



## **DRAFT Minutes of the Urchfont Parish Council (UPC) Full Council Meeting held in Urchfont Village Hall on Wednesday 11<sup>th</sup> December 2024**

**Present: Councillor's: Moscrop (PM – Chair), Bamber (SB – Vice Chair), Hill (TH), Waddell (JW), Stephens (AS), Shears (SS), Rotherford (JR), Kendall (PK) and Chadwick (RC)**  
**Councillor for Urchfont & Bishops Cannings: Philip Whitehead (PW)**  
**Clerk to the Council: Lunn (BL)**  
**Members of the Public (for all or part of the meeting): David Waddell**

### **A. INTRODUCTION**

**1. Welcome by the Chair** – PM opened the last meeting of 2024 with thanks to all on the Council for their hard work and achievements during the year.

**2. Apologies:** Cllr Harding (RH)

**B. PLANNING** – See Separate Agenda

### **C. DECEMBER FULL COUNCIL MEETING**

**1. Councillor Declarations of Interest** – None declared at the meeting.

**2. Time set aside for Public Participation and External Reports** – No public participation.

**3. Minutes of the Meeting of the Council held on 13<sup>th</sup> November 2024 – to approve.**

<b>Proposal</b>	<b>Proposer</b>	<b>Seconder</b>	<b>Resolution</b>
To approve and sign the minutes unchanged as a true and accurate record of the meeting.	PM	SB	AGREED with four abstentions as not at meeting.

**4. Outstanding Action List Status Review and Update Reports from the Minutes of the meeting held on 13<sup>th</sup> November 2024** – It was noted that action 66 had now been completed in addition to those shown on the displayed outstanding action sheet. JR commented that Phil Milanes wants words of recognition published in Redhorn News for the works undertaken on Oakfrith Path.

**ACTION: FC/24/68 - PK**

### **5. Finance**

**i. Financial Statement and Bank Reconciliation as at 30<sup>th</sup> November 2024** – BL reported that these documents had been distributed to all councillors prior to the meeting. BL had no further comments to make and no questions were raised.

**ii. Financial Spend Items during November 2024** – The figures are included on the Bank Reconciliation and were displayed at the meeting.

<b>Proposal</b>	<b>Proposer</b>	<b>Seconder</b>	<b>Resolution</b>
To ratify the spending details for November 2024.	PM	TH	AGREED unanimously

iii. **PRECEPT 25/26** – BL briefed the Council on predicted financial requirements in 25/26 and the possible increases in Precept levels in preparation for a PRECEPT decision to be made at the January 2025 meeting prior to submission of the claim to WC before 20<sup>th</sup> January 2025 deadline. It was stressed that these are purely indicators at this stage and that the actual requirement will be dependent on funds required for potential projects yet to be determined (e.g. additional first responder kit, update of UPC website, new playground equipment). Details of the briefing are shown at Appendix III on the website version only.

Whilst a decision could have been made at this meeting, it was decided to wait until the January meeting to take account of current forecast and predictions at that time.

## **6. Lead Councillor, Working Groups, Clerk & other written Reports (attached at Appendix I on website version only)**

a. **Clerks Report** – Nothing further to add or clarify.

b. **Councillor reports**

**Pond Update** – Nothing further to add or clarify.

**Highways Report** - Nothing further to add or clarify.

PW gave an update on the collapsed wall in Friars Lane, this had been inspected by WC Highways and a householder in Manor Farm advised that it is their responsibility to repair, this is being challenged. Highways cleared the rubble from the road.

**First Responders** – JR reiterated that we currently have three trained responders, SW Ambulance Service would like to see six in the Parish. Further recruitment advertising will be put in place, but additional kit may also be required. AS asked, what happens if a responder is called to an incident outside of our Parish, does the equipment go with the responder, JR confirmed that the kit always remains in the Parish.

It was noted that the defibrillator that had been removed from the Garage cabinet by someone unknown had been returned the day after unused.

**Emergency Hub Update December 2024** – see also item 9 below

**7. Urchfont Parish Neighbourhood Plan (See latest WG minutes at Appendix II on website version only)** – TH referred to the attached minutes of the last WG meeting. In particular he referred to section 7 on the strategic environmental assessment (SEA) and the Habitat Regulations Assessment which could cost in the region of £6k. The cost could be funded by a grant from Locality which needs the initial approval of WC and then a formal application from UPC.

