

Bank Accounts and info:

Bank	Account Details	Amount at 31/01, Interest		Matures	Notes
Lloyds	Current Account	£	96,239.77	0 N/a	Need to reduce this but keep some instant access re monthly expenditure.
Lloyds	Deposit Account	£	47,318.79	0.60% N/a	This is instant access but such a poor rate. Lloyds do have a 1.4% instant access account for business
Zemplar	Debit Card	£	426.39	0	We top this up to £500 each month to cover card/amazon/phone/lonos expenses
Unity	Deposit Account	£	119,715.65	2.10% N/a	This is instant access but has to be done via a telegraphic transfer and cost £38 per transaction. We added £30k to it in December.
Charity Bank	1yr fixed	£	88,780.99	3.71%	Jul-26
Redwood	1yr fixed	£	89,292.50	4.10%	Aug-26
Mansfield	Business deposit, 180 day notice	£	88,125.19	3.50%	Propose we add £30k to this account from the current account.
		£	529,899.28		