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Residential
Property
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London Rent Assessment Panel

DECISION OF THE LEASEHOLD VALUATION TRIBUNAL ON APPLICATIONS UNDER SECTIONS 27A OF THE LANDLORD AND TENANT ACT 1985; and SCHEDULE 11 TO THE COMMONHOLD AND LEASEHOLD REFORM ACT 2002

Case Reference: LON/00AK/LSC/2011/0638

Premises: 14 Beulah Court, 47 Beech Hill, Hadley Wood EN4 0JW

Applicant : Beech Hill (Beulah) Management Company Limited

Representative : Dr Ramesh Savani

**Respondents : (1) Mr Dusan Stijovic
(2) Mrs Kalina Miroslavova Dilova**

Representative : Mrs Kalina Dilova

Date of Hearing : 20 January 2012

Appearances for Applicant : Dr Ramesh Savani

Appearances for Respondent : Mrs Kalina Dilova

**Leasehold Valuation Tribunal : Mr John Hewitt Chairman
Mr Alan Manson FRICS
Mr Amran Vance Solicitor**

Date of Decision : 24 January 2012

Decisions of the Tribunal

1. The Tribunal determines that:
 - 1.1 The sum of £1,287.78 claimed by the Applicant as being the Interim Charge for the year 2009 is not payable by the Respondents to the Applicant;
 - 1.2 Interest claimed on the alleged late payment of the above sum is not payable by the Respondents to the Applicant;
 - 1.3 The administration charge of £350 claimed by the Applicant in connection with debt recovery charges is not payable by the Respondents to the Applicant;
 - 1.4 The file shall now be returned to the Barnet County Court together with a copy of this Decision in case either of the parties wish to make applications to that court.

NB Later reference in this Decision to a number in square brackets ([]) is a reference to the page number of the hearing file provided to us for use at the hearing.

The Application

2. On or about 17 March 2011 the Applicant commenced proceedings in Bedford County Court – Claim No. 1BE00621 [1-4] – against the Respondents and claimed:

Service charges	£2,162.45
Administration costs	£ 506.50
Further administration costs	unspecified
Costs	unspecified
Court fee	£ 85.00
Solicitor's costs	£ 80.00
3. A defence was filed.
4. By order made 8 September and dated 12 September 2011 District Judge Gerlis sitting at Barnet County Court ordered that:
"The matter be transferred to the Leasehold Valuation Tribunal at 10 Alfred Place, London WC1E 7LR, telephone number 020 7446 7700."[14].
5. A pre-trial review was held on 5 October 2011 at which both parties were represented. It was ascertained that the issues to be determined were as follows:
 1. the advance service charges for the period 01/01/09 to 31/12/2009 in the sum claimed of £1,278.78;
 2. interest thereon under the lease; and
 3. debt collecting agency fees of £350.Directions were given [15].

The hearing

6. The reference came on for hearing on 20 January 2012.
The Applicant was represented by Dr R Savani who said he was a director of the Applicant company.
The Respondents were represented by Mrs K Dilova. Mr Stijovic did not attend.

The background matters – not disputed

7. The subject development known as Beulah Court was carried out by Galley Joint Ventures Limited (the developer).
8. The development comprises 15 self-contained flats of various dimensions together with a number of car parking spaces and amenity grounds. The layout is shown on the lease plan at [81].
9. The developer appointed Countrywide to be its managing agents.
10. By early 2008 nine of the flats had been sold off on long leases, thus six flats were unsold.
11. On 10 March 2008 the developer went into administration. By order of the Companies Court Jon Newell, Kerry Bailey and Philip Long all of PKF (UK) LLP were appointed Administrators (the administrators).
12. The administrators continued the appointment of Countrywide as the managing agents.
13. The administrators procured the marketing of the six unsold flats and eventually they were all sold off on long leases.
14. At some point Countrywide had prepared a document headed:
Apartments 1-15
Beulah Oaks
47 Beech Hill
Hadley Wood
Middlesex
EN4 0JW

Service Charge Apportionment

Year 2

There is then set out a series of columns headed with relevant data entered for each of the 15 flats. As regards flat 14 the information is recorded as follows:

	Flat 14
<i>Plot No.</i>	14
<i>Sq Ft.</i>	900
<i>% Sch1</i>	4.135

<i>Sch 1 Year 2</i>	<i>£1151.62</i>
<i>Plus Estimated Annual Insurance</i>	<i>£136.16</i>
<i>Plus Ground Rent</i>	<i>£350.00</i>