PW noted that the WV Local Plan had been submitted to the Government department in advance of potential changes in Government planning policy and target demands.

PW reported that he had been talking to WC Officers on the potential for making modifications to the current neighbourhood plan (NP), he had distributed the following details to all councillors prior to the meeting.

“There are three types of modifications which can be made to the existing NP.

A **minor (non-material) update** is for minor typographical errors, updating inconsistencies and adding information for clarification. This would not result in any changes to the policy stance or interpretation. Because these changes are so minor in nature, no consultation needs to be undertaken and there is no requirement for an examination or referendum. Non-material updates can be agreed between WC and the parish council. This would not result in the ‘remaking’ of the NP and therefore the adoption/made date of the original plan would still apply.

A **material modification** is a change which does not alter the nature of the plan but adds additional details to existing policies. An example could be the addition of sites which, subject to the decision of the independent examiner, are not so significant or substantial as to change the nature of the plan. If the examiner decides it is not so significant or substantial as to change the nature of the plan it could just move to be ‘made’ by us within a five-week period.

A **substantial modification** will occur if you want to add significant new sites for development, add a new settlement boundary or make changes to an existing one, or introduce new policy areas. This would constitute a substantial review. The examiner will make the final decision on whether the modifications require a referendum (if seen as substantial). The plan will require a successful referendum result in order to be 'made'.

There could be a variety of reasons why a NP may need updating, but the actual decision to revise an NP and subsequent actions to achieve this, can only be done by the qualifying body, i.e., the Parish Council."

PW was of the view that if UPC were to apply for a material modification to the plan removing any sites that either should no longer be on the selected sites list because of a material change in circumstances (this applies to more than the garage site) and maybe replace them by a site that has been previously approved but was not in the original plan. If it can be shown that this has no effective impact on any policies, or on the nature of the plan, or on the number of houses required or being approved, it may be accepted as a simple material modification that can be "Made" by Wiltshire Council and the Parish Council in a matter of weeks.

Councillors were of the view that an attempt should be made to remove two or three sites which we now know are not appropriate for development for various reasons, but were not so keen on adding sites such as Land opposite Ballingers which is outside the development boundary and has been previously subject of a UPC objection based on public views.

<b>Proposal</b>	<b>Proposer</b>	<b>Seconder</b>	<b>Resolution</b>
<b>To commence preparation of a proposal for a MATERIAL MODIFICATION application removing a number of sites now not appropriate sites for development.</b>	<b>PM</b>	<b>JW</b>	<b>AGREED unanimously</b>

**8. Speed Indicator Sign on B3098 (TH)** – The two speed signs are up and fully operational. A noticeable positive change has been noted locally in driver behaviour. PM recorded thanks to TH and all others who have been responsible for achieving this success in the face of past difficulties.

**9. Emergency Hub Update and Proposals** – AS had submitted a detailed report containing proposals which he asked the Council to approve – see Appendix III on the website version only. With two severe storms in the last couple of weeks, it is only a matter of time before the proposed Hub will be needed. The Village Hall Committee are content for the Hall to be used for Hub purposes, but noting that it is fully electric Will Corke has offered free use of his generator to provide power in the event of cuts. It is necessary to provide a connecting pod to facilitate easy connection to the Hall electricity supply.

<b>Proposal</b>	<b>Proposer</b>	<b>Seconder</b>	<b>Resolution</b>
<b>1. To set up and organize a small working group.</b> <b>2. To approve a budget of up to £1000 to facilitate connection of an external generator to the Village Hall</b>	<b>AS</b>	<b>PM</b>	<b>Both AGREED unanimously</b>

**10. Cemetery Tree Proposals** – As distributed with pictures prior to the meeting, TH reported that a number of trees in the Cemetery need maintenance work as follows

**1. Group of trees along southern boundary (lime, sycamore, hornbeam).** Crown raise/reduce overhanging limbs to clear graves.

**2. Cherry Tree** - remove lower three boughs hanging over grave stones and The Croft entrance/access, located at Northwest corner.

TH had approached Green Farm Tree Care for a quote to carry out this work and Will Corke had provided a detailed quote for £600 (plus VAT) to carry out the work, TH requested approval to carry out this work.

