

STANWIX RURAL PARISH COUNCIL

Chairman: Cllr C Nicholson

Clerk: Sarah Kyle, Hill House, Walton, Brampton, CA8 2DY www.stanwixrural.co.uk clerk@stanwixrural.co.uk Tel: 01228 231124

2nd September 2021

Dear Councillor

You are summoned to attend a meeting of Stanwix Rural Parish Council, to be held on:

Wednesday 8th September 2021 in the Parish Hall, Crosby-on-Eden at 7.30pm

This is a public meeting and all are welcome. Please do not attend if you show any COVID-19 symptoms.

Yours faithfully



Sarah Kyle, Clerk & Responsible Financial Officer

Agenda

1. Apologies for Absence

To receive apologies and approve reasons for absence

2. Minutes of the meeting of the Parish Council held on 14th July 2021

To resolve to authorise the Chairman to sign to approve the accuracy of the attached minutes.

3. Declarations of Interest and Request for Dispensations

- a) The Clerk to report any requests received since the previous meeting for dispensations to speak and\or vote on any matter where a member has a disclosable pecuniary interest and to
- b) receive declarations by members of interests in respect of items on this agenda

4. Public Participation

In accordance with Standing Order 3e the Chairman will, at his discretion:

- a) invite members of the public to address the meeting in relation to the business to be transacted at this meeting; and
- b) receive reports from City and County Councillors

5. Highways Matters

5.1 Drainage Houghton

To consider an update regarding drainage problems on Houghton Road/The Green

5.2 B6264 HGV usage

To consider an update and the response received to date

6. Planning Matters

6.1 To ratify responses made prior to the meeting, as listed in the attached Appendix A

6.2 To consider new applications received:

21/0793 14 Vestaneum, Crosby on Eden, Carlisle, CA6 4PN - Erection of Two Storey Side Extension to Provide Office & Shower Room on Ground Floor with Extended Bedrooms Above Location: 14 Vestaneum, Crosby on Eden, Carlisle, CA6 4PN

21/0807 25 The Green, Houghton, Carlisle, CA3 ONF - Raising of Roof to Provide First Floor Accommodation Comprising 1no. En-Suite Bedroom, 2no. Bedrooms And Bathroom, Together with Reconfiguration of Ground Floor Accommodation; Widening of Existing Vehicular Access

21/0195 The Orchard, Houghton House, Houghton, Carlisle, CA6 4DX - Three Storey Side Extension To Provide Stairwell/Link Leading To Kitchen On Ground Floor, Living Room With Terrace On First Floor

& 1no. En Suite Bedroom Above On Second Floor; Provision Of Powered Access Gates To Existing Entrance

6.3 To note decision notices received, as listed in the attached Appendix B

7. Administrative Matters

7.1 Village Hall Reports - Houghton and Crosby-on-Eden

To receive verbal reports from Committee representatives

8. Clerk's Report

To note the attached Clerk's Report, detailing progress with matters from the last meeting

9. Finance Matters

9.1 Payments

To authorise the payment of invoices and to note the bank reconciliation as listed in the **attached payment schedule**

9.2 Receipts

To note income received:

• £2774.43 from HMRC (VAT refund)

9.3 Completion of Audit

To resolve to note the successful completion of the external auditor and receipt of the certificate and report for 2020/21 with no matters to bring to the attention of the Council. Also, to note the display of the conclusion of notice of audit on the noticeboards and website prior to the end of September 2021

10. Councillor Matters

An opportunity for Councillors to raise issues on behalf of residents in their ward. Note: no decisions can be made on these matters, but the Clerk may make investigations and/or they may be placed on a future agenda of the Council. Future agenda items should be submitted to the Clerk by 4th October 2021

Exclusion of Press & Public - Part B Item

The following item is considered confidential and the exclusion of members of the public or press as permitted under the Local Government Act 1972 is necessary.

11. Brunstock Pond

To receive an update to the above legal matter

12. Date of Next Meeting

To resolve that the next meeting of the Parish Council be held on Wednesday 13th October 2021 at 7.30pm in Crosby Parish Hall. The meeting will take place subject to business to transact, COVID regulations, hall accessibility and member availability at that time.