A footer to the document is in the following terms:

"Beulah Oaks, Hadley Wood Budget Forecast & Apportionment 09-06-2006"

This document and a covering letter dated 12 July 2008 was not included in the trial bundle prepared by the Applicant's solicitors. It is a relevant document and there was no objection by Mrs Dilova to it being put in late. We have numbered the covering letter [214] and the document [215]. For ease of reference copies of these documents are attached to this Decision marked 'Appendix 1' and 'Appendix 2'. It will be noted that the letter is signed:

"Angela Shaw

For and on behalf of Beech Hill (Beulah) Management Company"

15. At some point, it was intimated to us in July 2008, two lessees became directors of the Applicant; Mr M Davies (Flat 5) and Mr J Mangan (Flat 7). Mrs Angela Shaw (Flat 6) was appointed company secretary. Subsequently, in May 2010, Mr Davies, Mr Mangan and Mrs Davies resigned. Dr Savani was appointed a director in June 2010. He is the sole director. There is now no company secretary.
16. Some lessees and/or the Applicant company persuaded the administrators to pay to Countywide the service charges due in relation to unsold flats until those flats were sold off and the lessee became responsible for payment of the service charges.
At some point, also not specified to us, the Applicant company took over from the administrators the responsibility for the provision of day to day service in accordance with the scheme set out in the leases (explained below). On or about 1 August 2008 the Applicant appointed Countrywide to be its managing agents and there was thus continuity of management.
17. The lease of flat 14 was granted by the developer, acting by its administrators, to the Respondents on 9 July 2008. A copy of the lease is at [57- 81]. The lease was executed on behalf of the Applicant company but it is not clear to us from the signatures on [79] what the names of the persons who signed it are.
On 29 July 2008 the Respondents were registered at the Land Registry as the proprietors of the lease [6].
18. On completion of the lease the Respondents paid to the vendor the sum of £621.42 said to be the apportionments of service charge at £1,151.62 pa and insurance at £136.13 pa being £3.53 per day for 176 days. (We observe that the period 09.07.08 to 31.12.08 is 176 days. We also observe that the service charge and insurance sums cited are

the same as those recorded on the document mentioned in paragraph 14 above [215].)

19. The Respondents moved in to their new home on or about 10 July 2008.
20. On 12 July 2008 the letter at [214-215] was delivered to them.
21. The Applicant company became dissatisfied with the services provided by Countrywide and, in October 2009, it terminated their appointment as managing agents.
In their place the Applicant appointed Williamson & Dace.
Williamson & Dace resigned their appointment effective from 1 August 2010.
22. Services are now managed by the Applicant; co-ordinated and supervised by Dr Savani.
23. Accounts for the period 1 October 2008 to 31 December 2009 have been prepared by Platt Rushton LLP on the instruction of Williamson & Dace. Dr Savani told us they were riddled with errors and *“were not worth the paper they are written on”*.
24. Dr Savani has had accounts for 2010 prepared by Jigsol Business Solutions LLP. They were handed in during the course of the hearing. They appear to show (in parenthesis) the accounts for 2009. However it can readily be seen that the figures given for 2009 are the exact same figures given for the 15 month period 1 October 2008 to 31 December 2009 in the accounts prepared by Platt Rushton LLP, which Dr Savani told us were inaccurate. In a covering letter Jigsol make the telling comment:
“At your request we have given consideration to the service charges which should have been collected and paid out since the block was completed. Any differences and omissions that we have found have been included in the year ended 31 December 2010 accounts. As a result this will have distorted the Income and expenditure figures for that year.”
25. So far as we are aware accounts for 2009 which Dr Savani is happy with have not yet been prepared or certified.

The lease

26. The lease is dated 9 July 2008 and is at [57-81]. The parties are:
Lessor: Galley Joint Ventures Limited (acting by its administrators)
Company: Beech Hill (Beulah) Management Limited
Lessee: Dusan Stijovic and Kalina Miroslavova Dilova

27. There was no material issue between the parties as to the provisions of the service charge regime which may be summarised as follows:

The accounting period is 1 January to 31 December;

The lessee's proportion is 4.135% or such other percentage as shall be set by the Company;

By clause 4.2 a covenant by the Lessee to pay the Interim Charge and the Service Charge (as defined in the Fourth Schedule) at the times and in the manner provided for. In default, interest is payable on unpaid sums at the rate of 4% above the base rate of The Royal Bank of Scotland Plc;

