

**MINUTES OF TALGARTH TOWN COUNCIL MEETING AT 6.30PM, WEDNESDAY,
14 FEBRUARY 2024, HELD IN THE TOWN HALL COMMITTEE ROOM**

MEMBERS PRESENT: Cllr L Elston-Reeves (Mayor) (In the Chair), Cllr A Lord (Deputy Mayor), Cllr A Bufton, Cllr D Coleman, Cllr M Dodds, Cllr J Evans, Cllr C Green, Cllr G Jones, Cllr W Powell (Town & Powys County Councillor)

APOLOGIES: Cllr J Bond, Cllr C Briggs

IN ATTENDANCE: Josephine Rumsey (Town Clerk)

Members of the Public: Virginia Brown – *To present to Town Council – 6.30 – 6.45pm*
Peter Weavers – *To present to Town Councillor – 6.45 – 7pm*
There were 5 members of the public present for all or part of the meeting.

24/21 WELCOME: Cllr L Elston-Reeves, Mayor, welcomed the Visitors and Members to the meeting.

24/22 6.30pm Local Resident, Virginia Brown – Virginia Brown addressed the Town Council and expressed her concerns re the lack of current Post Office facilities and the hope of Post Office services back in the centre of the town and requested Town Council representation on a group to be formed to take this forward. Virginia circulated her notes following the meeting.

6.45pm Local Resident, Peter Weavers – Peter Weavers addressed the Town Council with his concerns regarding the decline in the town and its environs and circulated his notes following the meeting,

Cllr L Elston-Reeves, Mayor, thanked both Virginia and Peter for their input at the meeting and acknowledged and appreciated their observations.

24/23 RESIGNATION – Received the resignation of Cllr Kerry Burns on 12 February 2024, due to his work commitments.

RESOLVED: To forward letter of thanks to Cllr Kerry Burns for his work as a Town Councillor.

24/24 DECLARATIONS OF INTEREST: No declarations of interest

24/25 MINUTES: The minutes of the Town Council meetings held on the 10 January and 17 January 2024, had been previously circulated to Town Councillors.

RESOLVED: Unanimously agreed that the minutes of the Town Council meetings held on the 10 January and 17 January 2024, be accepted as correct records.

24/26 MATTERS ARISING FROM PREVIOUS MINUTES:

- **OVW /PAVO** – All updates and training dates on circulation.
- **OVW – GoSafe Community Speedwatch meeting 8 Feb** – Noted both Cllr A Lord and Cllr D Coleman, joined the on-line meeting and gave brief updates.
- **OVW - Cost Of Living Crisis Survey 2023/24** – Noted Cllr L Elston-Reeves, Mayor had completed the survey, on behalf of the Town Council.
- **OVW Brecon & Radnor Area Committee** – Received minutes of the OVW Brecon & Radnor Area Committee Meeting held on 9 Jan. Noted the next meeting is on 8 Apr.

24/27 TALGARTH/TREFECCA UPDATES –

- **A479 petition** – Cllr W Powell confirmed that the date of the meeting with the Police and Crime Commissioner will be the afternoon of the 21 Feb – 1pm with the Cwmdu Community Council representatives and from 3pm – 5pm with the Talgarth Town Council representatives. Noted Cllr W Powell will attend both meetings and Cllr D Coleman will attend the Cwmdu Community Council representatives meeting and Cllr A Lord will attend the Talgarth Town Council representatives meeting.

- **Talgarth Placemaking Plan** - Cllr C Green gave a detailed update, on the final draft Talgarth Placemaking Plan received on 8 Feb and it was noted that there were a couple of minor amendments that needed to be made to ensure accuracy.

Noted Cllr L Elston-Reeves, Mayor, thanked Cllr C Green for scrutinizing the Plan and reporting back to the Town Council. Cllr Louise Elston-Reeves, Mayor, also expressed concern that she is conscious of the fact that, there are time lines involved of when grant monies should be applied for and spent and requested an urgent meeting with relevant PCC Officer, to progress the matter.

RESOLVED: Unanimously agreed to adopt the Talgarth Placemaking Plan, and to request that the couple of minor amendments be made to ensure accuracy and to seek an urgent meeting with Alan Davies PCC Regeneration, to progress the matter.
- **Talgarth Town Centre issues** – Received a communication from John Williams, Co-ordinator, Talgarth & District Retailers, updating the Town Council that this group of Talgarth independent retailers, are working together to improve communications on local issues pertaining to retail trade and requested that a representative of the group attend future Town Council meetings. Mr Williams requested responses to some issues currently being discussed amongst the group and on circulation.

