



**MINUTES OF THE 105th MEETING OF
MAPPLEBOROUGH GREEN PARISH COUNCIL
HELD ON Monday June 28th 2021
at 7:00pm, via Zoom and in person**

PRESENT in person : Cllrs Coley, Chadwick and Lyon
via Zoom : Cllr Berry, District Cllr Peter Hencher-Serafin and County Cllr Justin Kerridge
Becky Howes Clerk

1.Chairman declares the meeting open at 7:00pm

2.Acceptance of apologies for absence

Cllr Badwal

3.Declarations of Interest

Cllr Coley re planning application

4.Public Forum – to be 15 minutes duration at the Chairman’s discretion

6 members of the public present on zoom, including Richard Blackmore, Director at Studley Sports Centre, who was given discretionary permission by the Chair to speak later in the agenda.

- Update from resident representative Ann Bicknell regards a Neighbourhood Plan
Ann confirmed that she and fellow resident Annette Leyland had met with the Neighbourhood Plan consultant and attended the Warwickshire Local Plan meeting as well and on the basis of these discussions they recommend that they continue with a Neighbourhood Plan for Mappleborough Green. Ann acknowledged that there will be some effort required and a steering group will be formed. Ann confirmed that efforts had already been made to begin recruiting other residents to be involved. She stated that responses received had included ‘because we are a small village there may be less pressure on us’, but Ann stated that as raised at the Warwickshire Local Plan meeting the numbers are ‘only going one way’ and the whole point of having a plan in place is that speculative applications have to be considered against it and we’ve seen some popping up already. Ann stressed that we are better off by having a plan in place, stating that it will look at the parish over the next 15 years not just short term. It will give us an analysis and a narrative to not only give us a value of the village and the elements of it that we see as beneficial to the residents and the area, but also we will be in a position to apply for funding to vamp up those valued spaces by having a deliberate strategy that we can refer to written down, which is more valuable than it sounds. Ann stated therefore for all of those reasons we are absolutely recommending that we start it and ride on the coat tails of the South Warwickshire Plan, as that’s been developed, so we get a heads up of what is going to be included in that and anticipate whats been included in that and make sure that our plan is coherent with it as it evolves. Ann stated that she felt it is a really good time for us.

Ann stated that talking to some residents the feeling in the village was that why has Mappleborough Green not already got a plan, which Ann had replied, are you going to get involved, come along and do

Something. Although some residents had been reluctant Ann confirmed that there are a group of willing volunteers who are happy to be on the steering group, there is a plan being formed regards next steps with help of the consultants, who can also help regards funding applications. The plan might be a lighter plan than most, it may only have a small number of policies in it around infrastructure, housing development, local spaces, biodiversity and flooding. Fewer policies means ours is potentially easier than some plans already looked at. As it stands however we are not protected without one and we do not have a narrative to point to and to use to protect the open spaces and history of the village. Ann requested approval from the Parish Council to get started. Cllr Lyon suggested meeting with Ann and Annette in the near future regards the way forward and next steps, to be arranged.

Cllr Berry raised concern regards the current Mappleborough Woods application, that has been proposed on a site that is not allocated and is currently under consultation to be an allocated site, because a planning application has been submitted that overrode any site allocations. Cllr Berry asked how does that sit with a neighbourhood plan? Ann stated that she is still learning, however there will only be pressure one way, not all green space is the same, not all greenbelt is the same, so there will be other narratives and other levers that other people are pressing to say this should be considered irrespective of anything else and ultimately we are under pressure for not meeting housing numbers around us, which means it is likely to only go one way. The reserved sites don't come into play for a few years but they will and we are just more exposed without having that value emphasizing written down, which has legal status that we don't have now.

5.To Approve the Minutes of the Parish Meeting held on Monday April 26th 2021
Proposed by Cllr Chadwick, seconded by Cllr Lyon, all agreed, Cllr Coley signed.

6. To Approve the Minutes of the 16th Annual General Meeting of the Parish Council held on Monday May 24th 2021
Proposed by Cllr Chadwick, seconded by Cllr Lyon, all agreed, Cllr Coley signed.

7.District & County Councillors Reports:

District Councillor: Cllr Hencher-Serafin stated he has reported the overgrown footpath opposite the village hall, which he believes will be attended to shortly following an email received and has reported the blocked drains around the island (at The Dog).