By clause 5 a covenant by the Company to insure the development and to provide services as therein set out;

The Interim Charge is defined as such sum as the Company or their managing agents shall specify at its discretion to be a fair and reasonable interim payment on account of the Service Charge. It is payable to the Company by equal monthly instalments by bankers order on the first day of each month in advance;

The Service Charge is defined as being the Lessee's percentage of the Total Expenditure;

The Total Expenditure is defined as the total of all proper costs and expenses incurred by the Company in carrying out its obligations under clause 5. There is set out a fairly comprehensive list of examples of such costs and expenses;

As soon as practicable after the expiry of each accounting period there is to be served on the Lessee a certificate signed by the Company or its agents which is to contain the following information:

The amount of the Total Expenditure;

The amount of the Interim Charge Paid by the Lessee;

The amount of the Service Charge; and

The amount of any excess or deficiency of the Service Charge over the Interim Charge

Any debit balance is payable within 14 days of demand. Any credit balance is carried forward and is to be credited to the account of the Lessee.

The issues and the rival arguments and our decisions

28. The issues between the parties are:
1. the Interim Charge for 2009 claimed at £1,278.78;
 2. interest thereon under the lease; and
 3. debt collecting agency fees of £350.
29. Dr Savani contended that the Respondents were obliged to pay an Interim Charge for 2009 in the sum of £1,278.78 and they have not paid it. Mrs Dilova denied that any demand for such an Interim Charge was given by the Applicant to the Respondents.
30. Dr Savani initially accepted that no compliant demand had been given but during the course of the hearing he asserted that the letter dated 12

July 2008 and the attached document prepared by Countrywide, read together amounted to a compliant demand. He also submitted that during the course of 2010 and 2011 he made further demands for the payment of the Interim Charge for 2009. Some of these latter demands were produced and Mrs Dilova accepted that some had been received, including one sent by Recorded Delivery in January 2011.

31. We were not persuaded by Dr Savani that the letter of 12 July 2008 and the document attached to it [214-215] amounted to a compliant demand for the Interim Charge for 2009.
32. We have come to this decision for several reasons.
33. The scheme of the lease is that the Interim Charge is effectively the budget for the ensuing year and it is payable by monthly instalments by bankers order. Thus in order to effect the payments the information the lessee will need to be given by the Company is the amount of the total budget, the lessee's proportion of it, the amount of the monthly instalments and the bank account details to which payment is to be made. The letter fails to provide most of this information.
34. Neither the letter nor the enclosure mentions the year 2009 at all. The document enclosed is headed 'Year 2'. We are not satisfied that Year 2 equals 2009. Dr Savani told us that some flats were sold during 2007 and some during 2008. The footer of the subject document suggests that it was prepared in June 2006. We infer that the document may have been prepared by Countrywide as part of the sales or marketing package to give prospective purchasers as a guide as to likely service charges and outgoings. In our experience such documents are commonplace. Further it is clear that the document has been used by the vendor to calculate the apportionment of the estimated service charge payable by the Respondents on completion in July 2008. Thus we consider it is quite probable that 2007 was Year 1 and 2008 Year 2.
35. We consider it most unlikely that the budget or Interim Charge for 2009 would be set in June 2006. Even July 2008 would be early to set a budget for 2009. The more so, with a new development where there is no historic costs data available to help inform the budget. We find it more likely than not that professional managing agents and management companies would leave setting the 2009 budget until fairly late in 2008 so that it would have a better idea as to the actual expenditure for that year and what adjustments should be made for the ensuing year.
36. The letter of 12 July 2008 does not comply with the requirements of section 47 Landlord and Tenant Act 1987 and Dr Savani had no evidence that it was accompanied by a copy of 'Service Charges - Summary of tenant's rights and obligations'. Accordingly even if the letter was construed as being a demand for the 2009 Interim Charge, the sum demanded was not payable at that time.