<b>Proposal</b>	<b>Proposer</b>	<b>Seconder</b>	<b>Resolution</b>
<b>To approve a budget of up to £600 to undertake the proposed tree works in the Cemetery.</b>	<b>TH</b>	<b>PM</b>	<b>AGREED unanimously</b>

**11. New Website Proposal** – PK summarised the content of some slides which had been submitted late for publication as follows (slides now distributed to all councillors post meeting). The existing website is considered to be dated having been first established in 2012. An initial review had established that:

- The current website has good content – but feedback is that it is difficult to navigate and parish users would like to be able to upload content (e.g. community shop) directly
- It uses an unrecognized CMS (content management system) provided by e-Mango. Most recognised is Wordpress.
- It has minor issues identified relating to Public Sector Bodies Accessibility Regulations 2018.

It is proposed to look at a service offering from another hosting supplier, for example

- NetWise UK – Council Website Providers
- Approved GOV.UK Domain Registrar...
- NetWise UK are the No.1 choice for WCAG2.2 compliant, easy to use, Community Council, Parish Council & Town Council websites from just £220 per year.

BL commented that e-Mango also provides our Domain address for email and website. He also passed on information from another Parish Council website supplier Hugo Fox. BL stated that the Parish Council element of the new website must be protected and administered / accessed only by UPC. Costs will need to be considered in comparison with e-Mango, some of which have already been paid in advance,

<b>Proposal</b>	<b>Proposer</b>	<b>Seconder</b>	<b>Resolution</b>
<b>To continue developing ideas and reviewing suppliers for a new website and make proposals to the Council for approval.</b>	<b>PK</b>	<b>TH</b>	<b>AGREED unanimously</b>

**12. Potential action to deter vandalism on land in the Baishe** – RC confirmed that there had been several weeks of disturbance and vandalism which may or may not continue. JW suggested using wildlife cameras, but images would probably not be clear enough or admissible for police action without appropriate signage being displayed. PW suggested that the area needs to be registered for GDPR purposes and CCTV type warning signs erected whether or not cameras are used. It was suggested and agreed that an article should be put in Redhorn News and on Facebook decrying the vandalism and advising that unless it stops the owner intends to close off the area completely instead of allowing for the enjoyment of the public. TH agreed to speak to Derek Cook about the erection of warning signage.

**ACTION: FC/24/69 – PK / TH**

**13. New notice board in Crooks Lane** – JW reported that the new board had been ordered along with a new post at additional cost because the one she had is not suitable. BL confirmed that the additional cost had been approved by PM and himself in accord with financial regulations but needed ratification at this meeting. A 50% deposit had been paid to facilitate production.

<b>Proposal</b>	<b>Proposer</b>	<b>Seconder</b>	<b>Resolution</b>
<b>To ratify the additional cost of £76 + VAT as approved by the Chair and Clerk.</b>	<b>JW</b>	<b>PM</b>	<b>AGREED unanimously</b>

**14. Update on Current Issues not covered by above agenda items.**

**Community Orchard alongside Yew Tree Cottage** – TH reported that five trees had been planted in the unregistered grass area alongside Tew Tree Cottage as agreed by Council. BL confirmed that notification of this action had been sent to the owner of Yew Tree Cottage by post and email, he had not received any response to date.

**15. External Meetings** – None reported.

**16. Other Reports from Councillors**

**Financing of Redhorn News** – PM and SB reported that they had both received telephone calls from Redhorn News seeking funding of £1600 for the magazine in the next financial year. They had been advised that this will go to the Council at the January meeting, but that a detailed request is needed in writing to justify the proposal. PM agreed to reiterate this requirement.

**ACTION: FC/24/70 - PM**

**17. Items for Future Agenda** (not identified from agenda items above)

**Date of Next Meeting: Wednesday 8<sup>th</sup> January 2025 - 7.30pm Village Hall (Main Hall)**

*Members of the Parish  
Council wish all in the  
Parish a very Happy  
and Safe Christmas  
and all the best for  
2025.*



**A. CLERK'S REPORT**

- i. Finance** – Copies of the Financial Summary and Bank Reconciliation on 30<sup>th</sup> November 2024 will be distributed to all councillors prior to the meeting. The accounts are in good order.
- ii. Councillor Status** – One vacancy currently exists. Please remember that all councillors will stand down in May 2025 and be subject to re-election if they so wish. This is in accord with the normal 4 year term of office for all Unitary, Town and Parish councillors.
- iii. PRECEPT 25/26** – I will be making an initial brief on the process and options for determining the PRECEPT at this meeting, the claim having to be made to WC following our meeting in = January 2025.