Also submitted objections to the Case Officer, Louise Koleman regards the Mappleborough Woods application and confirmed that he continues to gather lots of information to fight for this cause and retaining the woodland site.

Cllr Hencher-Serafin also added that he was exploring if any money is available via CiL (Community Infrastructure Levy) that should be awarded to the Parish Council from the Amazon development or the new care home, he will report back at the next meeting.

County Councillor : Cllr Kerridge has reported the need for a dropped kerb to Highways near the village hall so that access is made available for everyone to use the footpath to Redditch, which is being considered. He also confirmed that footpath opposite the village hall will be actioned shortly.

Cllr Kerridge recommended using and accessing the Arden Forum which replaces the Community Forum, in order to meet the Council Officers and local Police team, and that it makes sense to use that rather than the Councillors having to meet parishes individually.

Cllr Kerridge confirmed that due to no localities officer for the area at the moment the area is being looked after by the Stratford area Manager David Elliston, following John Browns retirement. The post will be filled by Dylan White who starts in July and he will be the contact for the Parish. Dylan will be picking up anything reported via the Report It function on the County website. Cllr Kerridge stressed

that firstly anything that needs reporting is done by the Clerk via the Report It function and then request feedback. This should stop things being reported elsewhere and disappearing into the void which Cllr Kerridge acknowledged is how it feels sometimes. The Clerk added that the recent issues had been reported previously directly to David Elliston, hence no actions submitted on the site. Cllr Berry also added that she had reported in January and has previously been told to contact Severn Trent direct and not to bother Highways with the issue, regards a dangerous manhole. Cllr Berry also stated that she has reported the drains at The Dog island and the flooding issue at Orchard Place, that the MP Nadhim Zahawi has also been involved in and is fully aware of. Cllr Berry stated that highways had stated that a bowser is required in the area every two months for clearing, which she believed is not satisfactory way of addressing the ongoing issue. Through the Chair resident Carolyn Field also spoke and stated that she had been reporting the issue since June 2019 and the first meeting with Nadhim was in November of that year. Cllr Berry queried where have the reported incidents being logged if they are not currently showing on the system. Carolyn also added that Geoff Morris, who Cllr Kerridge confirmed is David Ellistons Manger, also attended the meeting and is fully aware of the issues, including those in Common Lane. Carolyn stated that Wychavon Flood Risk Management were also involved and residents were assured that the issues would be investigated and establish responsibility of the drainage in terms of the county boundary and were told that it would be addressed and resolved, but the issue is still ongoing.

Cllr Kerridge requested that all the issues are reported again on the Report It function, which would make it easier for him to chase up and identify whats outstanding. Alternatively with regards to the current outstanding issues, Cllr Kerridge asked to be sent all the details. Cllr Kerridge had requested details of anything outstanding from his predecessor but hasn't received anything so he is unaware of these issues.

Cllr Berry queried why the Parish Council is being asked to report everything again and repeat what we've already done.

Cllr Chadwick also added that an agreement had been in place with the previous County Councillor prior to the election that The Dog island would be made safer with road signage and layout and he had budget for that too, and asked Cllr Kerridge if this is still likely to go ahead? The discussion continued regards reporting and the question was not answered.

Cllr Coley thanked the Councillors for their reports.

8. Matters Arising from previous meeting(s), not otherwise dealt with (including):

- To discuss Parish Councillor vacancy – The Clerk stated following the resignation of Cllr Cameron the vacancy is now being advertised and requested those present to spread the word or those members of the public present to get in touch if they are interested in becoming a Councillor.
- Update regards 'Mappleborough Woods' proposed development and progress regards ecologist report/s – The Clerk stated that she is struggling to find an available ecologist due to it being, apparently, the industries busiest time of year. Cllr Chadwick stated he would investigate further and the Clerk stated she would continue her search.
- To receive the Chairmans Report – Cllr Coley gave the following report :
Firstly, like to thank you all for re-electing me as Chairperson and I will try not to disappoint you. It has been a very trying last 12 months for all of us. A quick list of what we have and haven't achieved in the last 12 months includes the resignation of a very valued member of the Parish Council, in Alex Cameron, who will be greatly missed and our thanks are forwarded to him. We have won a battle with the District Council regards a planning application at Nook

Cottage, and the objection for approval was overruled. We sadly lost the planning for the nursing home, which we did not want in the parish but did manage to get two new crossings for the school, and a big thank you to Cllr Berry and at the time, our County Councillor, Clive Rickhards, both of whom worked very hard to achieve this. At the moment we are all working very hard to stop Redditch violating our borders and bringing 250 homes, of which 29 are in Warwickshire. I hope we can stop this as it would be a terrible loss for Mappleborough Green. Thank you also to our Clerk for all the hardwork she has done during the pandemic, but most of all I would like to thank all the Mappleborough Green Parish Councillors for their dedication and time to keep the meetings going, even in odd places and via zoom. Thank you all. Finally, I hope we all go through these times ahead and come out of it, fit and healthy. Thank you.