RESOLVED: To thank Mr Williams and members of his group for attending the Town Council meeting and to state that the Council hopes that some of his group's concerns were answered at either the Town Council meeting or the earlier Talgarth Traders Forum meeting that he had attended earlier this evening.
- **Update from Hywel Richards, Aspects Ltd** – Received a written update from Hywel Richards, Aspects Ltd re Liverpool House and on circulation.
- **BMC** –

 - **1875 Former Victoria School** – Noted representatives of the Town Council had attended a Public Meeting on 20 Feb held in the Town Hall re the BMC proposals for this building, which had been previously circulated to the Town Council.

Noted that the Town Council totally supports the BMC proposals.
 - **Talgarth Talks Group** – Invitation received from BMC students for Town Council representation, to be part of their small group who meet monthly, to decide on speakers, as part of their 'Talgarth Talks' series.

RESOLVED: Cllr L Elston-Reeves, Mayor and Cllr C Green to attend when possible.
- **S6 Biodiversity- Review of pesticide/herbicide spraying** – The Town Council has received a request from both BMC students and a member of the public, to request PCC, owners of the property, to refrain from the use of pesticide/herbicide spraying of the town's paths/verges and other public areas. Noted a draft letter to PCC had been prepared and circulated to Town Councillors, for consideration.

RESOLVED: Town Councillors agreed with this request and approved the letter, as circulated, and to forward to PCC for consideration.
- **D-Day 80th Anniversary 6, 7, 8 June 2024** – Cllr L Elston-Reeves, Mayor gave an update on the arrangements, so far, for the D-Day 80th Anniversary and that the next meeting of the group will be held at 7pm Wed 28 Feb.

Noted the Mayor has selected three suitable events from the Historical Promotions and Event Management for Sat 8 June at a cost of £995 + VAT.

RESOLVED: To order from Historical Promotions, these three events - £995 + VAT which Will be invoiced after the event.

24/28 BBNPA PLANNING APPLICATIONS – To consider:

- 1. Planning Application 24/22584/TRCA** - Proposal: “Removal of T1 Cypress. The tree works are proposed to stop the influence of the tree(s) on the soil below building foundation level and provide long term stability to: Parc View, Hay Road, Talgarth, Brecon, LD3 0AL” - Address: Parc View , Hay Road, Talgarth LD3 0AL - Grid Reference: E:315509 N:233947
RESOLVED: No objections raised.
- 2. Planning Application 24/22602/FUL** - Proposal: “Low impact tourism development for four holiday pods and one shower and washing up block”- Address: Wern Farm, Penbont Road, Talgarth Brecon LD3 0EL, Grid Reference: E:317822 N:231308
RESOLVED: No objections raised.

BBNPA PERMISSION FOR DEVELOPMENT – FOR INFORMATION ONLY:

- **Planning Application 23/22471/FUL** - “Extension to existing building to provide a material store” (Full Application) at Talgarth Building Supplies, Hay Road, Talgarth, LD3 0AL
- **Planning application 23/21995/ADV** - Co-Op Talgarth, Hay Road, Talgarth, LD3 0AW
- **Planning Application 23/22267/FUL** - Proposal: “Proposed two storey extension and modifications” - Address: Glan-YNant, Pengefnffordd, Talgarth LD3 0ER - Grid Reference: 316037 N:232337

24/29 TOWN CLERK’S ANNUAL REVIEW DUE 1 FEB 2024 – Noted Josephine Rumsey, Town Clerk, left the room whilst this matter was being discussed.

Unanimously agreed that the Town Clerk has performed satisfactorily again this year.

Noted the Town Clerk is on the final increment in this substantive grade - Grade SP 23 – current hourly rate - £16.67per hour - Contract 20 hours per week, from 1 Apr 2023, as per the current NALC - National Salary Scales.

RESOLVED: Cllr L Elston-Reeves, Mayor, on behalf of all Town Councillors, congratulated and thanked Josephine, Town Clerk, for her excellent work again this year. Noted Cllr L Elston-Reeves, Mayor, signed up the Schedule 2024-2025 to accompany the Clerk’s Contract.

