

Annual Governance and Accountability Return 2024/25 Form 2PM

ONLY to be completed on behalf of PARISH MEETINGS OF PARISHES NOT HAVING PARISH COUNCILS, where the higher of gross income or gross expenditure was £25,000 or less, that meet the qualifying criteria, and that wish to CERTIFY themselves as EXEMPT from a limited assurance review.

Guidance notes for Parish Meetings on completing Form 2PM of the Annual Governance and Accountability Return 2024/25 that have financial transactions

1. Every Parish Meeting in England where the higher of all gross income **or** gross expenditure was £25,000 or less **must**, after the end of each financial year, complete Form 2PM of the Annual Governance and Accountability Return in accordance with *Proper Practices*, unless the Parish Meeting:
 - a) does not meet the qualifying criteria for exemption; or
 - b) does not wish to certify itself as exempt
2. Parish Meetings where the higher of all gross annual income **or** gross annual expenditure **does not exceed** £25,000 and that meet the qualifying criteria as set out in the Certificate of Exemption **are able to declare themselves exempt** from sending the completed Annual Governance and Accountability Return to the external auditor for a limited assurance review **provided** that the Parish Meeting **completes**:
 - a) The **Certificate of Exemption**, page 3 and returns a copy of it to the external auditor **either** by email **or** by post (not both) **no later than 30 June 2025**. Failure to do so will result in reminder letter(s) for which the Parish Meeting will be charged £40 +VAT for each letter; and
 - b) The **Annual Governance and Accountability Return (Form 2PM)** which is made up of:
 - c) **Annual Internal Audit Report (page 4)** **must** be completed by the Parish Meeting's internal auditor.
 - d) **Section 1 – Annual Governance Statement (page 5)** **must** be completed and approved by the Parish Meeting.
 - e) **Section 2 – Accounting Statements (page 6)** **must** be completed and approved by the Parish Meeting.

NOTE: Parish Meetings certifying themselves as exempt SHOULD NOT send the completed Annual Governance and Accountability Return to the external auditor.
3. The Parish Meeting **must** approve Section 1 Annual Governance Statement before approving Section 2 Accounting Statements and both **must** be approved and published on a suitable website or be displayed in the local area **before 1 July 2025**.

Publication Requirements

Parish Meetings **must** publish on a suitable website or display in the local area various documents as required by the Accounts and Audit Regulations 2015, and the Local Audit (Smaller Authorities) Regulations 2015. Parish Meetings without a website must display the documents in the local area for 14 days. These include:

- **Certificate of Exemption**, page 3
- **Section 1 – Annual Governance Statement 2024/25**, page 5
- **Section 2 – Accounting Statements 2024/25**, page 6
- Notice of the period for the exercise of public rights and other information required by Regulation 15 (2), Accounts and Audit Regulations 2015.

Limited Assurance Review

Any Parish Meeting may request a limited assurance review. If so, the Parish Meeting should not certify itself as exempt or complete the Certificate of Exemption. Instead it should complete Form 3PM of the AGAR 2024/25 and return it to the external auditor together with the supporting documentation requested by the external auditor. The cost to the Parish Meeting for the review will be **£210 +VAT**.

Provided that the Parish Meeting certifies itself as exempt, and completes and publishes the documents listed under 'Publication Requirements', there is **no** requirement for the Parish Meeting to have a review.

If it decides to certify itself as exempt, the Parish Meeting must complete and return the Certificate of Exemption on Page 3 to the external auditor to confirm that it has certified itself exempt.

Guidance notes for Parish Meetings on completing **Form 2PM** of the Annual Governance and Accountability Return (AGAR) 2024/25, Sections 1 and 2

