.00		1,815.00	1,815.00 (100%)
408	Car Park Permit				490.00	600.00	-110.00	-110.00 (-22%)
406	IT services				5,893.48	1,606.38	4,287.10	4,287.10 (72%)
401	Office Costs				425.00	248.59	176.41	176.41 (41%)
409	Payroll services				396.00	117.00	279.00	279.00 (70%)
405	Photocopier				1,875.00	383.19	1,491.81	1,491.81 (79%)
407	Resource Books				144.00		144.00	144.00 (100%)
411	Scribe Accounts / Bookings				1,272.00		1,272.00	1,272.00 (100%)
	SUB TOTAL				**12,310.48**	**2,955.16**	**9,355.32**	**9,355.32 (75%)**

G. Council Expenses

		Receipts			Payments			Net Position
Code	**Title**	**Budgeted**	**Actual**	**Variance**	**Budgeted**	**Actual**	**Variance**	**+/- Under/over spend**
505	Bank service charges				100.00	14.23	85.77	85.77 (85%)
502	Civic Events				550.00	195.00	355.00	355.00 (64%)
504	Councillor Training				700.00		700.00	700.00 (100%)
503	Election							(N/A)
501	Mayor's Allowance				1,000.00	127.32	872.68	872.68 (87%)
525	Professional Fees				3,046.66	987.15	2,059.51	2,059.51 (67%)
550	PWLB Loan				18,000.00		18,000.00	18,000.00 (100%)
	SUB TOTAL				**23,396.66**	**1,323.70**	**22,072.96**	**22,072.96 (94%)**

H. Town Services

		Receipts			Payments			Net Position
Code	**Title**	**Budgeted**	**Actual**	**Variance**	**Budgeted**	**Actual**	**Variance**	**+/- Under/over spend**
602	CCTV				1,250.00		1,250.00	1,250.00 (100%)
606	Christmas Lighting				5,000.00	1,996.00	3,004.00	3,004.00 (60%)
603	Memorials				100.00		100.00	100.00 (100%)
601	Road / Snow Warden Costs				50.00		50.00	50.00 (100%)
604	Shelters				100.00		100.00	100.00 (100%)
	SUB TOTAL				**6,500.00**	**1,996.00**	**4,504.00**	**4,504.00 (69%)**

I. Honorarium / Grants

		Receipts			Payments			Net Position
Code	**Title**	**Budgeted**	**Actual**	**Variance**	**Budgeted**	**Actual**	**Variance**	**+/- Under/over spend**
901	Community Grants				22,150.00	9,075.00	13,075.00	13,075.00 (59%)
911	Steward to the Courts				100.00	100.00		(0%)
909	Sustainability Grant				500.00		500.00	500.00 (100%)
908	Swimming Pool							(N/A)
912	Town Crier				75.00		75.00	75.00 (100%)
913	Twinning - Cleder Reception				100.00	99.88	0.12	0.12 (0%)

Ashburton Town Council

21 July 2026 (2026-2027)

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SUB TOTAL				22,925.00	9,274.88	13,650.12	13,650.12 (59%)

Y. Info Centre

Code	Title	Receipts Budgeted	Receipts Actual	Receipts Variance	Payments Budgeted	Payments Actual	Payments Variance	Net Position +/- Under/over spend
1001	Bank Charges - Info Centre				100.00	12.75	87.25	87.25 (87%)
1003	Electricity				500.00	140.91	359.09	359.09 (71%)
1020	Stock				3,600.00	351.15	3,248.85	3,248.85 (90%)
1050	Takings	5,000.00	623.22	-4,376.78				-4,376.78 (-87%)
1004	Telephone / Broadband					237.27	-237.27	-237.27 (N/A)
	SUB TOTAL	5,000.00	623.22	-4,376.78	4,200.00	742.08	3,457.92	-918.86 (-9%)

Z. Earmarked Reserves

Code	Title	Receipts Budgeted	Receipts Actual	Receipts Variance	Payments Budgeted	Payments Actual	Payments Variance	Net Position +/- Under/over spend
2007	ACE							(N/A)
2005	Boiler Replacement							(N/A)
2002	Community Funds							(N/A)
2013	Election							(N/A)
2006	Kitchen ventilation							(N/A)
2001	Neighbourhood Plan							(N/A)
2003	Safety reviews and certification							(N/A)
2011	Town Hall Clock							(N/A)
	SUB TOTAL							(N/A)