STANWIX RURAL PARISH COUNCIL

Minutes of a Meeting Held on Wednesday 14 July 2021 at 7:30pm in the Parish Hall, Crosby-on-Eden

PRESENT

The Chairman Cllr C Nicholson, Cllr's A Coles, A Lightfoot, H Phillips, C Savory and N Watson.

IN ATTENDANCE

City Cllr's P Nedved, E Mallinson and F Robson. County Cllr J Mallinson (entered at 7.48). The Clerk, S Kyle.

SR 090/7/21 APOLOGIES FOR ABSENCE

Apologies were received and accepted from Cllr's M Ellmore and D Milburn.

SR 091/07/21 REQUESTS FOR DISPENSATIONS AND DECLARATIONS OF INTEREST

A dispensation was granted to Cllr Coles in respect of matters relating to Eden Gate. A declaration of interest was made by Cllr Lightfoot in respect of any matters relating to Houghton Village Hall, him being a member of their Management Committee.

SR 092/07/21 MINUTES OF THE MEETING OF THE PARISH COUNCIL HELD ON 4 MAY 2021

Resolved to authorise the Chairman to sign, as a true and accurate record, the minutes of the last meeting of the Council.

SR 093/07/21 PUBLIC PARTICIPATION

City Cllr E Mallinson reported that she had been liaising with residents regarding anti-social behaviour in Houghton, on Tribune Drive and Eden Gate; she reported she is taking the matter to the Community Safety Partnership meeting for further advice. City Cllr E Mallinson further reported that discussions were being held regarding the Eden Gate and Tribune Drive connecting walks, with efforts to establish legal ownership of land in the area the priority. She also noted concerns had been received regarding under construction Eden Gate fencing.

City Cllr Nedved reported that funding for communities is to be made available via the City Council, subject to Council agreement. Details are to be circulated when appropriate.

County Cllr Mallinson reported that the local government review decision should be available the following week; he also reported that backlogs in County work were in existence.

SR 094/07/21 VILLAGE MATTERS

094.1 Tribune Drive Play Area/Houghton Wildlife Village Project

Cllr Phillips reported that he had met with a City Council officer to discuss plans to take over a lease on specific areas of land to be utilised as part of the wildlife village project. The proposed lease would not include the area housing the play area equipment and will be considered by Finance/Risk working group before being brought for agreement at the next Council meeting. A meeting to progress the Wildlife project is planned for late summer for all interested parties; a grant application for £17,500 had not yet been determined. A commitment was made to ensure sufficient public consultation is held should the lease go ahead, and the grant be successful.

SR 095/07/21 PLANNING MATTERS

095.1 Responses Submitted Prior to the Meeting

Resolved to ratify submitted responses, which had been previously circulated to all Cllr's and are available on the Carlisle City Council website, to the following planning applications:

21/0335 Sundawn, Brunstock, Carlisle, CA6 4QG - Erection of Summerhouse (Retrospective)

21/0406 Land at Lansdowne Close, Carlisle, CA3 9HN - Erection Of 10no. Dwellings

21/0266 Park Broom Lodge, Park Broom, Crosby on Eden, Carlisle, CA6 4QH - Change of Use from Guest House To 3no. Dwellings

21/0451 7 Green Lane, Houghton, Carlisle, CA3 0NT - Erection of Single Storey Rear Extension to Provide Extended Kitchen & Bedroom

21/0567 Eden Grove, Crosby on Eden, Carlisle, CA6 4QJ - Continuation of Alterations to Fireplaces & Internal Wall Claddings; New Openings in Internal Walls; Removal of Lift & Installation of New Stair and Installation of New Timber Partition (LBC)

21/0597 Greengate, The Orchard, Crosby on Eden, Carlisle, CA6 4QN - Erection of Two Storey Rear Extension to Provide Living Room, Dining Room and Kitchen on Ground Floor with En-Suite Bedroom and Balcony Above

21/0615 Beck Farm, Crosby on Eden, Carlisle, CA6 4QN - Erection Of 5no. Dwellings (Outline/Revised Application)

21/0582 Beech House, 2 Vestaneum, Crosby on Eden, Carlisle, CA6 4PN -Erection of First Floor Side Extension to Provide En-Suite Bedroom & Dressing Room

21/0652 & 21/0653 Rondo Cottage, Linstock, Carlisle, CA6 4PZ - Demolition of Existing Single Storey Rear Extension and Erection of Replacement to Provide Kitchen, Utility & WC Together with Internal Alterations (LBC)

095.2 To consider new applications received:

21/0318 The Old Grove, Linstock, Carlisle, CA6 4QD - Restoration and Alterations to Dwelling and Attached Letting Unit; Demolition of Conservatory and Erection of Sunroom with Balcony Above (LBC)

Resolved to recommend that the application be determined in accordance with local and national planning and conservation policy and guidance.