**Bob Lunn, Clerk to the Council**

**1. COUNCILLORS WRITTEN REPORTS**

**Update on Urchfont Pond**

In October I reported to the Council that our resident blue green alga did not seem to be in good health, although the numbers were still quite high at 14,000 cells/milliliter and the pond water was cloudy. I am pleased to be able to tell the council that cell numbers have now declined to around 100/milliliter and the pond water has clarified to the extent that the bottom is visible in most places. I am hoping that this organism will disappear completely, but we will have to wait until spring to confirm that.

As the water is clear the fish are visible again. In case complaints are received about fish in the pond I can advise the council that (i) it is quite normal to have fish in a pond, (ii) the fish do no harm to the pond and (iii) I will not be suggesting that we electrocute them (as has been done before).

**Eric Ahlquist – Pond Keeper**

**Highways Report for December 2024**

**Parish Steward**

Matt made an impromptu visit and cleared leaves along Blackboard Lane up to the school gate. He also tried to clear the blocked drains and has reported them for pumping and jetting. He has managed to engage the services of the road sweeper to sweep Blackboard Lane as it was very messy alongside the kerb.

**New Speed Indicator Displays**

Two new speed indicator devices have been installed along Ballingers and Townsend by Trevor Hill and myself and they are working well. Feedback from the community has been very positive and we hope they will encourage drivers to check and reduce their speed through the village. These devices record data that can be downloaded and used by Wiltshire Police to see if we have a problem with speeding.

**Storm Bert**

The Rights of Way group dealt with fallen trees and branches along Haggs Lane as well as clearing other areas where there were problems.

The fallen stones on Friars Lane have been reported to Wiltshire Highways by Councillor Whitehead, and thanks to residents and Councillor Chadwick for clearing a way through.

**Water Leak at The Bottom**

We have received an update on this. The Highways engineer have surveyed the site, and he believes there is a problem with a collapsed pipe adding to the spring water. A job ticket has been raised by the Highways Department and will hopefully be sorted soon.

**Overgrown Hedges**

There are some house holders who have let their hedges become overgrown and are obstructing pathways and the highways around the Parish. As there has been no response from these house holders, we will now write to those concerned requesting they organise the cutting back of their hedgerows.

For clarification, the Parish Council are not responsible for the Highways, that responsibility lays with Wiltshire council, our role is to follow up on issues and on occasions work to make improvements like reducing speed limits to 20 mph. etc.

If you have any Highways issues, please to report them direct to Wiltshire Council on the "My Wilts" app or visit the Wiltshire Council website.

### **Cllrs Andy Stephens and Trevor Hill.**

### **First Responders**

A meeting was held in the evening of 28<sup>th</sup> November with local and Devizes First responders to meet potential new recruits for our area with David Wilmot from Southwest Ambulance in attendance .We have two good candidates interested in joining the team.

Applications for the next intake open from 23<sup>rd</sup> December while our three CFRs are all at variance stages of ongoing training . The new equipment material will finally arrive on 9<sup>th</sup> December which will mean we have now two sets in the Parish.

### **Cllr John Rotherford**

### **Emergency Hub Update for December 2024**

Over the past months Sam Weller and I have been researching how to create an emergency hub in the parish. Our detailed analysis has led us to propose creating a group of people who are resourceful and when the time comes can utilise their skills to assist the community in an emergency.

We made a visit to the parish of Shaw and Whitley who set up an emergency hub to deal with flooding, following an incident some 10 years ago. We were given a tour of the hub base and shown the equipment they have and how the centre would be run, so far it has not been used in anger yet.

Following the visit our thoughts centred on what was the most likely risk facing our parish, and that is probably a power outage due to a storm. We have already decided the village hall will become a base for the hub and provide refuge for those who may need it.

Given the two storms we have had in the last two weeks it is only a matter of time until we will be called to open the Emergency Hub centre. This weekend there were 187 power outages in the SSEN area, just in the south.

