

# BLUNSDON

## VILLAGE MAGAZINE

August 2021

Photo by Debra Richardson



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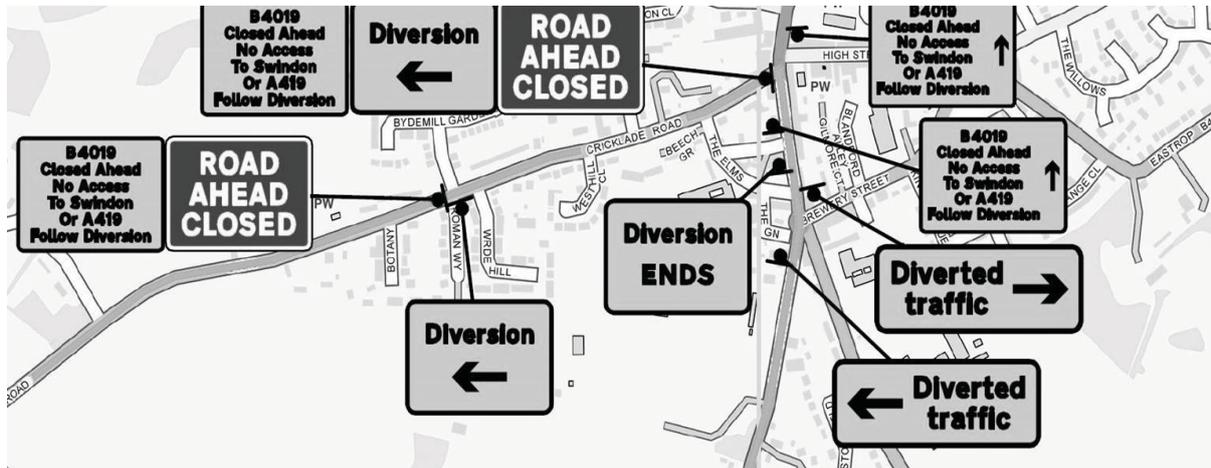
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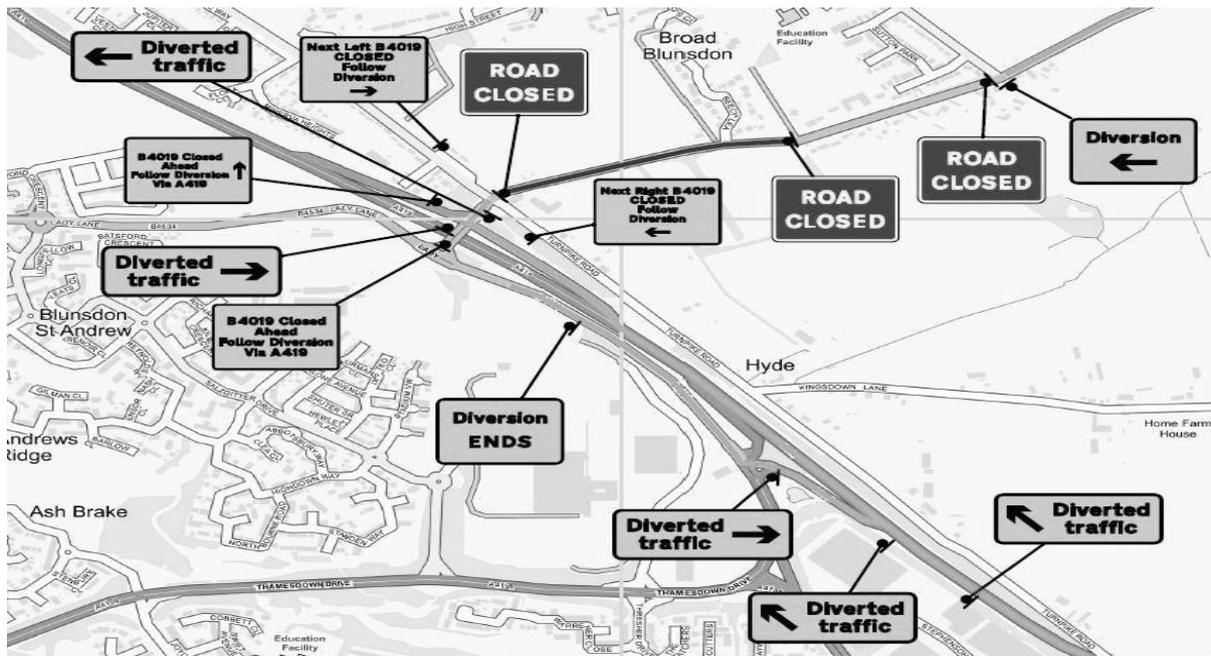
**CLOSURE OF BROADBUSH 2<sup>ND</sup> AUGUST FOR 10 DAYS**

