

HTC CURRENT AND DEPOSIT ACCOUNTS

Institution	Balance at 31st May 2024	Current Maximum (N1)	New suggested maximum	Roughly covering	Comments
Unity - Current Account	£ 98,428	£ 100,000	£ 100,000.00	Day to day banking	
Lloyds instant access (application completed, mandate returned)	£ -	£ 300,000	£ 500,000.00	PWLB sinking fund	
Nationwide	£ 237,663	£ 250,000	£ 500,000.00	General Reserve & PWLB sinking fund	£108,782 from UTB 17th May
Nat West liquidity manager (application completed, awaiting account confirmation)	-	-	£ 500,000.00	SANG endowment	This account will solely be used to manage the SANG endowment. Requires two people to attend a branch in person for withdrawals
CCLA - Public Sector Deposit Fund	£ 1,120,187	£ 500,000	£ 1,250,000.00	Earmarked reserves including CIL (currently circa £430k)	Includes £288k SANG endowment and CiL receipts
TOTALS	£ 1,456,278	£ 1,150,000	£ 2,850,000		

Earmarked reserves	£ 1,115,361.00
General reserve	£ 339,664.00