The Village Hall is all electric, therefore, I had a discussion with Will Cork who informed me that he has a generator that would power the hall, and he would provide this free of charge, we would just pay for the running cost (fuel) supplied by Green Farm. Will also suggested I talk to Ed Hale and Richard Harris, all 3 of them were extremely helpful. Richard has suggested installing a switch and coupling to enable the supply to be switched to an external source i.e. the generator. The cost of this work would be in the region of £800.00 Without the village hall we will not be able to operate the hub.

The electrics to the hall would be the only large investment we would need to make, everything else are low-cost items like the admin box of instructions etc.

Over time we would look at purchasing a set of radios to assist with communications across the parish.

We are looking to form a small working group to deal with the admin as in writing a manual, completing data protection forms for the volunteers etc., I have been having discussions with some people within the parish and they have offered their services to assist with these tasks and when formed we will recruit volunteers for the roles the hub needs.

Tasks to be undertaken by the group are:

- Create data base of Volunteers and equipment available in the parish.
- Data protection waiver forms for volunteers
- Create an admin box to be held at the hub base in readiness
- Explore if DBS Checks are required?

On Wednesday I would like councillors to approve the following.

- The recruitment of the admin group and recruit the hub volunteers.
- Approve the work to install the switch to the Village Hall to enable the connection of a generator.

**Clr Andy Stephens**



**MINUTES OF A MEETING OF THE NP WORKING GROUP ON 26 NOV 24 IN URCHFONT VILLAGE HALL**

**Present:** Keith Hills (KH) (Chair); Trevor Hill (TH); Al Gordon (AG); Linda Jennings (LJ); Sally Stephens (SS) Malcolm Turner (MT).

AG's membership of the UPNP WG had been confirmed by UPC.

**1. APOLOGIES:** Jackie Waddell (JW).

**2. MINUTES OF THE LAST MEETING AND MATTERS ARISING**

The minutes of the last meeting held on 29 Oct 24 had been passed to UPC and approved.

On behalf of NP WG, TH had sent an email to Stuart Davies thanking him for his contribution to the NP WG and had asked him if he would be able to help the WG, as and when, on important matters regarding affordable /social housing. So far, no reply had been received.

Other matters arising in the last minutes are covered in the points which follow.

**All to Note**

**3. PUBLIC PRESENTATION – 9 NOV 24**

It was agreed that the presentation to the community had gone well with a good audience. No adverse comments had been received; in fact, there had been some complimentary comments. There were a few questions posed at the end of the presentation with a focus on the application for development of Urchfont Garage site, affordable housing and housing site size. The comments would be fed back into the WG work on developing the NP housing policies.

It was confirmed that the WG's 9 Nov presentation was available on the Parish website.

**All to note**

**4. URCHFONT GARAGE AND CALL FOR SITES UPDATE**

It was reported that close to 100 people had attended the WC Planning Committee meeting during which the planning application for the development of Urchfont Garage was debated. The application was finally refused.

LJ reported that 2 further completed Call for Sites forms had been received and added to the schedule. She passed round the latest edition of the schedule and produced maps of the locations of the sites submitted. A further submission form was anticipated.

**All to Note**

**5. SITE ASSESSMENT MATRIX**

KH and LJ had met with AG and JW to describe and test understanding of the matrix. The significance of the "red flag" column was discussed and some minor amendments were made to

the matrix for clarification. AG confirmed his understanding of the matrix and it was felt that further testing would be beneficial.

**Decision:** It was agreed that the matrix should be used and tested by other WG members

**Actions:**

- KH would circulate the latest version of the matrix (now V11) to all WG members for their consideration
- KH and LJ would run through the working of the site matrix with WG members at a special meeting tba
- TH would investigate the availability of the VH conference room for that meeting tba

## **6. WC LIAISON**

LJ reported that there had been no further communication from Mike Kilmister regarding the appointment of a WC officer to help with neighbourhood planning advice.

**Decision and Action:** LJ would continue to liaise with Mike Kilmister on the appointment of a liaison officer

and seek further information if none were forthcoming by the New Year.

## **7. STRATEGIC ENVIRONMENTAL ASSESSMENT (SEA), HABITATS REGULATIONS ASSESSMENT (HRA)**

TH had emailed Mike Kilmister to seek advice on SEA/HRA screening and received a response which advised that as soon as the WG had sufficient information about the allocation of development sites, it could apply to the neighbourhood planning team at WC for a screening decision on the need for SEA/HRA. There was some discussion about the time frame for completing SEA/HRA, bearing in mind the current status of the emerging WC Local Plan and the possibility of Government planning policy changes.