- Update regards Studley Sports Club and related issues regards the footpath and fence, and to agree seeking legal advice

Cllr Coley confirmed that he, Vice Chair Cllr Berry and the Clerk had previously attended a meeting at the sports club regards the footpath, fence and recent planning applications. He confirmed that there had been a lengthy discussion regards the poor parking facilities. Cllr Coley stated that the Parish Council are keen support the club and understand that the facilities are being made available to the local schools, but the concern for the area was surrounding the parking issues when the club is at capacity and the issues this raises for residents and surrounding areas. Cllr Coley confirmed that the club are perusing different aspects of the parking and looking for resolutions but that until those are in place, reluctantly the Parish Council cannot agree to further development of the site without parking provision, but that the Parish Council are happy to continue in discussions going forward.

Richard Blackmore from the club was given dispensation from the Chair to address the Parish Council and gave his brief regards the car parking, stating that he and the club understand that the issue has been historically problematic, they are however continuing to try and make improvements. Improvements include trying to address the noise issue and moving the majority of the noise more central to the pitch but these improvements, the club feels, have been blocked due to the planning applications being objected too and the club feels that the improvements it is looking to make have no immediate bearing on the car parking. Richard gave the example of the stand the club is looking to replace with a smaller stand, which will be relocated towards the middle of the site to reduce the noise level and the lighting spill. Richard confirmed he and the club recognise that applications that will have a bearing on car parking, for example the gym, are objected too, but not the applications that do not immediate impact on the car parking. He also stated that the club is working with residents regards the parking issue, putting up signage, cones and notices on the clubs website and that the club have and do ask people constantly to park considerately. Richard also confirmed that this Summer the club is hopeful to retarmac the car park and put in place a one-way system and that the club is happy to work with the District and Parish Councils regards the alterations and improvements. They have already carried out Traffic Management Surveys and had verbal approval from the District Council for the planning application regards the stand but it will have to go to Committee due to the Parish Councils objection. Richard explained that this delay pushes the clubs plans further back and the concern is for the forthcoming football season which is due to start.

Cllr Berry interjected regards the concern for the adequate car parking as it stands now, with the facilities as they are and that any improvements to the facilities will encourage more

spectators to attend and will impact on the wellbeing and environment which the locals have to live with that's important, and that their standard of living is improved not decreased. Following a heated discussion regards the planning application objections, withdrawals and a reiteration from the Parish Council of its concern for the residents of Abbeyfields and the necessity to improve the car parking before any other alterations are made, to guarantee the car parking problem is resolved.

Cllr Coley thanked Richard for his attendance and input.

A brief discussion also took place regards the ownership of the footpath following receipt of Land Registry documentation. It was agreed that Cllr Coley and the Clerk would pursue legal advice regards the use of the footpath and its maintenance.

- Update regards The Dog, Harvester restaurant and response letter
Cllr Coley acknowledged receipt of a letter from Mitchells and Butlers confirming that the fascias have been replaced, and the exterior has been redecorated to improve the look of the business from the roadside.
A brief discussion also took place regards the outstanding lighting issue at the site, it was agreed that the Clerk would contact Environmental Health for a follow up regards the lighting adjustments.
- Update regards drainage and flooding issues
As previously discussed.
- Update from Cllrs Coley and Berry following Heart of England site visit at Gorcott Hill
Cllr Coley confirmed that the meeting took place and stated that the HofE have got a secondhand building on site which is very run down, that they wanted to improve and use as a classroom. Cllr Coley stated that he had suggested that the HofE apply for planning permission initially and then building regs, and that there were a lot of improvements needed regards the structure and facilities. Cllr Berry confirmed that the suggestion had been made for HofE to speak to planning in the first instance, especially due to the items Cllr Coley raised and the site position of the building, which currently stands away from the woods, which Cllr Berry felt as a classroom isnt the best location, stating the room should be closer to the ecology, wildlife and away from the road and neighbouring homes. Both Cllrs Coley and Berry were hopeful that the HofE would continue to pursue the idea and speak to Planning for the best way forward.