- A Parish Meeting that wishes to declare itself exempt from the requirement for a limited assurance review must do so at a meeting held between **1 April and 30 June 2025**. It should not submit its AGAR to the external auditor.
- The Certificate of Exemption should be returned to the external auditor **no later than 30 June 2025**. Reminder letters will incur a charge of £40 +VAT.
- The Parish Meeting **must** comply with *Proper Practices* in completing Sections 1 and 2 of its AGAR and the Certificate of Exemption. Proper Practices are found in the *Practitioners' Guide** which is updated from time to time and contains everything needed to prepare successfully for the financial year-end.
- The Parish Meeting **should** receive and note the Annual Internal Audit Report before approving the Annual Governance Statement and the accounts.
- The Annual Governance Statement (Section 1) must be approved on the same day or before the accounts (Section 2) and evidenced by the agenda or minute references.
- The Chair must certify the accounts (Section 2) before they are presented to the authority for approval. The authority must in this order; consider, approve and sign the accounts.
- The Chair is required to commence the public rights period as soon as practical after the date of the AGAR approval.
- Make sure that the AGAR is complete (no highlighted boxes left empty), and is properly signed and dated. Avoid making amendments to the completed annual return. Any amendments must be approved by the Parish Meeting and properly initialled.
- Use the checklist provided below to review the AGAR for completeness at the meeting at which it is signed off.
- **You must inform your external auditor about any change of Chair, and provide a relevant email address and telephone number.**
- The Parish Meeting must publish numerical and narrative explanations for significant variances in the accounting statements on **page 6**. Guidance is provided in the *Practitioners' Guide** which may assist.
- Make sure that the accounting statements add up and the balance carried forward from the previous year (Box 7 of 2023) equals the balance brought forward in the current year (Box 1 of 2024).
- The Chair, on behalf of the Parish Meeting, **must** set the commencement date for the exercise of public rights of 30 consecutive working days which **must** include the first ten working days of July.
- The Parish Meeting **must** publish on a suitable website or publicly display in the local area the information required by Regulation 15 (2), Accounts and Audit Regulations 2015, including the period for the exercise of public rights and the name and address of the external auditor before 1 July 2025.

Completion checklist – 'No' answers mean you may not have met requirements		Yes	No
All sections	Have all highlighted boxes been completed?	✓	
	Have the dates set for the period for the exercise of public rights been published?	✓	
Internal Audit Report	Have all highlighted boxes been completed by the internal auditor and explanations provided?	✓	
Section 1	For any statement to which the response is 'no', is an explanation available for publication?	✓	
Section 2	Has the Responsible Financial Officer signed the accounting statements before presentation to the authority for approval?	✓	
	Has the Parish Meeting's approval of the accounting statements been confirmed by the signature of the Chair of the approval meeting?	✓	
	Has an explanation of significant variations been published where required?	✓	
	Is an explanation of any difference between Box 7 and Box 8 available, should a question be raised by a local elector and/or an interested party?	✓	

* *Governance and Accountability for Smaller Authorities in England – a Practitioners' Guide to Proper Practices*, can be downloaded from www.nalc.gov.uk

Certificate of Exemption – AGAR 2024/25 Form 2PM

To be completed by all Parish Meetings that neither received gross income nor incurred gross expenditure exceeding £25,000 in the year of account ended 31 March 2024, and that wish to certify themselves as exempt from a limited assurance review under Section 9 of the Local Audit (Smaller Authorities) Regulations 2015

There is no requirement to have a limited assurance review or to submit an Annual Governance and Accountability Return to the external auditor, **provided** that the Parish Meeting has certified itself as exempt at a Parish Meeting held between **1 April and 30 June 2025** and a completed Certificate of Exemption is submitted no later than **30 June 2025** notifying the external auditor.

CUCKLINGTON PARISH MEETING

certifies that during the financial year 2024/25, the higher of the Parish Meeting's total gross income for the year **or** total gross annual expenditure for the year did not exceed **£25,000**

Total annual gross income for the Parish Meeting 2024/25: £3,700 ENTER AMOUNT £00,000

Total annual gross expenditure for the Parish Meeting 2024/25: £877 ENTER AMOUNT £00,000

There are certain circumstances in which a Parish Meeting will be **unable to certify itself as exempt**, so a limited assurance review will still be required. If a Parish Meeting **is unable to confirm the statements below then it cannot certify itself as exempt** and it **must** submit the completed Annual Governance and Accountability Return Form 3PM to the external auditor to undertake a limited assurance review for which a fee of **£210 +VAT** will be payable.