LJ had not received a response from Local Plans regarding the use and amendment of the previous SEA. She confirmed that a basic grant of up to £10,000 might be available from Locality along with an additional sum up to £8,000 and free Technical Support for producing SEA/HRA. Grant money had to be spent in the FY in which it was allocated.

**Decisions:**

- It was agreed that a broad description of sites around the periphery of Urchfont village might suffice as adequate information for a SEA/HRA screening decision – for action in the first quarter of 2025
- The bid to Locality for a grant / tech support would be held off until the new FY – ie Apr 25.

**All to Note**

## **8. INFORMAL PUBLIC LIAISON ON POTENTIAL DEVELOPMENT SITES**

The WG discussed the form of community liaison once the sites and their initial analysis had been undertaken. The next presentation would be on the sites, describing the WG's assessment matrix and how it had been applied. Aside of the presentation, informal open meetings with a display of site information would be held in the VH Conference Room with some WG members in attendance. Voting on the sites was discussed and it was felt that a confidential postal system, similar to that for the questionnaire responses, might be suitable.

**Decisions:**

- A public presentation followed by a series of informal meetings with a display of information should be planned for the New Year.

- A confidential voting system for site preferences should be used subsequently

**All to Note**

## **9. REVIEW OF TIMETABLE AND PROGRAMME FOR NP PROGRESS**

KH thought it prudent that the WG should produce another, more simplistic, timetable of activities concerning the production/completion of the NP. The WG agreed that this was a good idea and AG offered to look into the use of an IT project management type format for the timetable. KH felt that an end date needed to be set for site submissions, so that the WG could proceed with site analysis in the New Year.

### **Decisions:**

- A simplified version of the NP production timetable would be produced
- The cut-off date for development site submissions would be 1 Jan 25

### **Actions:**

- AG would investigate the use of a suitable simple format for the NP timetable
- KH would produce and circulate a draft Plan production timetable for WG comment
- TH would liaise with those who may still have an interest in submitting sites

## **10. ANY OTHER BUSINESS**

MT asked about the disposal of unused questionnaires. It was agreed that TH would keep 5 blanks as a reference for the Statement of Public Consultation and for scrutiny by WC and the examination officer; all other blank questionnaires could be disposed of.

MT raised a point about the matrix and it was confirmed that the latest version V10 would be circulated as per item 5 above.

**All to note**

## **11. NEXT MEETING**

The next monthly WG meeting would be held on 28 Jan 25 in the Village Hall commencing 7.00pm with Chair TBC.

**All to note**

## Initial Briefing for 25/26 PRECEPT Claim

### Basic funds required to operate UPC based on 24/25 accounts:

- Fixed Costs Budget = £23,238
- Running Costs Budget = £24,993
- Potential Election Costs 2025 = £2,000 (Change of WC policy following last election)
- Say £25,000 for projects and financial assistance (maybe more)
- **PREDICTED FUNDS REQUIRED = £75,231**

**PREDICTED Reserve Funds on 31<sup>st</sup> March 2025 as shown on 30<sup>th</sup> November 2024 Financial Summary = £29,496**

**But in addition, we do have £17,426 CIL Funds as on 30<sup>th</sup> November 2024**

**POTENTIAL INDICATED DEFICIT = £28,309**

### How much PRECEPT could UPC claim and impact on Council tax:

	PRECEPT Value	£ Increase in Precept	Increase in Band D Property Rate	Band D Property Rate per annum
<b>PRECEPT 24/25</b>	<b>£58,033.64</b>			<b>£103.05</b>
<b>Increase for 25/26</b>				
1%	£58,872.85	£839.21	£1.03	£104.08
2%	£59,455.47	£1,421.83	£2.06	£105.11
3%	£60,038.09	£2,004.85	£3.09	£106.14
4%	£60,620.71	£2,587.07	£4.12	£107.17
5%	£61,203.33	£3,169.69	£5.15	£108.20
6%	£61,785.95	£3,751.36	£6.18	£109.23
7%	£62,368.57	£4,334.93	£7.21	£110.26
8%	£62,951.19	£4,917.55	£8.24	£111.29
9%	£63,533.81	£5,500.17	£9.27	£112.32
10%	£64,116.43	£6,082.79	£10.31	£113.35