Summary

	Receipts Budgeted	Receipts Actual	Receipts Variance	Payments Budgeted	Payments Actual	Payments Variance	Net Position
NET TOTAL	296,584.66	138,587.68	-157,996.98	236,521.78	63,793.65	172,728.13	14,731.15
V.A.T.		2,424.60			2,498.21		
GROSS TOTAL		141,012.28			66,291.86		

Ashburton Town Council

Appendix 2

Town Hall

Ashburton Town Council

PAYMENTS LIST

16 July 2026 (2026-2027)

This report includes one or more cost centres that have been marked as confidential. This means that only the totals are shown without any further detail.

Vouche	Code	Date	Minute	Bank	Payment Ref.	Description	Supplier	VAT Type	Net	VAT	Total
	D. Staffing	05/06/2026 - 25/06/2026				Confidential			8,431.62		8,431.62
64	Gas	03/06/2026		ATC Main Account		Electricity	British Gas Lite	L	194.42	9.72	204.14
93	Payroll services	05/06/2026		ATC Main Account		Payroll Charge	Dawes Accountants	S	33.00	6.60	39.60
66	Car Park Permit	08/06/2026		ATC Main Account		Parking Permit	Teignbridge District Counci	X	600.00		600.00
95	IT services	08/06/2026		ATC Main Account		IT support	JMV	S	507.80	101.56	609.36
67	Photocopier	10/06/2026		ATC Main Account		Photocopier charges	Siemens	S	313.85	62.77	376.62
94	Sanitary Hire	15/06/2026		ATC Main Account		Equipment Leasing	Wessex Leasing	S	179.40	35.88	215.28
68	Town Hall Maintenance	16/06/2026		ATC Main Account		signwriting	Mark Hill	Z	208.00		208.00
70	Town Hall Maintenance	16/06/2026		ATC Main Account		Flooring	Wood Floor Solutions	S	3,400.00	680.00	4,080.00
69	Town Hall Maintenance	16/06/2026		ATC Main Account		Window Cleaning	Paul Edworthy	Z	70.00		70.00
71	Bank service charges	16/06/2026		ATC Main Account		Bank charges	Lloyds Bank	X	4.25		4.25
74	Grounds Maintenance	18/06/2026		ATC Main Account		Notice board	Shane Fleming	Z	648.00		648.00
73	Mayor's Allowance	18/06/2026		ATC Main Account		Flowers	K Turner	Z	10.00		10.00
72	Civic Events	18/06/2026		ATC Main Account		As cost code	Dave Crook	Z	120.00		120.00
76	Rates - Teignbridge	25/06/2026		ATC Main Account		Rates	Teignbridge District Counci	X	774.00		774.00
75	Rates - Teignbridge	25/06/2026		ATC Main Account		Rates	Teignbridge District Counci	X	287.00		287.00
84	Office Costs	25/06/2026		ATC Main Account		Parking	C J Dodds	Z	36.55		36.55
88	Waste Collection	25/06/2026		ATC Main Account		Waste	Biffa	S	648.17	129.63	777.80
87	Office Costs	25/06/2026		ATC Main Account		As cost code	L Travers-Howard	Z	80.92		80.92
78	Community Grants	25/06/2026		ATC Main Account		Grant	Bank Youth Project	X	7,500.00		7,500.00
79	Community Grants	25/06/2026		ATC Main Account		Grant	ACE - Community Fridge	X	1,575.00		1,575.00
77	Twinning - Cleder Reception	25/06/2026		ATC Main Account		Cleder Twinning	Twinning Association	Z	99.88		99.88
89	Photocopier	26/06/2026		ATC Main Account		Photocopier charges	Concorde Ltd	S	15.39	3.08	18.47
90	Gas	29/06/2026		ATC Main Account		Gas	British Gas Lite	L	306.18	15.31	321.49
91	Water	29/06/2026		ATC Main Account		Water usage	Everflow	Z	592.62		592.62
								Total	**26,636.05**	**1,044.55**	**27,680.60**

Ashburton Town Council

RECEIPTS LIST

16 July 2026 (2026-2027)

This report includes one or more cost centres that have been marked as confidential. This means that only the totals are shown without any further detail.