37. Dr Savani's fall-back position was that valid demands for the 2009 Interim Charge were made during the course of 2010 and 2011. We reject the submission. On a proper construction of the lease we find that the purpose of the Interim Charge is to enable the Company to be in funds from 1 January in each year and have a steady monthly cash flow throughout the year from which it can defray the expenditure it incurs in effecting insurance and providing services. That purpose and objective is lost and is otiose once the accounting period has expired. We find that once the year 2009 had expired the Applicant no longer had the entitlement to demand an Interim Charge for that year. Further the lessee is not obliged to pay the Interim Charge in one go but to make 12 equal monthly payments. So, a demand which requires the full sum to be paid in one go will not amount to a valid demand.
38. Although we have found that the Applicant did not make a valid demand for the Interim Charge for 2009 that does not mean that the Respondents do not have to pay the Service Charge for 2009. It seems to us that on a proper construction of the lease the Applicant is entitled to prepare accounts for 2009 and to issue a certificate in accordance with the provisions of the lease. That certificate will give credit for any Interim Charge which may have been paid but where none was demanded or where none was paid there will be no credit so that the full amount of the Service Charge will be payable within 14 days of the giving of the certificate.
39. During the hearing we made it plain to the parties that it was a rather sterile exercise in 2012 for the Tribunal to have to consider the reasonableness of a budget for the year 2009 – verging possibly on an abuse of process. Where there is an issue in 2012 about the actual service charges payable for 2009 the better course is for the 2009 accounts to be signed off and any disputes about the actual sums claimed determined. We have suggested to the parties that if and when the 2009 accounts are prepared and certified they are supplied to Mrs Dilova together with copies of the supporting invoices and vouchers. Mrs Dilova accepted that some services were provided in 2009 and that the development was insured. Accordingly she accepted that some service charges will be payable. There may be an issue between the parties as to the nature and extent of services provided and the sum payable. We would urge the parties to try and reach an amicable settlement of that issue, perhaps taking advantage of mediation. However, should an agreed settlement not be possible it will be open to either party to make an application to the Tribunal pursuant to section 27A of the Act for the amount of the Service Charge for 2009 to be determined.
40. It was not in dispute that the lease makes provision for the payment of interest in the event that sums due and payable are not paid on the due date.

41. We have found that no valid demand was made for the Interim Charge for 2009 and thus it follows that there can be no liability to pay interest due to the non-payment of the sum claimed.
42. Dr Savani pursued his claim to the administration charge of £350 in respect of debt collecting agents' fees. The starting point for any such claim is that the terms of the lease impose an obligation on the lessee to pay the charge. Dr Savani wished to rely upon paragraph 1.3.5 of the Fourth Schedule to the lease. Paragraph 1.3 sets out a list of examples of expenditure that fall within the definition of Total Expenditure for service charge purposes. The costs of collecting the Service Charge and the Interim Charge are included but this means that they are items of service charge expenditure to be shared amongst all lessees, not charges payable by one lessee only, even if that lessee were to be the party in default.
43. There was no other provision in the lease which Dr Savani could point to as imposing an obligation on the lessee to pay the charge claimed
43. The claim is therefore misconceived and we find the charge is not payable by the Respondents to the Applicant.
44. In any event, and in case this matter may go further, it seems to us axiomatic that it is unreasonable to incur a debt collectors fee when there is no lawful debt to collect.

The next steps

45. We have determined that the service charges, interest and administration charge claimed by the Applicant in the court proceedings are not payable by the Respondents.
46. We have no jurisdiction in respect of the costs and court fee claimed, and we have no jurisdiction in respect of any costs which the Respondents might see fit to claim from the Applicant. We therefore send the file back to the court in case any further applications are made to the court.

Chairman: John Hewitt

Date: 24 January 2012

Appendix of relevant legislation

Landlord and Tenant Act 1985

Section 18

- (1) In the following provisions of this Act "service charge" means an amount payable by a Tenant of a dwelling as part of or in addition to the rent -
 - (a) which is payable, directly or indirectly, for services, repairs, maintenance, improvements or insurance or the Landlord's costs of management, and
 - (b) the whole or part of which varies or may vary according to the relevant costs.

- (2) The relevant costs are the costs or estimated costs incurred or to be incurred by or on behalf of the Landlord, or a superior Landlord, in connection with the matters for which the service charge is payable.

- (3) For this purpose -
 - (a) "costs" includes overheads, and
 - (b) costs are relevant costs in relation to a service charge whether they are incurred, or to be incurred, in the period for which the service charge is payable or in an earlier or later period.

Section 19

- (1) Relevant costs shall be taken into account in determining the amount of a service charge payable for a period -
 - (a) only to the extent that they are reasonably incurred, and
 - (b) where they are incurred on the provisions of services or the carrying out of works, only if the services or works are of a reasonable standard;and the amount payable shall be limited accordingly.