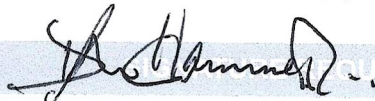
By signing this **Certificate of Exemption** you are confirming that:

- This parish has no Parish Council
- The authority was in existence on 1st April 2021
- In relation to the preceding financial year (2023/24), the external auditor **has not**:
 - issued a public interest report in respect of the Parish Meeting or any entity connected with it
 - made a statutory recommendation to the Parish Meeting
 - issued an advisory notice under paragraph 1(1) of Schedule 8 to the Local Audit and Accountability Act 2014 ("the Act"), and not withdrawn the notice
 - commenced judicial review proceedings under section 31(1) of the Act
 - made an application under section 28(1) of the Act for a declaration that an item of account is unlawful, and the application has not been withdrawn nor has the court refused to make the declaration
- The court has not declared an item of account unlawful after a person made an appeal under section 28(3) of the Act.

If you are able to confirm that the above statements apply and the Parish Meeting neither received gross income, nor incurred gross expenditure, exceeding £25,000, then the Certificate of Exemption can be signed and a copy submitted to the external auditor **either** by email **or** by post (not both).

The Annual Internal Audit Report, Annual Governance Statement, and Annual Accounting Statements still need to be fully completed and, along with a copy of this certificate and notice of the period for the exercise of public rights, published on a suitable website or be publicly displayed in the local area before 1 July 2025. **Signing this certificate confirms the authority will comply with the publication requirements.**

Signed by Chair



Date

11/04/2025

I confirm that this Certificate of Exemption was approved by this Parish Meeting on this date:

11/04/2025

as recorded in minute reference:

03/2025 REFERENCE

Email

Cucklingtonchairman@gmail.com

Telephone number

01747 840770 NUMBER

Place where this Certificate of Exemption is published or displayed (e.g. Parish Notice Board, Newsletter, Village website, etc.)

Village website

PLACE WHERE PUBLISHED OR DISPLAYED

ONLY a copy of this Certificate of Exemption should be returned EITHER by email OR by post (not both) as soon as possible after certification to your external auditor but no later than 30 June 2025. Reminder letters for late submission will incur a charge of £40 + VAT.

Form 2PM Annual Internal Audit Report 2024/25

CUCKLINGTON PARISH MEETING

During the financial year ended 31 March 2025 the Parish Meeting's internal auditor, acting independently and on the basis of an assessment of risk, carried out a selective assessment of compliance with relevant procedures and controls to be in operation and obtained appropriate evidence from the authority.

The internal audit for 2024/25 has been carried out in accordance with this Parish Meeting's needs and planned coverage. On the basis of the findings in the areas examined, the internal audit conclusions are summarised in this table. Set out below are the objectives of internal control and alongside are the internal audit conclusions on whether, in all significant respects, the control objectives were being achieved throughout the financial year to a standard adequate to meet the needs of this Parish Meeting.

Internal control objective	Yes	No*	Not covered**
A. Appropriate accounting records have been properly kept throughout the financial year.	✓		
B. This Parish Meeting complied with its financial regulations, payments were supported by invoices, all expenditure was approved and VAT was appropriately accounted for.	✓		
C. This Parish Meeting assessed the significant risks to achieving its objectives and reviewed the adequacy of arrangements to manage these.	✓		
D. The precept requirement resulted from an adequate budgetary process; progress against the budget was regularly monitored; and reserves were appropriate.	✓		
E. Expected income was fully received, based on correct prices, properly recorded and promptly banked; and VAT was appropriately accounted for.	✓		
F. Petty cash payments were properly supported by receipts, all petty cash expenditure was approved and VAT appropriately accounted for.			✓
H. Asset and investments registers were complete and accurate and properly maintained.	✓		
I. Periodic and year-end bank account reconciliations were properly carried out.	✓		
J. Accounting statements prepared during the year were prepared on the correct accounting basis (receipts and payments or income and expenditure), agreed to the cash book, supported by an adequate audit trail from underlying records and where appropriate debtors and creditors were properly recorded.	✓		
K. If the Parish Meeting certified itself as exempt from a limited assurance review in 2023/24, it met the exemption criteria and correctly declared itself exempt. (If the Parish Meeting had a limited assurance review of its 2023/24 AGAR tick "not covered")	✓		
M. In the year covered by this AGAR, The Parish Meeting correctly provided for a period for the exercise of public rights as required by the Accounts and Audit Regulations (during the 2024-25 AGAR period, were public rights in relation to the 2023-24 AGAR evidenced by confirmation of the Chair that the notice has been published on a suitable website or publicly displayed in the local area.)	✓		
N. The Parish Meeting has complied with the publication requirements for 2023/24 AGAR. (See AGAR Page 1 Guidance Notes).	✓		

For any other risk areas identified by this Parish Meeting adequate controls existed (list any other risk areas on separate sheets if needed).