Broadbush will be closed for 10 days from 2<sup>nd</sup> August, to facilitate works on the two development sites west of Beech Lea. The closure will be at Beech Lea and there will be an extensive deployment of diversion signs taking all traffic from the west - down the A419 to the A361 turn off and up to Highworth, locals will go along Ermin Street to High Street to access the Village. Likewise, there will be extensive signage in Highworth warning of no access to the A419 and traffic will be directed down the A361 to the A419 there. The signage has been designed to stop traffic before it gets to the Village, however if traffic does get past these signs, I suspect that traffic will divert itself along Sams Lane and through the Village, so please be careful as there will be extra traffic through the High St.

**HIGHWORTH END**



**BLUNSDON END**



**BUSES** The number 16 bus will not be able to circle the Village as normal so will turn around at the Cold Harbour bus stop and leave from there as will the 24. The number 9 bus will run as normal along Ermin Street, north to Tadpole Garden Village and South through St Andrew’s Ridge into town.  
Ian Jankinson – BPC.



## Blunsdon Community Shop

A huge thank you to everyone that came along to our “Bacon Butty Event” on 3<sup>rd</sup> July! It was great to share our new shop/café proposals with you and get some insight as to what you as villagers want from our new shop and café.

Those of you that attended saw our plans on a mood board for a “rustic” feel shop and our desire to expand our product range to include more local produce, higher end products and sustainable / reuse products.

We launched our questionnaire on the 3<sup>rd</sup> July. It’s your chance to have your say and provide valuable input to our plans etc. We’ve had over 130 responses so far. Please don’t miss your opportunity to provide feedback. You can access the questionnaire from the New Shop Webpage on our Blunsdon Shop Website and Facebook Page.

I explained the financial challenge of providing our new shop and café. We have funds to create our shop, but we need more funding to enable us to launch our café too. The Café would provide a great community hub alongside our shop, so please dig deep and help us both achieve and maybe smash our £10,000 village fund raising target. We are seeking support from local grants, but we need to raise as much money as we can to get the equipment and furnishings, we want to make our café a success.

As with previous updates, the new shop and cafe will need volunteers. If you can provide any time, please pop into the shop on any weekday morning and talk to Ali or volunteer on our website.

**Finally, we are looking for Business Sponsors who live in our community from both small and larger firms who may want to support our fundraising activities. You could have your business name on equipment we will need for the new shop, purchase ‘Business Blocks’ for the paving (a great way to advertise at £300) or buy our new ‘Community Business Shares’ for £500 for a direct investment into our new shop. If you would like to support us with that then please get in touch via our Twitter Account or call Larry on 07711 110200 to discuss how you can support the shop and promote your business at the same time. Depending on your level of support your business can even be on our permanent ‘Sponsors’ Wall’ that would be displayed in the new shop.**

Don’t forget to follow us on Facebook (Blunsdon Community Shop), Instagram (blunsdoncommunityshop) and Twitter (@BlunsdonCommun1) and you can always buy shares and personalised paving blocks via our shop website [www.blunsdoncommunityshop.uk](http://www.blunsdoncommunityshop.uk)



<http://www.blunsdonparishcouncil.co.uk>

## Parish Council News – August 2021

### Covid Update

Well, is it Freedom Day or not? Many people are asking ‘what can I do now?’ and I think the question should be ‘what should I do now?’ – to protect you, to protect me and to protect our NHS.