9. Items for Discussion

- Road surface improvements in Abbeyfields
The Clerk confirmed that the issue had been raised via email from a resident in Abbeyfields which had also been forwarded to County Cllr Kerridge. Via the Chair County Cllr Kerridge was given dispensation to speak and confirmed that he will contact Highways regards the concerns, however he was unsure what more could be done but he would pursue it further and report back to the Parish Council.
- To discuss and agree possible electronic circulation of agenda's/minutes and meeting papers for Parish Councillors
It was agreed and resolved that Cllrs Chadwick, Coley and Lyon would receive future agenda's and minutes electronically. Cllr Berry to continue to receive hard copies. The Clerk to confirm with Cllr Badwal at a later date.

- Update regards the wooden Abbeyfields noticeboard
Cllr Coley agreed to dismantle the remaining post from the disused noticeboard.
- To discuss a meeting with Robert Weeks to discuss planning matters
Via the Chair District Cllr Hencher-Serafin confirmed that any future meeting is currently on hold but he will continue to pursue this and arrange a meeting as soon as he can and will inform the Clerk accordingly.
- To discuss and agree Adoption of Local Government Association Councillor Code of Conduct (previously distributed prior to the meeting)
Item deferred

10. To Consider Planning Applications and Enforcement Updates

The following items proposed by Cllr Lyon, seconded by Cllr Chadwick, all agreed.

To note actions regards :

APPLICATIONS RECEIVED

21/00209/FUL Studley Football and Social Club, Abbeyfields Drive
Erection of gym building, palisade fencing and associated development
Application withdrawn

21/01579/FUL Jalna, Pratts Lane
Erection of oak framed garage
No objection

21/01994/ADV Unit 1, Redditch Gateway , Coventry Highway
2 no. freestanding 'monument' signs, displaying the Amazon logo, address and directions for movement around the site/building 3 no. building elevation signs, one displaying the 'halo' logo and two displaying 'Amazon'
No objection

21/01873/PIP Upper Skilts Farm, Gorcott Hill
Erection of up to 6no. dwellings
Brief discussion took place regards the Clerk previously receiving an anonymous phone call regards possible Development activity at the bottom of Gorcott Hill and subsequent discussion with District Cllr Hencher-Serafin, who confirmed at the time of his site visit following the call there was no evidence of any works being done or started. District Cllr Hencher-Serafin will feedback to the Parish Council via the Clerk following further investigation.

*****Cllr Coley gave a brief of the planning application and previous permissions then left the meeting for further discussion and decision guided by Vice Chair Cllr Berry.

21/01947/VARY Hillcrest Farm, Pratts Lane
Vary planning permission 19/01041/FUL (date of decision 27/06/2019). Remove condition 8, holiday let restriction. Original description: Conversion of existing covered parking structure to 1 x three-bed holiday let and alterations to parking provisions.
Proposed by Cllr Chadwick, seconded by Cllr Lyon, Cllr Berry agreed to support the application.

COMMENTS SUBMITTED

21/00778/FUL Land Next to Oak Tree Farm, Redditch Road, Ullenhall

Change of use of land from agricultural use to mixed use for the keeping of horses with stables and the stationing of 3no. caravans and utility block for residential purposes for private Traveller site, an earth bund and associated development (retrospective)

The Parish Council object to this application which lies within agricultural land in the greenbelt. The Parish Council understand that this site does not form any part, nor has been taken into consideration within the Core Strategy or the current pending Site Allocations Plan and therefore does not conform with the NPPF. As far as the Parish Council is aware no previous applications have been submitted for this site. The Parish Council have not had sight of any biodiversity surveys for this location and raise concern regards the already apparent non regard to ecology, with the removal of hedgerows during the nesting season. The Parish Council are not aware of Building Regulation approval for the septic tank and question the drainage system as it is not clear where waste is flowing too.

21/01499/ELEC Land Next To Oak Tree Farm Redditch Road Ullenhall

To erect a single span overhead low voltage line made up of aerial bunched conductor, from existing pole 19 at Oak Tree Farm to proposed new pole at Four Acres Farm, in order to provide an electricity supply

The Parish Council strongly object to this application. There has been no permission granted for development of residential homes at this site, they are therefore illegal and have been erected in the greenbelt!