Date(s) internal audit undertaken

05/04/2025

Name of person who carried out the internal audit

Mr Andrew Cranfield INTERNAL AUDITOR

Signature of person who carried out the internal audit

A.D. Cranfield

Date

05/04/2025

*If the response is 'no' please state the implications and action being taken to address any weakness in control identified (add separate sheets if needed).

**Note: If the response is 'not covered' please state when the most recent internal audit work was done in this area and when it is next planned, or, if coverage is not required, the annual internal audit report must explain why not (add separate sheets if needed).

Form 2PM Section 1 – Annual Governance Statement 2024/25

We acknowledge as the members of:

CUCKLINGTON PARISH MEETING

our responsibility for ensuring that there is a sound system of internal control, including arrangements for the preparation of the Accounting Statements. We confirm, to the best of our knowledge and belief, with respect to the Accounting Statements for the year ended 31 March 2025, that:

	Agreed		‘Yes’ means that this Parish Meeting:
	Yes	No	
1. We have put in place arrangements for effective financial management during the year, and for the preparation of the accounting statements.	✓		prepared its accounting statements in accordance with the Accounts and Audit Regulations.
2. We maintained an adequate system of internal control including measures designed to prevent and detect fraud and corruption and reviewed its effectiveness.	✓		made proper arrangements and accepted responsibility for safeguarding the public money and resources in its charge.
3. We took all reasonable steps to assure ourselves that there are no matters of actual or potential non-compliance with laws, regulations and Proper Practices that could have a significant financial effect on the ability of this Parish Meeting to conduct its business or manage its finances.	✓		has only done what it has the legal power to do and has complied with Proper Practices in doing so.
4. We provided proper opportunity during the year for the exercise of electors’ rights in accordance with the requirements of the Accounts and Audit Regulations.	✓		during the year gave all persons interested the opportunity to inspect and ask questions about this Parish Meeting’s accounts.
5. We carried out an assessment of the risks facing this Parish Meeting and took appropriate steps to manage those risks, including the introduction of internal controls and/or external insurance cover where required.	✓		considered and documented the financial and other risks it faces and dealt with them properly.
6. We maintained throughout the year an adequate and effective system of internal audit of the accounting records and control systems.	✓		arranged for a competent person, independent of the financial controls and procedures, to give an objective view on whether internal controls met the needs of this Parish Meeting.
7. We took appropriate action on all matters raised in reports from internal and external audit.	✓		responded to matters brought to its attention by internal and external audit.
8. We considered whether any litigation, liabilities or commitments, events or transactions, occurring either during or after the year-end, have a financial impact on this Parish Meeting and, where appropriate, have included them in the accounting statements.	✓		disclosed everything it should have about its business activity during the year including events taking place after the year end if relevant.

*For any statement to which the response is ‘no’, an explanation must be published or displayed

This Annual Governance Statement was approved at a Parish Meeting on:

11/04/2025

and recorded as minute reference:

MINU 03/ 2025

Signed by the Chair of the meeting where approval was given:

Chair



Form 2PM Section 2 – Accounting Statements 2024/25 for

CUCKLINGTON PARISH MEETING

	Year ending		Notes and guidance
	31 March 2024 £	31 March 2025 £	
1. Balances brought forward	1,845	1,019	Total balances and reserves at the beginning of the year as recorded in the financial records. Value must agree to Box 7 of previous year.
2. (+) Precept	2,030	3,200	Total amount of precept received or receivable in the year. Exclude any grants received.
3. (+) Total other receipts	500	500	Total income or receipts as recorded in the cashbook less the precept received (line 2). Include any grants received.
4. (-) Staff costs	0	0	Total expenditure or payments made to and on behalf of all employees. Include gross salaries and wages, employers NI contributions, employers pension contributions, gratuities and severance payments.
5. (-) Loan interest/capital repayments	0	0	Total expenditure or payments of capital and interest made during the year on the Parish Meeting's borrowings (if any).
6. (-) All other payments	3,356	877	Total expenditure or payments as recorded in the cashbook less staff costs (line 4) and loan interest/capital repayments (line 5).
7. (=) Balances carried forward	1,019	3,842	Total balances and reserves at the end of the year. Must equal (1+2+3) - (4+5+6).
8. Total value of cash and short term investments	1,019	3,842	The sum of all current and deposit bank accounts, cash holdings and short term investments held as at 31 March – To agree with bank reconciliation.
9. Total fixed assets plus long term investments	1	1	"The value of all the property the Parish Meeting owns – it is made up of all its fixed assets and long term investments as at 31 March."
10. Total borrowings	0	0	The outstanding capital balance as at 31 March of all loans from third parties (including PWLB).