### Parish Council Meetings

The Parish Council has decided to remain with a ‘hybrid’ style meeting whereby those who are willing, meet in the Village Hall will do so to form a quorum to follow legislation, and those Parish Councillors who are vulnerable and who are uncomfortable meeting face-to-face, albeit in the safest environment we can create, can join the meeting on Zoom to enable them to be involved in informal discussions, leading to a formal decision made by those Councillors present. If you would like to join the meeting, we will ask you to wear a mask and sanitise before you join us and you may remove your mask once seated, please just let Tracey know at [contact@blunsdonparishcouncil.co.uk](mailto:contact@blunsdonparishcouncil.co.uk)

### Planning Applications

Erection of a first-floor side/ single storey front extension and conversion of garage into habitable space.

11 The Ridge Blunsdon Swindon SN26 7AD. Ref. No: **S/HOU/21/1018. PC objected – issues with parking**

Erection of first floor side and rear extension and two storey front extension. Kiama

Kingsdown Lane Blunsdon Swindon SN25 5DL. Ref. No: **S/HOU/21/0951. No PC objection**

Erection of a livestock building for the housing of sheep. Upper Burytown Farm Burytown Lane Blunsdon Swindon SN26 7DQ. Ref. No: **S/21/0932. No PC objection**

Erection of detached outbuilding and car port. Portquin Cottage Broad Bush Blunsdon Swindon SN26 7DH. Ref. No: **S/HOU/21/0914. PC objected – over-intensification of the plot**

Erection of children’s residential care home (Use class C2). Ringstones 1 Kingsdown Lane Blunsdon Swindon SN25 5DL. Ref. No: **S/21/0900. PC objected – various issues.**

Erection of a first floor and two storey side extension and front and rear dormer windows. 15 Churchway Blunsdon Swindon SN26 7DG. S/HOU/21/1031. No PC objection

### Planning Decisions

Prior Approval Notification for the erection of a single storey rear extension measuring 5.0m (from original rear wall), 3.9m (maximum height) and 3.7m (height to eaves). 76 Sams Lane Blunsdon Swindon SN26 7AZ  
Ref. No: **S/PHOU/21/0878: Status Unknown**

Change of use of part of agricultural farmyard to use class B8 for lorry storage purposes.  
Forked Elm Broad Bush Blunsdon Swindon SN26 7ES. Ref. No: **S/21/0790: Application Withdrawn**

Erection of a two-storey side/rear extension. 3 The Copse Blunsdon Swindon SN26 7BW.  
Ref. No: **S/HOU/21/0704. Status: Application Granted**

Erection of a first-floor side and single storey rear extension. 3 Jupiter Close Swindon SN26 8AH. Ref. No: **S/HOU/21/0173. Status: Application Granted**

Works to trees in a conservation area. 2 Sams Lane Blunsdon Swindon SN26 7AY. Ref. No: **S/TWC/20/ Status: Application Granted**

Erection of 1no dwelling and associated works. Land Adjacent to Osmanton Kingsdown Lane Blunsdon Swindon SN25 5DL. Ref. No: **S/20/0635. Status: Application Granted**

Erection of a single dwelling, detached garage and associated works. Grove House Back Lane Blunsdon Swindon SN26 7BJ. Ref. No: **S/20/1322. Status: Application Granted by SBC Planning Committee, despite objection representations from PC.**

### **Blunsdon Best Kept Village Entry**

As you might have seen we won the first stage of the judging in our category and are awaiting the final result. So well done Blunsdon and thank you for your efforts – ‘keeping it beautiful’. A special thank you must go to Newland Homes, the developer of Broad Blunsdon Heights and Skylark Meadows, they contributed to our effort and we purchased the planters and plants which go a little way to enhance the area at the top of High Street and Ermin Street.

Trees for Climate – The Borough Council has been given funding by Rishi Sunak, the Chancellor of the Exchequer, to plant 34 hectares of trees across the Borough. The Parish Council has been asked to nominate parcels of land that might be suitable for planting. We have already thought of some areas that we could suggest but would like ideas from you, the residents, of where you might think appropriate too. Please email [contact@blunsdonparishcouncil.co.uk](mailto:contact@blunsdonparishcouncil.co.uk) with your thoughts. Thank you to those who have made suggestions so far. We have until September to present our ideas.