21/00950/FUL Studley Sports Club Abbeyfields Drive

Relocation and replacement of existing stand

The Parish Council object to this application as the current stand and facilities for tournaments is inadequate, in particular the lack of car parking, and any increase in stand structure or additional facilities at this venue will only increase the already insufficient ability to accommodate its guests.

21/00838/FUL Studley Football And Social Club Abbeyfields Drive Studley B80 7BF

Erection of new changing rooms and servery

The Parish Council object to this application due to the inadequate car parking facility at the centre and the major highways issues the parking congestion currently has on the surrounding area. Before any developments be considered the lack of car parking must be addressed as a priority.

21/00094/ADJCON Land Parcels 3 And 4 Birmingham Road Mappleborough Green

Erection of 236 homes with open space, landscaping, drainage, infrastructure and other associated works

Parish Council objections submitted 25.3.21 c/o Gary Moss, Planning Consultant

21/00204/FUL Land Parcels 3 And 4 Birmingham Road Mappleborough Green

Cross boundary application for the erection of 236 homes with open space, landscaping, drainage, infrastructure and other associated works. 207 homes falling within Redditch District and 29 homes within Stratford on Avon District. (Redditch application ref; 20/01650/FUL)

Submission made directly to the Planning Officer c/o Planning Consultant, Gary Moss, on-behalf of Mappleborough Green Parish Council

NOTICES RECEIVED

20/03302/AMD Land At Redditch Eastern Gateway Development, Gorcott Hill, Beoley,
Approval of application for non-material change to planning permission

Parish Council made enquiry regards lack of consultation, response received from Alison Cosnett, Case Officer at

SDC:

Applications with an AMD suffix are considered by the applicant to make no material change to the permission. Officers will only grant these applications if they share the applicants' view that the proposed changes are not material. Alison has not yet made any decision on the application or reached any conclusion on whether they are non-material. Parishes are not consulted on AMD applications because there is no legal requirement to do so and it would not be practically possible within the timetable we have to work to. The rules do allow us to extend the period by agreement with the applicant, and occasionally we may ask them to do that to allow us to consult someone who has had previous strong views on the matters raised. In this instance, the issues raised appear to relate entirely to the sequencing of changes to the highway layout and we have consulted the LHA. That should not be interpreted as showing lack of regard for the views of PCs. I always ask case officers to consider whether the PC/local residents/other consultees would agree that the change is not material and only where the Case Officer can show that s/he has made a reasonable and rational decision do I agree to sign the permission (these applications are all decided under delegated powers due to the time constraints described above and the applicant has no right of appeal).

21/00095/FUL Rafcote, Pratts Lane
Erection of two storey side extension
Permission with conditions

21/02896/FUL The Nook, Birmingham Road
Bedroom and bathroom extension at first floor above existing garage and living room
Permission with conditions

21/03054/FUL Mappleborough Green Garden Centre, Birmingham Road
Extension to plant protection canopy attached to existing garden centre building to include removal of existing pergola under area of canopy extension
Permission with conditions

For information:-

21/00632/TPO High House Farm Birmingham Road
-T3 ash - crown lift the tree to 5metres above ground level.

The Parish do not object to this application but request that a condition be added that if the tree subsequently dies following this procedure that it is replaced with a mature oak tree in its place.

Date of Submission 21/03/2021

Email sent 27/04/2021

The Parish Council would like a response regards their comment submission to this application regards replacement of the tree. They are very concerned that if the tree dies following this or future works it wont be appropriately replaced. Can you please confirm if this is a condition of the approval?

Response from Tree Officer, Sebastian OnSlow, SDC : email 28/04/2021

As described within my delegated report, the proposed works will essentially require the removal of <5no. branches from the tree to provide clearance over the new internal access road. As such, this procedure will not result in a detrimental impact to the health and vitality of the tree. It is considered minor and routine management works. Furthermore, if and when the tree dies and the landowner seeks to remove it, replacement planting can be conditioned, if considered appropriate at that time. Currently, under TPO legislation, I cannot condition replacement planting for tree pruning works. Only a timescale for works can be conditioned and that works are carried out to industry best practice (BS3998:2010).