I certify that for the year ended 31 March 2025 the Accounting Statements in this Annual Governance and Accountability Return have been prepared on either a receipts and payments or income and expenditure basis following the guidance in *Governance and Accountability for Smaller Authorities – a Practitioners' Guide to Proper Practices* and present fairly the financial position of this Parish Meeting.

Signed by the Chair before being presented to the Parish Meeting for approval

Date

11/04/2025

I confirm that these Accounting Statements were approved by this Parish Meeting on this date:

11/04/2025

as recorded in minute reference:

MIN 03/2025

Signed by Chair of the meeting where the Accounting Statements were approved

CUCKLINGTON PARISH MEETING

NOTICE OF PUBLIC RIGHTS AND PUBLICATION OF ANNUAL GOVERNANCE & ACCOUNTABILITY RETURN (EXEMPT AUTHORITY)

ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

Local Audit and Accountability Act 2014 Sections 25, 26 and 27
The Accounts and Audit Regulations 2015 (SI 2015/234)

NOTICE	NOTES
<p>1. Date of announcement (a) 19 May 2025</p> <p>2. Each year the smaller authority prepares an Annual Governance and Accountability Return (AGAR). The AGAR has been published with this notice. It will not be reviewed by the appointed auditor, since the smaller authority has certified itself as exempt from the appointed auditor's review. Any person interested has the right to inspect and make copies of the AGAR, the accounting records for the financial year to which it relates and all books, deeds, contracts, bills, vouchers, receipts and other documents relating to those records must be made available for inspection by any person interested. For the year ended 31 March 2025, these documents will be available on reasonable notice by application to:</p> <p>(b) Christopher Birrell by email at crsb@clingerhouse.com or by phone on 07921 123976</p> <p>commencing on (c) <u>Tuesday 3 June 2025</u></p> <p>and ending on (d) <u>Monday 14 July 2025</u></p> <p>3. Local government electors and their representatives also have:</p> <ul style="list-style-type: none"> The opportunity to question the appointed auditor about the accounting records; and The right to make an objection which concerns a matter in respect of which the appointed auditor could either make a public interest report or apply to the court for a declaration that an item of account is unlawful. Written notice of an objection must first be given to the auditor and a copy sent to the smaller authority. <p>The appointed auditor can be contacted at the address in paragraph 4 below for this purpose between the above dates only.</p> <p>4. The smaller authority's AGAR is only subject to review by the appointed auditor if questions or objections raised under the Local Audit and Accountability Act 2014 lead to the involvement of the auditor. The appointed auditor is:</p> <p>PKF Littlejohn LLP (Ref: SBA Team) 15 Westferry Circus Canary Wharf London E14 4HD (sba@pkf-l.com)</p> <p>5. This announcement is made by (e) Ms Di Hammet, Chair</p>	<p>(a) Insert date of placing of the notice which must be not less than 1 day before the date in (c) below</p> <p>(b) Insert name, position and address/telephone number/ email address, as appropriate, of the Chair or other person to which any person may apply to inspect the accounts</p> <p>(c) Insert date, which must be at least 1 day after the date of announcement in (a) above and at least 30 working days before the date appointed in (d) below</p> <p>(d) The inspection period between (c) and (d) must be 30 working days inclusive and must include the first 10 working days of July.</p> <p>(e) Insert name and position of person placing the notice – this person must be the Chair of the parish meeting</p>

CUCKLINGTON PARISH MEETING

FINANCIAL STATEMENTS -YEAR ENDED 31 MARCH 2025

	2024-25 Actual	2024-25 Forecast	Budget
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Parish Meeting cash balance 1st April

1,019 1,019 902

Receipts

Somerset Council Precept	3,200	3,200	3,200
Sir Richard Sutton Limited - donation	500	500	-

Total Receipts

3,700 3,700 3,200

Surplus/(Deficit)