24/30 FINANCIAL UPDATE:

Amounts received since last meeting 10 January 2024:

Date	From	Item	Amount
03/02/2024	C Jones	Hall Hire – 24/05	£31.50
02/02/2024 101956	Black Mountains Friends Group	Committee Room hire for meeting- 02/02/24	£7.00
01/02/24 BAC	Brecon & District MIND	Hall hire – 23/04 – Jan hire	£80.00
31/01/24BAC	Nat West Bank	Jan Interest on Business Reserve A/C	£50.50
31/01/24 BAC	F Thomas	Hall Hire – 24/4	£55.50
23/01/24 BAC	Zurich Insurance Ltd	Insurance Claim – King George V Pavilion – Talgarth Football Club	£3,743.13
19/01/24BAC	Black Mountains Balfolk	Hall hire – 24/2	£43.50
18/01/24 101955	Black Mountains Friends Group	Committee Room hire for meeting- 02/01/24	£7.00
10/01/24 BAC	Maria Pritchett	Hall hire – 24/1	£60.00
04/01/24 BAC	MIND Brecon & District	Hall hire – 23/75 – Dec hire	£80.00
03/01/24 BAC	Grow for Talgarth	Hall hire – 23/77	56.78

Accounts for Payment/Ratification since last meeting 10 January 2024:

Date/Cheq	To	Item	Net	VAT	Total
05/02/24 DD	PCC	Town Hall/Public Conveniences - Monthly Council Tax	£198.00		£198.00
26/01/24	BT D/D	Town Hall Tel Mthly Rent/B'Band	£23.33	£4.66	£27.99
23/01/24	Eon D/D	Town Hall – Gas – 27/11 – 31/12/24	£203.15	£10.16	£213.31
23/01/24	Eon D/D	Public Conveniences – Electric - 27/11 – 28/12/23	£51.59	£2.58	£54.17
19/01/24 3789	Printerbase Ltd	1 x Printer Cartridge - £42.75 + £8.55 VAT	£42.75	£8.55	£51.30
19/01/24 3788	Skyrme Electrical	Town Hall – Replace gents toilet light £78 + VAT. Remedial work re Annual test – 4 bulk head fittings £200 + VAT	£278.00	£55.60	£333.60
15/01/24	Eon D/D	Town Hall – Electric – 01/11- 30/11	£171.07	£8.55	£179.62
13/01/24 3787	Sanders Housekeeping	Town Hall cleaning 15 - 21/12/23	£105.00		£105.00
10/01/24 3786	H Summerfield	Xmas Lights Mulled Wine reimbursement	£79.76		£79.76
10/01/24 3785	Town Clerk	Salary & Expenses Jan 24	£1,237.58		£1,237.58
10/01/24 3784	Caretaker – Town Hall	Salary Jan 24	£632.15		£632.15
10/01/24 3783	OTM Groundscare Ltd	SGC Burial Ground Contract 2023/2024 - Dec invoice £424.38 + £84.88 VAT	£424.38	£84.88	£509.26
10/01/24 3782	Newhall Janitorial Ltd	Town Hall/Public Conveniences Cleaning materials	£14.10	£2.82	£16.92
10/01/24 3781	Newhall Janitorial Ltd	Town Hall/Public Conveniences Cleaning materials	£298.21	£59.64	£357.85
10/01/24 3780	Blackwood Fire Ltd	Town Hall Annual fir extinguisher test 4/1/24 + 2 x new extinguishers	£188.50	£37.70	£226.20
10/01/24 3779	Vision ICT Ltd	Webhosting annual – 2024/25 £125 + VAT & E-mail hosting annual – Clerk/Chair £18 ea + VAT	£161.00	£32.20	£193.20
10/01/24 3778	Mrs S Coles	Xmas Lights Reimbursement 2023	£30.00		£30.00

- **To Approve** - Schedule of monthly accounts since 10 January 2024 meeting.
RESOLVED: To approve Schedule of monthly accounts since 10 January 2024 meeting.
- **To Approve** - 1 – 31 January 2024 - Bank Reconciliation Statement.
RESOLVED: To approve the Bank Reconciliation – 1 – 31 January 2024, attached at the end of these minutes.