21/0333 Eden Croft, Green Lane, Crosby on Eden, Carlisle, CA6 4QN - Variation of Condition 2 (Approved Documents) Of Previously Approved Permission 16/0787

(Conversion and Extension of Barn to Create 1no. Dwelling) To Alter Design of Extension

Resolved that the Parish Council was concerned regarding the issues raised in comments from the occupants of neighbouring property. Planning conditions are imposed to enhance the quality of development and to mitigate adverse effects and enable consent where otherwise it may be necessary to refuse and failure to comply with conditions or approved plans constitutes a breach of planning control. The Parish Council requests that the allegations be investigated, and any required sanctions be applied. These concerns apart, the Parish Council recommends determination in accordance with local and national planning policy and guidance.

21/0686 42 Antonine Way, Houghton, Carlisle, CA3 0LG - Erection of Detached Garden Room (Revised Application)

Resolved to recommend that the application be determined in accordance with local and national planning and conservation policy and guidance.

21/0638 46 Pennington Drive, Carlisle, CA3 0PF - Relocation of Existing Boundary Fence to Incorporate Additional Land into Domestic Curtilage

Resolved that although the Parish Council has no objection in principle to the proposal it recommends the imposition of a condition requiring retention of the trees that screen the dwelling and its neighbours from Morrisons car park. Reason: to ensure the integrity of the landscape screening and protect the residential amenity of residential dwellings.

095.3 To Note Planning Permission Decisions Received Resolved to note the following planning decision notices:

Permission Notices

21/0391 Wensleydale, Tarraby, Carlisle, CA3 0JS - Erection of Detached Double Garage with External Staircase (Revised Application)

21/0248 18 Vestaneum, Crosby on Eden, Carlisle, CA6 4PN - Demolition of Conservatory and Erection of Two Storey Rear Extension to Provide Garden Room on Ground Floor with En-Suite Bedroom Above Together with Internal Alterations

21/0297 26 Whiteclosegate, Carlisle, CA3 0JD - Erection of Single Storey Front, Side & Rear Extensions to Provide Portico, Utility Room, 1no. En Suite Bedroom, Study & Orangery; Internal Layout Alterations and Associated External Works

21/0298 Kingston, Linstock, Carlisle, CA6 4QD Erection of Rear Extension to Provide Extended Dining Room/Kitchen

21/0270 33 The Green, Houghton, Carlisle, CA3 0NG - Erection of New Boundary Wall with Metal Railings (Total 1.5 Metres Height) To Front and Side Elevations; Installation of Gates to Front

21/0303 177 Tribune Drive, Houghton, Carlisle, CA3 0LF - Erection of Two Storey Rear Extension to Provide Kitchen/Dining Room & Sitting Room on Ground Floor With 2no. Bedrooms Above Together with Enlarged Driveway

21/0310 Avalon, Rickerby, Carlisle, CA3 9AA - Erection of Two Storey Extension to Provide Annexe Accommodation Joined to Main Dwelling Via Single Storey Car Port Link

21/0317 Four O Boot Farm, The Knells, Houghton, Carlisle, CA6 4JH - Erection of Calf Rearing Shed

21/0335 Sundawn, Brunstock, Carlisle, CA6 4QG - Erection of Summerhouse (Retrospective)

Refusal Notices Received

20/0755 Land to the north of The Old Schoolhouse, Rickerby, Carlisle, CA3 9AA - Erection Of 1no. Dwelling; Associated Access and Parking

SR 096/07/21 ADMINISTRATIVE MATTERS

096.1 Community Led Plan Quarterly Review

It was noted that the last few months had seen a halt to any works. **Resolved** that works will progress as soon as possible on the footpath leaflets. The Chairman and Vice-Chairman to meet to restart production. *Action: CN/HP*

096.2 Code of Conduct

Resolved to adopt the updated Code of Conduct with immediate effect.