2,823 2,388 1,150

Parish Meeting cash balance 31st March

3,842 3,407 2,052

	2024-25 Actual	2024-25 Forecast	Budget
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Payments

Parish Administration	5	-	50
Defibrillator training sessions	-	-	50
Web site	60	-	100
Insurance	112	112	150
Churchyard - annual maintenance	700	700	700
Green Hill - annual maintenance	-	500	500
General maintenance/Greenhill trees	-	-	500
Defibrillator - 4 year rental: £2,160 paid in 2023-24	-	-	-

Total Payments

877 1,312 2,050

[Signature]
11.4.25

Explanation of variances 2024/25 – pro forma

Name of smaller authority: Cucklington Parish Meeting
Insert figures from Section 2 of the AGAR in all Blue highlighted boxes

Now, please provide full explanations, including numerical values, for the following that will be flagged in the green boxes where relevant:

- * variances of more than 15% between totals for individual boxes (except variances of less than £500);
- * variances of more than £100,000 must be explained even where the constituents less than 15%;

Please ensure variance explanations are quantified to reduce the variance excluding stated items below the 15% / £500 / £100,000 threshold

	2025 £	2024 £	Variance £	Variance %	Explanation Required? Is > 15% Is > £100,000	DO NOT OVERWRITE THE BOXES HIGHLIGHTED IN RED/GREEN	Explanation (must include narrative and supporting figures) Note: If an explanation is required for the variance of Box 4 and the explanation refers to a change in hours or a change in pay rates, please could you note the previous hours/rates and the updated hours/rates
1 Balances Brought Forward	1,019	1,845				Explanation of % variance from PY opening balance not required. Balance brought forward agrees	
2 Precept or Rates and Levies	3,200	2,030	1,170	57.64%	YES		
3 Total Other Receipts	500	500	0	0.00%	NO		Increase to pay for defibrillator rental in 2023/24
4 Staff Costs	0	0	0	0.00%	NO		
5 Loan Interest/Capital Repayment	0	0	0	0.00%	NO		
6 All Other Payments	877	3,366	-2,479	73.87%	YES		
7 Balances Carried Forward	3,842	1,019	2,823	277.04%	YES		Four year defibrillator rental of £2,160 in 2023/24
8 Total Cash and Short Term Investments	3,842	1,019	2,823	277.04%	YES		Reserve balance being rebuilt
9 Total Fixed Assets plus Other Long Term Investments and Assets	1	1	0	0.00%	NO		Reserve balance being rebuilt
10 Total Borrowings	0	0	0	0.00%	NO		



Your account statement

Issue date: 4 April 2025

Write to us at: PO Box 1000, Andover, BX1 1LT

Call us on: 0345 072 5555 (from UK)
+44 1733 347338 (from Overseas)

Visit us online: www.lloydsbank.com

Your branch: GILLINGHAM DORSET

Sort code: 30-93-45 Account number: 00111962

BIC: LOYDGB21284

IBAN: GB13 LOYD 3093 4500 1119 62



021065 PDOEA04-20250405-58993-003619

CUCKLINGTON PARISH MEETING

MR C BIRRELL

CLINGER HOUSE

CUCKLINGTON

WINCANTON

SOMERSET

BA9 9QQ



39600 B

COMMUNITY ACCOUNT

CUCKLINGTON PARISH MEETING

Our records indicate that your business is not eligible for FSCS deposit protection.

Further details can be found on the Useful Information page.

Account summary

Balance On 04 Mar 2025	£4,541.67
Total Paid In	£0.00
Total Paid Out	£699.25
Balance On 24 Mar 2025	£3,842.42

Account activity

Date	Payment Type	Details	Paid In (£)	Paid Out (£)	Balance (£)
04 Mar 25		STATEMENT OPENING BALANCE			
21 Mar 25	CHQ	000182			4,541.67
24 Mar 25	PAY	SERVICE CHARGES REF: 449403316		695.00	3,846.67
24 Mar 25		STATEMENT CLOSING BALANCE		4.25	3,842.42
			0.00	699.25	3,842.42

The "Details" column in your statement shows the date that a Debit Card payment went into or came out of your account only if that happened on a weekend or a Bank Holiday.

Payment types:

CHQ - Cheque

PAY - Payment

No reconciling items

11.4.25