### **Speedwatch Results**

Date	Location	Vehicles	Exceeding limit	%	Maximum speed	Speed Limit
22/06/2021	Turnpike	114	15	13%	45	30
24/06/2021	Lady Lane	323	58	18%	57	30
25/06/2021	Broadbush	302	15	5%	44	30
29/06/2021	Broadbush	529	5	1%	42	30
30/06/2021	Ermin St	309	6	2%	40	30
01/07/2021	Lady Lane	347	55	16%	48	30
02/07/2021	Broadbush	638	16	3%	48	30
06/07/2021	Broadbush	205	4	2%	43	30
08/07/2021	Lady Lane	469	33	7%	42	30
09/07/2021	High St Opp BHH	219	2	1%	39	30
19/07/2021	Lady Lane	236	18	8%	45	30

As the volume of traffic begins to increase as lockdown eases, our Speedwatch volunteers are working hard to demonstrate that the /parish will not tolerate speeding. Wiltshire Police have appointed a Speedwatch Coordinator to monitor results and ensure that those who speed will be pursued and visited or cautioned. A big thank you to the volunteers for the time that they give to this valuable operation. They are still looking for more volunteers, contact Tracey [contact@blunsdonparishcouncil.co.uk](mailto:contact@blunsdonparishcouncil.co.uk) or 01793 705617 if you are interested.

**Vandalism at the Recreation Ground** - It has been reported by Blunsdon FC that they have had their 'cone store' damaged and the chain that safely secures their new goalposts cut between 4 and 6 pm on July 20<sup>th</sup>. If anyone has any CCTV footage or saw anything, please let us know.

**Traffic Issues** - We have had several instances of extremely poor coordination by SBC over closures and diversions around the village and whoever agrees this is not communicating with us or residents. They do not seem to realise the impact it has upon those who maybe use the buses or need access. If you can, please follow the Blunsdon Parish Council Facebook page where we will endeavour to post any plans as soon as we are aware of them. The next big disruption will be the closure of Broadbush for 10 days from the 2<sup>nd</sup> August which will severely impact the village. You can see and search for local roadworks on the SBC website at this web address

[https://www.swindon.gov.uk/info/20136/transport\\_strategy/522/roadworks\\_closures\\_and\\_diversions](https://www.swindon.gov.uk/info/20136/transport_strategy/522/roadworks_closures_and_diversions)

**Parish Council Meetings** - The next two Parish Council meetings will be on the 2<sup>nd</sup> and 16<sup>th</sup> August 2021 at 19:30. Access details are on the Parish Council Website in the Blog section and on our Facebook page.

Ian Jankinson – [ianjankinson@blunsdonparishcouncil.co.uk](mailto:ianjankinson@blunsdonparishcouncil.co.uk) – 07702 684281

**MSA Fundraising event – 4<sup>th</sup> Sept. 2021**  
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### **News from the Pews..... Jane Ockwell**

More like news from the Phews! Hot off the press and as I write, it's swelteringly warm! The coolest place is probably in St Leonard's. (I guess I'm repeating myself there)

During the past couple of months the church has been returning to a weekly service, muted singing and an appreciation of being together; not via a screen.

We have welcomed 2 infants in baptism, joyous occasions that were a long time in the planning. We hope to see them in the future as part of our congregation.

Rachel and Penny have created some activity bags for youngsters to use when they attend church. We want to welcome all; you may find me at the back colouring in!

Year 6 from St Leonard's Academy were allowed to have their leavers assembly in church, albeit a more intimate experience without parents or the other pupils. This worked well and I guess they have had a lot of different experiences in this last year at primary school. We wish them all the best in their future education (and nothing says that better than chocolate!) they know.

2 weddings also in the offing which complete the almost biblical 2 by 2 events of the Ark. Well sadly we've had the floods and the devastation that happened; especially in Europe. Let's put our hopes in rainbows.

Our 'breakfast church' is coming up and will have been only the 2nd attempt at that new venture from last year. Oh, if only I had my crystal ball to tell you how it went! As Geoff has said below, we are learning to take things one day at a time.