096.3 Emergency Planning

Resolved to set up a working group to review and update the outdated emergency plan. *Action: CN/HP/AC/SK*

SR 097/07/21 CLERK'S REPORT

Summer Play Scheme

Bookings for the summer play scheme are now open and places are filling fast. The events have been advertised on Facebook and notice boards.

Highways System

All members have been informed regarding the new online reporting system for Highways and are encouraged to use the new system going forward.

New Member Leaflets

Leaflets have been obtained for distribution in Wolsty/Pennington areas to attempt to recruit new Councillors.

Drainage, Houghton

The drainage issues in Houghton remain ongoing.

Goal Post Green Maintenance

Works to refurbish the goal mouth areas has been carried out in time for the summer holidays. Cllr Phillips requested that the goal posts in Houghton be given consideration; it was agreed they should be replaced at the grounds maintenance team's earliest convenience.

Play Inspections

The quarterly inspections have been carried out and several minor issues have been passed to the grounds maintenance team for action. Works to the BMX area are also required and investigations to find a suitable contractor are underway. Work also remains ongoing to appoint a weekly risk assessor for the play areas.

Chippy Van

A request to remove the signage for the above from Houghton Village Green has been made.

Near Boot

Correspondence has been exchanged with the owners of the above regarding future plans. Concerns were raised regarding the Near Boot and its worsening state of disrepair.

Parliamentary Constituency Boundaries

The above consultation is noted however no direct impacts upon the parish are noted.

Anti-social Behaviour

Several complaints have been received regarding anti-social behaviour in Houghton. Residents are urged to log all incidences with the Police. It was also noted that further reports of anti-social behaviour had been reported by Cllr Ellmore, including trespass and nuisance dog barking.

Date	Location	Fault	Action	Reference	Progress
13.01.21	Houghton Road	Damaged verge	Reported to highways	W2181027312	Checked 9 June – no update
13.01.21	Brunstock	Running Water	Reported to Highways	W2181031411	To re-report with photos of problem when evident
24.01.21	Tarraby	Public footpath erosion	Reported to Footpaths officer	n/a	Notified those investigations were planned
01.03.21	Houghton Road	Potholes	Confirmed with Highways	W2181032737	Closed on system
20.03.21	The Garth, Crosby on Eden	Removal of lamp post and hole left	Reported to Highways	W2181039511	Checked 9 June – no update
23.04.21	36 Houghton Rd	Blocked gully	Reported to Highways	W2181043381	Closed on system
09.06.21	Brunstock	Obstructed highways vision	Request for Highways to investigate mirror installation	W2181047757	Request denied.

Highways Issues

SR 098/07/21 FINANCE MATTERS

098.1 Payments Resolved that the following payments be approved:

Payee Houghton in Bloom	Description Grant	Amount £600.00
Sarah Kyle		£1285.58
,	May Salary & reimbursements	
HMRC	May PAYE	£185.44
Cumbria Payroll	Payroll remainder 2021/22	£198.00
NEST	May pension	£96.90
Play Inspection Company	Quarterly inspections	£210.00
Burnetts	Legal Fees	£240.00
Right Print	Flyers	£59.00
Sarah Kyle	Trial Reimbursement Fees	£335.00
Burnetts	Legal Fees	£72.00
CALC	Training Course	£20.00
Sarah Kyle	June Salary & reimbursements	£1364.13
HMRC	June PAYE	£206.44
NEST	June Pension	£96.90
Parish Online	Subscription	£228.00
Cluaran Landscapes	Grass cutting	£1800.00
Cluaran Landscapes	Goal mouth maintenance	£144.00
YPO	Stationery	£30.47
Unity Bank	Quarterly charges	£18.00
		£7,189.86

098.2 Bank Reconciliation

Noted: Balances at bank as of 30th June 2021:

Cash Account	£30,014.05
Unity Bank (current a/c)	£2,225.92
Unity Bank (savings a/c	£60,977.02
Unbanked deposits	£1000.00
Income to 30/06/21	£46,524.00
Expenditure to 28/02/21	£11,380.08

098.3 Receipts

To note income received:

- £8 each SLCC Payment from Hethersgill, Scaleby & Kirkbampton Parish Council's
- 2 £46,500 Precept from Carlisle City Council

098.4 Grant Scheme 2021/22 First Round

Resolved to donate £3,000 to Crosby Parish Hall for essential repairs (LGA 1972 s144).

