

HTC CURRENT AND DEPOSIT ACCOUNTS AT 31st JANUARY 2026			
Institution	Amount deposited	Normal Maximum (N1)	Roughly covering
Unity Trust current a/c	£ 41,575	£ 100,000	Day to day banking
Lloyds instant access	£ 290,750	£ 500,000	SANG endowment
Nationwide	£ 132,156	£ 500,000	Gen Res
Nat West liquidity manager	£ 216,946	£ 500,000	Other reserves
CCLA - Public Sector Deposit Fund	£ 1,391,441	£ 1,500,000	Earmarked reserves including CIL
TOTAL	£ 2,072,868	£ 3,100,000	

HTC EARMARKED RESERVES AT 30TH JANUARY 2026

Purpose	Balance	Comments
317. EMR PLAY EQUIPMENT RESERVE	£ 3,000	Sinking fund
318. EMR ELECTION RESERVE	£ 7,000	Sinking fund
320. EMR ALLOTMENT RESERVE	£ 2,086	Must be used for allotment work
321. EMR CHARTER FAIR	£ 2,500	Donation to be made in 2026-27
323. EMR DEFERRED PROJECTS, TRAININ	£ 5,346	
324. EMR TOWN HALL SURVEY/MTCE	£ 12,677	For upkeep of TH
326. EMR PROFESSIONAL FEES CAPEX	£ 1,265	Earmarked for LGR
331. EMR COMM INFRASTRUCTURE LEVY	£ 1,398,338	CIL
338. STAFF PAY COSTS	£ 4,345	Will be used by year end
339. EMR PUBLIC TOILETS LION GREEN	£ 4,517	Use or let back into reserves at year end
341. EMR TOWN MEADOW PLAY EQUIPMENT	£ 130,000	Will be used for TM project in 2026
342. EMR SANG	£ 279,470	Earmarked for use at SANG
TOTAL	£ 1,850,544	