Vouche	Code	Date	Minute	Bank	Receipt No	Description	Customer	VAT Type	Net	VAT	Total
	A. Income - Lettings	09/06/2026 - 30/06/2026				Confidential			1,526.42		1,526.42
	B. Income - Rent	01/06/2026 - 24/06/2026				Confidential			1,765.00		1,765.00
57	Income - Other	10/06/2026		ATC Main Account		Photocopier charges	Jacqui Bartram	Z			
								Total	**3,291.42**		**3,291.42**

Information Centre

Ashburton Town Council

PAYMENTS LIST

16 July 2026 (2026-2027)

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Vouche	Code	Date	Minute	Bank	Payment Ref.	Description	Supplier	VAT Type	Net	VAT	Total
96	Bank Charges - Info Centre	16/06/2026		Information Centre N		Bank charges	Lloyds Bank	X	4.25		4.25
97	Electricity	22/06/2026		Information Centre N		Electricity	Total Energies	L	55.95	2.80	58.75
								Total	**60.20**	**2.80**	**63.00**

Ashburton Town Council

RECEIPTS LIST

16 July 2026 (2026-2027)

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Vouche	Code	Date	Minute	Bank	Receipt No	Description	Customer	VAT Type	Net	VAT	Total
80	Takings	01/06/2026		Information Centre N		Takings	Paypal	Z	79.01		79.01
81	Takings	04/06/2026		Information Centre N		Takings	Paypal	Z	28.43		28.43
82	Takings	08/06/2026		Information Centre N		Takings	Paypal	Z	44.05		44.05
83	Takings	11/06/2026		Information Centre N		Takings	Paypal	Z	26.99		26.99
84	Takings	15/06/2026		Information Centre N		Takings	Paypal	Z	16.65		16.65
85	Takings	18/06/2026		Information Centre N		Takings	Paypal	Z	73.22		73.22
86	Takings	22/06/2026		Information Centre N		Takings	Paypal	Z	13.76		13.76
								Total	**282.11**		**282.11**

Ashburton Town Council

Appendix 3

16 July 2026 (2026-2027)

Ashburton Town Council

Prepared by: ______________________ Date: __________

Name and Role (Clerk/RFO etc)

Approved by: ______________________ Date: __________

Name and Role (RFO/Chair of Finance etc)

	Bank Reconciliation at 30/06/2026			
	Cash in Hand 01/04/2026			87,989.71
	ADD Receipts 01/04/2026 - 30/06/2026			141,012.28
				229,001.99
	SUBTRACT Payments 01/04/2026 - 30/06/2026			66,291.86
A	**Cash in Hand 30/06/2026** (per Cash Book)			**162,710.13**
	Cash in hand per Bank Statements			
	Petty Cash	30/06/2026	0.00	
	ATC Main Account	30/06/2026	97,172.76	
	Information Centre Main Account	30/06/2026	1,082.98	
	CCLA - Public Sector Deposit Fund	30/06/2026	64,404.39	
	Cash Float	30/06/2026	50.00	
				162,710.13
	Less unpresented payments			
				162,710.13
	Plus unpresented receipts			
B	**Adjusted Bank Balance**			**162,710.13**
	A = B Checks out OK			

Ashburton Town Council

Appendix 4

Short Briefing to ATC Finance committee on Unity Trust Bank

Purpose

This briefing note provides councillors with an overview of Unity Trust Bank, its environmental and ethical credentials, and its suitability as a banking provider for Ashburton Town Council.

Background

Unity Trust Bank is a UK-based commercial bank founded in 1984. It specialises in providing banking services to socially-minded organisations, including charities, housing associations, social enterprises and local councils. The bank's purpose is to create positive social, economic and environmental impact alongside maintaining strong financial performance.

Unity currently provides banking services to approximately 3,000 local councils across the UK and is a recognised partner of the National Association of Local Councils (NALC). With around 10,000 parish and town councils in England, this means roughly 30% of councils use Unity Trust Bank.

Green and Ethical Credentials

Unity Trust Bank places considerable emphasis on responsible banking and sustainability:

- Customer deposits are used to support organisations delivering social, economic and environmental benefits.
- Lending decisions are aligned with the United Nations Sustainable Development Goals.
- More than half of the bank's lending supports organisations operating in areas of high deprivation.
- In 2025, Unity provided approximately £30 million of green finance and launched a £100 million green lending programme to support carbon reduction and energy efficiency projects.
- The bank has committed investment towards Local Climate Bonds, helping local authorities finance net-zero projects.
- Unity has adopted a net-zero target for its own operations by 2045.
- Independent assessments have rated Unity highly for climate responsibility, noting that its lending does not support the fossil fuel industry.
- The bank was the first UK bank to receive Fair Tax accreditation and is an accredited Real Living Wage employer.