098.5 Donation

Resolved to donate £500 towards the Crosby Village Fair.

SR 099/07/21 COUNCILLOR MATTERS

Clir Coles reported he was seeking assistance for maintenance for the hedge on Houghton Road. He also noted a tyre dump on Hadrian's camp and raised safety concerns subsequently. Clir Coles further reported concerns over certification for contaminated material on Eden Gate.

Cllr Phillips reported that the footpath from Tarraby was severely overgrown; County Cllr J Mallinson offered to take forward the matter with the appropriate Officer.

Cllr Savory queried whether any response had been received from Highways regarding the B6264 HGV usage. The Clerk is to chase a response.

EXCLUSION OF PRESS & PUBLIC - PART B ITEM

Resolved that the following item be considered confidential and exclusion of members of the public or press be permitted under the Local Government Act 1972.

SR 100/07/21 Brunstock Pond

Further consideration was given to ongoing legal proceedings regarding the above.

SR 101/07/21 DATE OF NEXT MEETING

Resolved that the next meeting of the Parish Council will be held on Wednesday 8th September 2021 at 7.30pm in Crosby Parish Hall. The meeting will only take place subject to business to transact, COVID regulations, hall accessibility and member availability at that time. There being no further business the meeting was closed at 8.42pm.

Appendix A Planning Responses Made Prior to the Meeting

21/0416 The Old Grove, Linstock, Carlisle, CA6 4QD - Proposal: Erection Of Sunroom With Balcony Above; New Vehicular Access

21/0727 Land at Eden Croft, Green Lane, Crosby on Eden, Carlisle, CA6 4QN - Conversion And Extension Of Barn To Create 1no. Dwelling (Revised Application) LBC)

21/0318The Old Grove, Linstock, Carlisle, CA6 4QD - Restoration And Alterations To Dwelling And Attached Letting Unit; Demolition Of Conservatory And Erection Of Sunroom With Balcony Above (LBC)

21/0416 The Old Grove, Linstock, Carlisle, CA6 4QD - Erection Of Sunroom With Balcony Above; New Vehicular Access

21/0615 Beck Farm, Crosby on Eden, Carlisle, CA6 4QN - Erection Of 5no. Dwellings (Outline/Revised Application)

21/0700 5 Chestnut Grove, Linstock, Carlisle, CA6 4RS - Erection Of Single Storey Front Porch To Provide Entrance Lobby & WC

21/0762 The Park, Rickerby, Carlisle, CA3 9AA - Change Of Use Of Barns From Residential Use In Association With The Park To Provide 2no. Dwellings

21/0768 24 Hendersons Croft, Crosby on Eden, Carlisle, CA6 4QU - Erection Of First Floor Balcony To Rear Elevation (Retrospective)

21/0788 The Old Schoolhouse, Rickerby, Carlisle, CA3 9AA - Retention Of 1.2m High Timber Boundary Fence And Associated Timber Gates

21/0776 Houghton House, Houghton, Carlisle, CA6 4DX - Re-Slating Internal Roof Slopes And Rear Roof Slope Of The Main Roof (LBC)

APPENDIX B

Permission Notices Received

21/0333 Eden Croft, Green Lane, Crosby on Eden, Carlisle, CA6 4QN - Variation Of Condition 2 (Approved Documents) Of Previously Approved Permission 16/0787 (Conversion And Extension Of Barn To Create 1no. Dwelling) To Alter Design Of Extension

21/0512 8 The Nurseries, Linstock, Carlisle, CA6 4RR - Erection Of First Floor Bedroom Extension And Roof Alterations To Front Elevation

21/0525 Whinfell, Brampton Old Road, Carlisle, CA3 0JH - Erection Of Single Storey Rear/Side Extension To Provide Kitchen, Shower Room And Office

21/0582 Beech House, 2 Vestaneum, Crosby on Eden, Carlisle, CA6 4PN - Erection Of First Floor Side Extension To Provide En-Suite Bedroom & Dressing Room

21/0597 Greengate, The Orchard, Crosby on Eden, Carlisle, CA6 4QN - Erection Of Two Storey Rear Extension To Provide Living Room, Dining Room And Kitchen On Ground Floor With En-Suite Bedroom And Balcony Above