- (2) Where a service charge is payable before the relevant costs are incurred, no greater amount than is reasonable is so payable, and after the relevant costs have been incurred any necessary adjustment shall be made by repayment, reduction or subsequent charges or otherwise.

Section 27A

- (1) An application may be made to a Leasehold valuation tribunal for a determination whether a service charge is payable and, if it is, as to -
 - (a) the person by whom it is payable,
 - (b) the person to whom it is payable,
 - (c) the amount which is payable,
 - (d) the date at or by which it is payable, and
 - (e) the manner in which it is payable.
- (2) Subsection (1) applies whether or not any payment has been made.
- (3) An application may also be made to a Leasehold valuation tribunal for a determination whether, if costs were incurred for services, repairs, maintenance, improvements, insurance or management of any specified description, a service charge would be payable for the costs and, if it would, as to -
 - (a) the person by whom it would be payable,
 - (b) the person to whom it would be payable,
 - (c) the amount which would be payable,
 - (d) the date at or by which it would be payable, and
 - (e) the manner in which it would be payable.
- (4) No application under subsection (1) or (3) may be made in respect of a matter which -
 - (a) has been agreed or admitted by the Tenant,
 - (b) has been, or is to be, referred to arbitration pursuant to a post-dispute arbitration agreement to which the Tenant is a party,
 - (c) has been the subject of determination by a court, or
 - (d) has been the subject of determination by an arbitral tribunal pursuant to a post-dispute arbitration agreement.
- (5) But the Tenant is not to be taken to have agreed or admitted any matter by reason only of having made any payment.

Section 20B

- (1) If any of the relevant costs taken into account in determining the amount of any service charge were incurred more than 18 months before a demand for payment of the service charge is served on the tenant, then (subject to subsection (2)), the tenant shall not be liable to pay so much of the service charge as reflects the costs so incurred.
- (2) Subsection (1) shall not apply if, within the period of 18 months beginning with the date when the relevant costs in question were incurred, the tenant was notified in writing that those costs had been incurred and that he would subsequently be required under

the terms of his lease to contribute to them by the payment of a service charge.

Section 20C

- (1) A tenant may make an application for an order that all or any of the costs incurred, or to be incurred, by the landlord in connection with proceedings before a court, residential property tribunal or leasehold valuation tribunal, or the Upper Tribunal, or in connection with arbitration proceedings, are not to be regarded as relevant costs to be taken into account in determining the amount of any service charge payable by the tenant or any other person or persons specified in the application.
- (2) The application shall be made—
 - (a) in the case of court proceedings, to the court before which the proceedings are taking place or, if the application is made after the proceedings are concluded, to a county court;
 - (aa) in the case of proceedings before a residential property tribunal, to a leasehold valuation tribunal;
 - (b) in the case of proceedings before a leasehold valuation tribunal, to the tribunal before which the proceedings are taking place or, if the application is made after the proceedings are concluded, to any leasehold valuation tribunal;
 - (c) in the case of proceedings before the Upper Tribunal, to the tribunal;
 - (d) in the case of arbitration proceedings, to the arbitral tribunal or, if the application is made after the proceedings are concluded, to a county court.
- (3) The court or tribunal to which the application is made may make such order on the application as it considers just and equitable in the circumstances.

Commonhold and Leasehold Reform Act 2002

Schedule 11, paragraph 1

- (1) In this Part of this Schedule "administration charge" means an amount payable by a tenant of a dwelling as part of or in addition to the rent which is payable, directly or indirectly—
 - (a) for or in connection with the grant of approvals under his lease, or applications for such approvals,
 - (b) for or in connection with the provision of information or documents by or on behalf of the landlord or a person who is party to his lease otherwise than as landlord or tenant,

- (c) in respect of a failure by the tenant to make a payment by the due date to the landlord or a person who is party to his lease otherwise than as landlord or tenant, or
 - (d) in connection with a breach (or alleged breach) of a covenant or condition in his lease.
- (2) But an amount payable by the tenant of a dwelling the rent of which is registered under Part 4 of the Rent Act 1977 (c. 42) is not an administration charge, unless the amount registered is entered as a variable amount in pursuance of section 71(4) of that Act.
- (3) In this Part of this Schedule "variable administration charge" means an administration charge payable by a tenant which is neither—
- (a) specified in his lease, nor
 - (b) calculated in accordance with a formula specified in his lease.
- (4) An order amending sub-paragraph (1) may be made by the appropriate national authority.