24/31 PCC COUNTY COUNCILLOR W POWELL – County Councillor W Powell had circulated a draft PCC financial update together with his monthly report, in advance of the meeting and contributed to other matters on the agenda.

24/32 PCC Highway and other matters –

- **Dangerous state of the damaged gabions on the sides of the road to Park Wood, shortly after its junction with Church Street, Talgarth on the C0083** - Cllr C Green again reported, supported with photographic evidence, the dangerous state of the damaged gabions in this location. **RESOLVED:** To urgently report this matter to PCC Highways.
- **The Square, Talgarth pavements** – Cllr L Elston-Reeves, Mayor, had received reports of three people slipping today 14 Feb, in this location, which she had asked the Clerk to report to PCC Highways, for urgent attention.
- **Dangerous vegetation - Tower Bridge, The Square** – Noted PCC has removed this vegetation, in this location.
- **Brecon Household Waste Recycling Centre** – Noted the Brecon Household Recycling Centre will reopen to the public on Mon 11 Mar 2024.
- **PCC & Town & Community Council remote meeting** – Received Agenda for the next meeting on Wed 21 Feb 2024 – 6pm – 7.30pm.
RESOLVED: Cllr A Lord, Deputy Mayor to attend.

24/33 GROUP UPDATES –

St Gwendoline's Churchyard -

- **Burial fees** – Received the Church in Wales fees increase from 1 January 2024.
RESOLVED: To increase St Gwendoline's Churchyard fees from 1 April 2024.
- **Fallen trees** – Received invoice for payment from Climbing Hands Arb Ltd of £600.00 + £120 VAT for the urgent cutting down and removal of the trees that fell in the last storm.
RESOLVED: To pay invoice of Climbing Hands Arb Ltd £600 + £120 – Total £720 be paid.
- **St Gwendoline's Churchyard - RESOLVED:** To pay OTM Jan 2024 Churchyard maintenance Invoice - £424.38 + £84.88 VAT £509.25.

Town Hall –

- **Wi fi equipment** – As previously agreed, we would extend the Wi fi equipment in the Town Hall – cost approx £250.
RESOLVED: To purchase the outstanding equipment, approx £250.
- **PRS/PPL** - Noted the Clerk had undertaken an on-line Review for 2024/2025 and a charge has been made of £64.50 + £12.90 VAT = £77.40. Noted the Town Council PRS/PPL account is in credit, due to the Town Hall closure during COVID, so the balance now payable for 2024/2025 is £26.40 + £5.28 VAT – Total: £31.68.
RESOLVED: To pay PRS/PPL Invoice of £26.40 + £5.28 VAT – Total: £31.68.
- **Tuesday Lunch Club** – Update received and on circulation from the Chair, Lunch Club. Noted that the Lunch Club has replaced the broken microwave in the Town Hall kitchen. Noted the Lunch Club is requesting free hall hire, for their monthly Lunch Club event, for a further year, noting they pay the energy costs.
RESOLVED: Unanimously agreed to give the Lunch Club, a further year's free hall hire and to thank them for their excellent service to the community and for replacing the microwave.
- **Dishwasher** – **RESOLVED:** to obtain quotes for a replacement dishwasher, as precepted.
- **Town Hall Hire requests from BMC – 19 April - Dinner** – **RESOLVED:** To agree to this BMC hiring

28 Sept – Hire of Kitchen for a Course – RESOLVED: BMC to visit the Town Hall kitchen to assess the numbers possible for this Course.