21/0266 Park Broom Lodge, Park Broom, Crosby on Eden, Carlisle, CA6 4QH - Change Of Use From Guest House To 3no. Dwellings

21/0567 Eden Grove, Crosby on Eden, Carlisle, CA6 4QJ - Continuation Of Alterations To Fireplaces & Internal Wall Claddings; New Openings In Internal Walls; Removal Of Lift & Installation Of New Stair And Installation Of New Timber Partition (LBC)

21/0318 The Old Grove, Linstock, Carlisle, CA6 4QD - Restoration And Alterations To Dwelling And Attached Letting Unit; Demolition Of Conservatory And Erection Of Sunroom With Balcony Above (LBC)

20/0477 Land to the north east of, Windsor Way (Tarraby View), Carlisle - Erection Of 90no. Dwellings (Revision Of Previously Approved Permission 14/0778 To Increase Dwellings From 72no. To 90no. (Phase 2))

CLERK'S REPORT 8 SEPTEMBER 2021

Summer Play Scheme

The demand for the above was exceptional, with all but one session selling out completely. Full numbers and analysis will be carried out when all information from the providers is received. The Parish Council has been awarded £850 towards the summer play scheme from the Carlisle City Council Restarting Communities grant fund.

Goal Post Green Maintenance

Works to refurbish the goal mouth areas were carried out in August.

Near Boot

An update was received regarding previously raised concerns over the deterioration of the building.

Tribune Drive Lease

Work remains ongoing regarding the proposed lease for the amenity land in Tribune Drive. Communication with residents has taken place with reassurances that consultation will be carried out before any works progress. -

Houghton Wildlife Village Project

The grant bid for the Green Recovery Challenge Fund 2021 for the Planting for Pollinators project has been successful and more information for the above will be provided in due course. Maps have been obtained for the area from Land Registry.

Emergency Planning

A working group meeting will take place in due course.

Tarmac, Co-op Lane

Tolson's have confirmed that works to resurface Co-op Lane and Houghton Village Hall car park will take place in late October.

Date	Location	Fault	Action	Reference	Progress
13.01.21	Houghton Road	Damaged verge	Reported to highways	W2181027312	Checked 1 Sept – no update
13.01.21	Brunstock	Running Water	Reported to Highways	W2181031411	Photos sent in of problem.
24.01.21	Tarraby	Public footpath erosion	Reported to Footpaths officer	n/a	Notified that investigations were planned
20.03.21	The Garth, Crosby on Eden	Removal of lamp post and hole left	Reported to Highways	W2181039511	Checked 2 Sept – completed
16.07.21	Tribune Drive	Signs left after works completed	Reported to Highways	EI/3876	No action to be taken.

Highways Issues

SCHEDULE OF PAYMENTS TO BE AUTHORISED 8 SEPTEMBER 2021

Payee	Details	Amount	Method
Crosby Parish Hall	Grant Payment	£ 400.00	BACS
Cluaran Landscape	Grounds maintenance	£ 2,010.00	BACS
Sarah Kyle	August Salary	£ 1,264.13	BACS
HMRC	August PAYE	£ 206.44	BACS
NEST	August Pension	£ 96.90	DD
PFK Littlejohn	Audit	£ 360.00	BACS
Houghton Village Hall	Play Scheme	£ 252.00	BACS
Sarah Kyle	July salary	£ 1,366.58	BACS
HMRC	July PAYE	£ 206.44	BACS
NEST	July Pension	£ 96.90	DD
Crosby Parish Hall	Rental	£ 330.00	BACS
GLL	Summer playdays	£ 504.00	BACS
Crosby Parish Hall	donation	£ 500.00	BACS
Crosby Parish Hall	Grant Payment	£ 3,000.00	BACS
Cluaran Landscape	Grounds maintenance	£ 504.00	BACS
		£ 11,097.39	=
Bank Reconciliation			_
Cash Book:			
	Balance at 01.04.21	£59,073.07	,
	Receipts to 31.08.21	£49,298.43	
		£108,371.50	
	Less expenditure at 31.08.21	£ 20,157.94	
	Balance at 31.08.21		£ 88,213.56
Represented by:			
	Cash Account (CBS)	£30,014.05	
	Current A/C (Unity)	£1,222.49	
	Savings A/C (Unity)	£55,977.02	
	plus unbanked deposits	£1,000.00	
			£ 88,213.56