Suitability for Local Councils

Unity Trust Bank is widely regarded as one of the leading specialist providers for the local council sector. Advantages include:

- Extensive experience working with parish, town and community councils.
- Dedicated public sector support teams familiar with council structures and governance requirements.
- Online banking facilities suitable for dual authorisation and multiple users.
- Competitive savings and deposit accounts.
- Support for account mandates and signatory changes, which are common challenges for councils.
- A reputation for customer service and sector knowledge.

Considerations

As a specialist bank, Unity does not maintain a traditional branch network, and most banking is undertaken online or via the Post Office. Councillors should also consider:

- The Council's requirements for face-to-face banking.
- Transaction charges and interest rates: in general, Unity Trust Bank's transaction charges are slightly higher than those of the major high street banks, and its interest rates are usually competitive rather than market-leading. However, many councils consider this offset by the bank's specialist knowledge of the sector, strong customer service, and its ethical and environmental credentials.

Below is a broad comparison of **day-to-day transaction costs** for a typical parish or town council. Charges vary by account type and volume, but these figures give a reasonable indication.

Transaction	Unity Trust Bank	Lloyds Community Account	NatWest Community Account	Barclays Community Account
Monthly account fee	£6	£0–£4.25	Usually free (under £100k turnover)	£0
Electronic payments out	Free	First 100 free, then 10p each	Free	Free
BACS file submissions	Free	£2.25 + 7p/item	Charges apply	Charges apply
Cash deposits	Approx. £0.85 per £100	£0.42–£0.75 per £100	Usually free if eligible	Varies
Cheque deposits	Free by post	42–50p each	Usually free if eligible	Varies

Transaction	Unity Trust Bank	Lloyds Community Account	NatWest Community Account	Barclays Community Account
CHAPS payment	£20	£25	£25	£25
Debit card and online banking	Included	Included	Included	Included

Overall

For a council like Ashburton with an annual budget of approximately £200,000, the difference in banking costs between Unity Trust Bank and the major high street banks is likely to be relatively modest. Whilst some high street providers may offer lower transaction charges or free banking arrangements, the additional cost of banking with Unity would represent a very small proportion of the Council's overall expenditure.

Unity's charges are generally slightly higher than those of the major high street banks. However, it offers free electronic payments, specialist support for local councils, and online banking facilities designed around dual authorisation and multiple users. Many councils consider these benefits, together with the bank's strong ethical and environmental credentials, to outweigh the relatively small additional cost.

Conclusion

Unity Trust Bank is a financially secure and well-established institution with strong ethical and environmental credentials. It is used by approximately 3,000 local councils across the UK and has considerable experience in supporting the sector.

For Ashburton Town Council, with an annual budget of around £200,000, any difference in banking costs compared with a high street provider is unlikely to be significant in financial terms. Consequently, the decision is likely to depend less on price and more on the Council's priorities regarding customer service, ease of administration, specialist sector knowledge and the desire to bank with an organisation whose lending and investment practices support social and environmental objectives.

On balance, Unity Trust Bank represents a credible and suitable banking option for the Council. Whilst it may not always be the lowest-cost provider, the modest additional expense is likely to be offset by the bank's expertise in serving local councils and its commitment to responsible and sustainable banking.

Councillors can find out more about Unity Trust Bank here: https://www.unity.co.uk


We're for banking that makes a positive difference
In 2024, we supported socially-minded organisations with the following:
£137 million
We committed £137 million of lending to 117 organisations across the UK contributing to the United Nations' Sustainable Development Goals (SDGs).
£1 billion
Our total loan book grew to over £1 billion with 50.5% of lending provided to areas of high deprivation.
£.1.7 billion
in deposits and accounts for over 10,500 values-aligned organisations
As a result of our lending across the UK, the following outputs were achieved across our key social indicators:
1,798
Bed spaces created and renovated
1,806
Day care spaces
1,109
People supported with housing and care
3,194
Jobs supported, created and/or protected
931
Accommodation and housing supported to decarbonise
216
Education spaces