APPEAL

20/01385/FUL Outhill Farm, Hardwick Lane

Dismissed

20/01814/FUL Brookfields Farm, Haye Lane
Dismissed

19/02712/LDE Outhill Caravan Park, Hardwick Lane
Appeal allowed in part and dismissed in part and a certificate of lawful use or development is issued

11.To note items of Correspondence (incl.any other items received after agenda distribution)

- Mobile Library Service notice (as advertised on noticeboards) – All noted
- Warwickshire County Councillors Grant Fund information – the Clerk read out the remit of the fund and County Cllr Kerridge added points regards the nature of the fund and its purpose. All noted
- Greens Ground Maintenance information – The Clerk read email received from Jack Green, it was discussed and all agreed that the Clerk would reply and would keep the details on file.

12.Approval of Accounts

- Items paid, approve statement Balance of £19,613.95, proposed by Cllr Chadwick, seconded by Cllr Lyon, all agreed.
- Agree amended 2020/21 Bank Reconciliation – the Clerk explained that the amended version included the General Reserve account, previously omitted. Proposed by Cllr Chadwick, seconded by Cllr Lyon, all agreed.
- To approve Annual Governance Statement, to be signed by Cllr Coley
Proposed by Cllr Chadwick, seconded by Cllr Lyon, all agreed, Cllr Coley signed the documents.
- To approve, agree and Cllr Coley to sign AGAR, Certificate of Exemption
Proposed by Cllr Chadwick, seconded by Cllr Lyon, all agreed, Cllr Coley signed the document, Clerk to send.
- To accept Internal Auditors report – item deferred, awaiting receipt of the report.
- To agree Annual Payments – item deferred.
- To agree and sign Statement of Assurance
The agreement was read by Cllr Coley, all agreed signed by Cllrs Coley, Lyon and Chadwick.

13.Any work around the Parish

- State of the pavement and grass verge around the new build care home following gas works, which has been left in very poor state – County Cllr Kerridge requested the matter be reported on the Report It WCC portal.
- Request for grass cutting schedule – it was confirmed that inside the village it is the responsibility of the District Council and outside is County Council. County Cllr Kerridge stated that both councils have started mowing for the first time this year, this week. The mowing has been done now and the Councils will do it another two times, with three cuts scheduled. District Cllr Hencher-Serafin also added that he would confirm the responsibility as there is some discrepancy with the A435 and will report back to the Clerk.

14.Items for Future Agenda

- Matters not dealt with.

15.To Note Date of Next Meeting, time and place: Parish Council meeting on t.b.a

Meeting closed at 7:55pm

Date	Details	Payments	Receipts	Balance
31 MAR 21	Balance brought forward			17,057.44 *
9 APR 21	Direct Debit (LLOYDS BANK PLC)	98.76		16,958.68 *
21 APR 21	B/P to: R Howes	54.08		
21 APR 21	B/P to: R Howes	1,260.99		
21 APR 21	B/P to: D J Bennett	68.00		15,289.61 *
21 APR 21	B/P to: WALC	286.00		15,108.12 *
23 APR 21	Direct Debit (NEST)	181.49		22,318.12 *
26 APR 21	STRATFORD ON AVON		7,210.00	22,010.51 *
30 APR 21	B/P to: HMRC	307.61		22,010.51 *
	Balance carried forward			
Date	Details	Payments	Receipts	Balance
30 APR 21	Balance brought forward			22,010.51 *
10 MAY 21	Direct Debit (LLOYDS BANK PLC)	107.81		21,902.70 *
21 MAY 21	B/P to: Minuteman Press	115.00		
21 MAY 21	B/P to: APS Limited	273.00		
21 MAY 21	B/P to: Speedy Flyer	60.00		
21 MAY 21	B/P to: SDC	536.92		20,799.78 *
21 MAY 21	B/P to: D J Bennett	118.00		
25 MAY 21	B/P to: R Howes	53.63		20,156.36 *
25 MAY 21	B/P to: R Howes	589.79		20,086.25 *
26 MAY 21	Direct Debit (NEST)	70.11		20,070.05 *
28 MAY 21	B/P to: HMRC	16.20		20,070.05 *
	Balance carried forward			
Date	Details	Payments	Receipts	Balance
31 MAY 21	Balance brought forward			20,070.05 *
1 JUN 21	B/P to: Zurich	384.11		19,685.94 *
2 JUN 21	Direct Debit (123REG)	71.99		19,613.95 *
	Balance carried forward			19,613.95 *

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You can ask us to send you details of our rates and how we work them out.
 Abbreviations: * credit balance DR overdrawn S Sub total (intermediate balance)

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