Schedule 11, paragraph 2

A variable administration charge is payable only to the extent that the amount of the charge is reasonable.

Schedule 11, paragraph 5

- (1) An application may be made to a leasehold valuation tribunal for a determination whether an administration charge is payable and, if it is, as to—
- (a) the person by whom it is payable,
 - (b) the person to whom it is payable,
 - (c) the amount which is payable,
 - (d) the date at or by which it is payable, and
 - (e) the manner in which it is payable.
- (2) Sub-paragraph (1) applies whether or not any payment has been made.
- (3) The jurisdiction conferred on a leasehold valuation tribunal in respect of any matter by virtue of sub-paragraph (1) is in addition to any jurisdiction of a court in respect of the matter.
- (4) No application under sub-paragraph (1) may be made in respect of a matter which—
- (a) has been agreed or admitted by the tenant,

- (b) has been, or is to be, referred to arbitration pursuant to a post-dispute arbitration agreement to which the tenant is a party,
 - (c) has been the subject of determination by a court, or
 - (d) has been the subject of determination by an arbitral tribunal pursuant to a post-dispute arbitration agreement.
- (5) But the tenant is not to be taken to have agreed or admitted any matter by reason only of having made any payment.
- (6) An agreement by the tenant of a dwelling (other than a post-dispute arbitration agreement) is void in so far as it purports to provide for a determination—
 - (a) in a particular manner, or
 - (b) on particular evidence,of any question which may be the subject matter of an application under sub-paragraph (1).

APPENDIX 1

12th July 2008

Dear Dusan and Kalline

Sorry you could not attend the meeting held on the 7th July at Hadley Wood Golf Club. It was agreed by those who did attend that Countrywide Property Management be appointed no later than the 1st August to manage this most prestigious block.

In this respect and in accordance with the terms of the lease in particular Clause 4 (2) you are required to pay an interim charge and service charge as laid out in the 4th Schedule.

We are therefore asking in accordance with the lease, that you pay your proportion of the service charge (in full) which amounts to £534.20 plus your proportion of the insurance £136.16 making a total of £670.36 which will enable Countrywide to perform its duties. We are applying the Year 2 budget as the developer is in administration and NONE of the first years warranties will be honoured.

Please make your cheques payable to Countrywide Property Management within the next 7 days and send them to Beulah Court Management Company, 39 - 41 Chase Side, Southgate N.14 5BP.

Yours sincerely,

Angela Shaw

Angela Shaw
For and on behalf of Beech Hill (Beulah) Management Company

Flat 14
Year 2.
Service Charge 1151.62 + Ins. 136.16
Received via Solicitor 617.42

Outstanding £670.36

534.20 +
136.16 (Ins)
<u>670.36</u>

Gas
01758-
11 Jul

APPENDIX 2

APARTMENTS 1-15
 BEULAH OAKS
 47 BEECH HILL
 HADLEY WOOD
 MIDDLESEX
 EN4 0JW

SERVICE CHARGE APPORTIONMENT

YEAR 2

PLOT NO.	SQ. FT.	% SCH 1	SCH 1 YEAR 2	plus ESTIMATED ANNUAL INSURANCE	plus GROUND RENT
1	1733	7.962	£ 2,217.46	£ 262.17	£ 350.00
2	1686	7.746	£ 2,157.30	£ 255.06	£ 350.00
3	1216	5.586	£ 1,555.73	£ 183.94	£ 350.00
4	1476	6.781	£ 1,888.54	£ 223.28	£ 350.00
5	1571	7.217	£ 2,009.97	£ 237.64	£ 350.00
6	1733	7.962	£ 2,217.46	£ 262.17	£ 350.00
7	1686	7.746	£ 2,157.30	£ 255.06	£ 350.00
8	1216	5.586	£ 1,555.73	£ 183.94	£ 350.00
9	1603	7.364	£ 2,050.91	£ 242.48	£ 350.00
10	1571	7.217	£ 2,009.97	£ 237.64	£ 350.00
11	1517	6.969	£ 1,940.90	£ 229.48	£ 350.00
12	1625	7.465	£ 2,079.04	£ 245.81	£ 350.00
13	900	4.135	£ 1,151.62	£ 136.16	£ 350.00
14	900	4.135	£ 1,151.62	£ 136.16	£ 350.00
15	1334	6.129	£ 1,706.96	£ 201.82	£ 350.00
	21767	100	£27,850.53	£ 3,292.80	£ 5,250.00