King George V Pavilion –

- **King George V Pavilion – Football Club break-in claim - 10 Jan 2024** – Noted the Town Council had accepted the quote from Nolans uPVC for the repair work £3,993.13 + £798.63 VAT – Total £4,791.76 and agreed to go ahead in order to secure the building. Noted the Zurich insurance payment for the claim will be £3,743.13, net of the £250 policy excess. When insurance work has been completed and the Football Club reps certify that the replacement /repair is satisfactory, the Clerk to make the full payment of £4,791.76 to Nolans uPVC, as per their invoice.
- **Crime Recommendation Report** – Cllr A Lord, who met with PCSO Laura Morgan, Crime Prevention Officer, gave an update on the visit. Noted the Recommendations report has been received and on circulation. A suggestion was made, as to whether it may be any merit in extending the interests of the Crime Prevention Officer to other parts of the Council estate. **RESOLVED:** Cllr A Lord to meet with reps of the Talgarth Football to discuss the way forward with the Recommendations report.
Cllr W Powell agreed to report to PCC, the out-of- order street light TG203, in this location.
- **WAW –**
 - **WAW Meeting 23 Jan** - Received draft Minutes of the meeting 23 Jan and details of Festival Fri 3 – Mon 6 May – on circulation.
 - **Talgarth Brilliant Basics Information Boards project - Financial request** – Received from WAW, an update on 25 Jan of the financial position of this project – total cost of project - £,5194.50, of which £1,038.90 must come from local sources. It was noted that the two project partners, do not have funds to contribute. WAW requested a significant contribution to the £1,038.90 from the Town Council.
Noted Cllr M Dodds and Cllr W Powell abstained from the decision.
RESOLVED: To respond that, unfortunately, the request for monies was received after the 2024/2025 precept had been agreed and to inform the group that, should they wish to seek financial support in the coming years to make the request prior to the January precept meetings and to include their most recent financial statement.
- **Talgarth & District Regeneration Group (TDRG) –**
 - **Community Library** – Received letter requesting financial assistance in respect of the Talgarth Community Library which had been set aside last year 2023/2024 pending audited accounts. Noted the TDRG is arranging for its accounts to be audited and anticipate submitting those, together with associated documentation, shortly.
Noted it was agreed at the Precept meeting on 17 Jan for a further £500 to be included in 2024/2025 figures pending audited accounts
 - **TDRG AGM 5 Jan** – Received draft minutes of meeting – on circulation
 - **Talgarth Traders Forum 5pm Wed 14 Feb at Tower Hotel** – Invitation to Town Councillors received. Cllr L Elston-Reeves, Mayor, gave a brief update from the TDRG Traders Forum , she attended earlier this evening. Awaiting the minutes of the meeting, for circulation.
- **Local Places for Nature Grants project – Woodlands allotment** - Noted Cllr L Elston-Reeves, Mayor, is working on this project, on behalf of the Town Council, at Woodlands allotment and the Town Council needs to purchase items to the value of grant of £600 and that the claim form has to be submitted to PCC by 26 Feb.
Noted the allotment rental fee of £15 is due from Feb 2024 – Feb 2025.
- **Street Lighting - Talgarth Square and Kings Drive** – Noted work is ongoing to repair the lights in this location.

- **PCSO Surgery** – Next PCSO Surgeries - 6pm – 7pm Thurs 14 March and 4 April.
- **Talgarth Xmas Lights** – Update received from Cllr J Evans and on circulation.
Noted Cllr J Evans brought to the meeting, a sample of the lantern type which the group has sourced and will be funding, to replace the aged lanterns which hang over the River Ennig.
- **Talgarth Festival** – Update received from Cllr J Evans together with the 15 Jan minutes.
Noted the list of activities planned for this year’s August Bank holiday Festival and that an Easter event is being held on the 30 March to include children’s activities and a duck race.
- **Defibrillator for Trefecca** – Update received from Cllr J Evans and on circulation.
Noted that the outcome of the application for a defibrillator and cabinet from British Heart Foundation is currently awaited.
- **Grow for Talgarth AGM – 7pm Tues 27 Feb - Talgarth Community Hall** – Invitation received. Noted Cllr M Dodds, Town Council rep will be attending.
- **Talgarth Visitor Centre Meeting 5 Feb** – Received notification of the 5 Feb meeting and minutes of the 8 Jan meeting. Noted that Cllr D Coleman, Town Council rep had attended the 5 Feb meeting and circulated an update from the meeting.

24/34 CORRESPONDENCE RECEIVED:

- **Request to show a Palestine film viewing in the Town Hall** – Request received by a member of the public. **RESOLVED:** To seek guidance before responding.
- **PCC – Events in Powys 2024** – Noted Lisa Horne PCC is working on collating events happening in Powys in 2024. **RESOLVED:** To advertise this on the What’sAp group.
- **PCC/PtHB – Hay-on-Wye & Talgarth Workshop –2pm - 4pm on Mon 4 Mar in Hay on Wye Library** - Invitation received.
- **PCC - Workplace Recycling** – Information received re the changes to ‘Workplace recycling’ - from 6 April 2024, noting it will become law for all businesses, charities and public sector organisations to sort their waste for recycling.
- **PCC Planning Decision Notices** - 8 - 19 Jan & 22 Jan – 2 Feb 2024
- **BBNPA** – Local Access Forum, 25 Jan, 2.00 pm – Agenda received and Weekly List of Planning Applications received.
- **Vision ICT - Increase on Email hosting-** Noted from 1April, an increase in the pricing of Vision ICT email services - the new price is £20 + VAT each (instead of £18 + VAT).
- **EMRTS Service Review** - update 29 Jan received for information
- **EMRTS Air Ambulance Phase III Engagement 1 - 29 Feb – Final Engagement Phase of Wales Air Ambulance Service** – Noted the third and final engagement phase of the Emergency Medical Retrieval and Transfer Service Review, about how to further improve the air ambulance service in Wales.
- **Community consultation event in Llangors Community Centre about our Paths to Prosperity project to map out and publicise walking routes in the Talgarth / Llangors area** – Information received and request to publicise the drop in event.
- **Llais Powys - Report on ‘What We Heard in Ystradgynlais September 2023’** – Information received and on circulation
- **Requests for Financial Assistance** – Received from Kids Cancer Charity & Marie Curie – Noted to be considered with other applications received 2023/2024, at 13 Mar meeting.

24/35 Date of the next meetings –

Wed 13 March 2024 Monthly meeting

There being no further business, the meeting closed at 9.04pm.

SIGNED:

DATE:

Talgarth Town Council - Bank Reconciliation 1 Jan - 31 Jan 2024			Current	Cap Res
Opening Balances - 1 Jan - 31 Jan 2024			£ 229.04	£40,461.31
Receipts 1 Jan - 31 Jan 2024				
02/01/2024	BACS	Town Hall hire - 23/78 - TLC	105.03	
03/01/2024	BACS	Town Hall hire - 23/77 - GfT	56.78	
04/01/2024	BACS	Town Hall hire - 23/75 - MIND	80.00	
10/01/2024	BACS	Town Hall hire - 24/01 - MP	60.00	
15/01/2024	TRS	Transfer Cap Res Account to Current Account	4,000.00	
18/01/2024	CR101955	Town Hall hire - Black Mountains Friends 05/01	7.00	
19/01/2024	BACS	Town Hall hire - 23/02 - BMB	43.50	
23/01/2024	BACS	Zurich Insurance Claim	3,743.13	
31/01/2024	BACS	Town Hall hire - 24/03 - FT	55.50	
31/01/2024	BACS	Nat West - Bank Interest 1 - 31 Jan		50.50
Total Receipts:			£ 8,379.98	£40,511.81
Payments 1 Jan - 31 Jan 2024				
04/01/2024	CH3777	Clerk's salary - underpayment 21/9/23	100.00	
06/01/2024	DD	PCC - Town Hall/Pub Conv - Mthly Council Tax	198.00	
15/01/2024	DD	E-on - Town Hall Electric	179.62	
15/01/2024	TRS	Transfer Cap Res Account to Current Account		4,000.00
16/01/2024	CH3781	Newall Janitorial Ltd - Town Hall	357.85	
16/01/2024	CH3782	Newall Janitorial Ltd - Town Hall	16.92	
16/01/2024	CH3587	Sanders Housekeeping - Cleaning	105.00	
18/01/2024	CH3783	OTM - SGC - Churchyard Main - Dec	509.26	
19/01/2024	CH3785	Clerk's Jan salary/expenses	1,237.58	
22/01/2024	CH3778	S Coles - Reimburse of electric for Xmas lights	30.00	
23/01/2024	CH3780	Blackwood Fire Ltd	226.20	
23/01/2024	DD	E-on - Public Conveniences Electric	54.17	
23/01/2024	DD	E-on - Town Hall Gas	213.31	
23/01/2024	CH3788	Skyrme Electrical - Town Hall	333.60	
24/01/2024	CH3784	Caretaker's Jan salary	632.15	
24/01/2024	CH3789	Printerbase - Cartridge	51.30	
25/01/2024	CH3786	H Summerfield - Xmas lights refreshment reimb	79.76	
26/01/2024	DD	BT - Town Hall Monthly B'band Rental	27.99	
30/01/2024	CH3779	Vision ICT - Webhosting	193.20	
Total Payments:			£ 4,545.91	£4,000.00
Closing Balances - 31 Jan 2024			£ 3,834.07	£36,511.81