### **From the Vicar's Desk.... Rev Geoff Sowden**

How does God speak to us? Have you ever like me laid awake in bed at five in the morning and said to yourself, I just wish God would appear at the end of the bed and tell what to do about this problem that is keeping me awake? This is not to say that God does not do this sometimes, but in my experience hearing from God is not always so direct.

Life in these last months has been so uncertain hasn't it, with many decisions dependent on factors outside of our control and certainly not within our previous experience. We long for wisdom and those direct words from God that would just make life so much easier.

If we are honest with ourselves, certain issues can get in the way of hearing from God. For instance, we may in our hearts know our wish and so seek a 'rubber stamp' from God to a decision already made. Or perhaps we expect to hear from God in a particular manner and so miss the times when he is actually speaking to us.

The Bible tells us that we were made for relationship with God and so he longs for more conversation with all of his creation. As we face the continued uncertainty of our time, the reflective saints over the ages tell us that we need to be still enough to hear God. Not easy in all our busyness, but since lockdown I have been trying once again to do so, seeking to take each day one at a time.

## Notes from the Editor

If you would like to submit an article for the Magazine or you have some news to share then please send to [blunsdonmagazine@gmail.com](mailto:blunsdonmagazine@gmail.com)

The magazine is run by local volunteers from the village. All your ideas, comments and contributions will always be welcome.

EDITOR: Please email all items for the magazine to [blunsdonmagazine@gmail.com](mailto:blunsdonmagazine@gmail.com)

Arlene tel. 01793 727306

ADVERTS: To place an advert in the magazine, please contact Penny on 01793 722073

Blunsdon Village Magazine is available to read online at Blunsdon Parish Council website: [blunsdonparishcouncil.co.uk](http://blunsdonparishcouncil.co.uk)

**Front cover photo:** Wildflowers in the Lower Village

**Your September Magazine will be delivered from: 27<sup>th</sup> August**

Deadline for items for inclusion:

Magazine issue	Deadline
<b>September</b>	<b>18<sup>th</sup> August</b>
<b>October</b>	<b>22<sup>nd</sup> September</b>

### **BLUNSDON SURGERY Tel 01793 721254**

Blunsdon Surgery is now open for patients to come in by invitation only. If you have an appointment please ring on the bell at the front door.

If you are collecting a prescription, please ring the bell on the door down the side passageway.

For any other enquiries, results or appointments, please call the surgery.

EMERGENCIES - Tel. 01793 762218 (Outside surgery hours)

### **Blunsdon's Bits and Pieces**

- A resident has requested that all drivers to adhere to the 20mph speed limit through the village, especially around the Village shop and Holdcroft Close junction. Inconsiderate parking of cars makes this area even more hazardous.
- Hugh is looking to rent indoor space/garage/lockup in the Blunsdon area for a car during the winter months. Can you help at all?  
Please call Hugh on 07798 610482.

## EYE SPY in BLUNSDON



Did you correctly guess that last month's Eye Spy was on Chapel Hill?

Have a go at this month's photo on the left – where have you seen this in the village?

There are no prizes for getting the correct answer, it's just for fun.

The answer will be in next month's Magazine with another photo.

## BLUNSDON VILLAGE GARDEN CLUB



The Garden Club Committee have now discussed the possibility of resuming our monthly meetings, although with the current Covid cases rising at a faster rate, and notwithstanding the Government's proposed relaxation of social rules, etc. on the 19<sup>th</sup> July, it remains to be seen if we will have to delay a bit longer. We are presently seeking members' opinions and will, perhaps, know more next month.

Watch this space, members and new residents of Blunsdon. If you think you might be interested in joining us, you will be made very welcome.

In the meantime, as ever, stay safe and well everyone.

Brenda Boyd

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## Summer Yoga Outdoors!

Blunsdon Recreation Ground, SN26 7BA, behind the school.

Wednesday evenings 6.30pm

Contact Julia:

Sunday mornings 7.30am

07768 806 319

[julia@magicyoga.co.uk](mailto:julia@magicyoga.co.uk)

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## *A Recipe from CookFoodFan*

Who knows what the weather is going to be like during the Summer holidays but I know that at some point children will be bored, so I thought I would have two recipes for cooking by or with children.

Both contain porridge oats and are of course scrummie to eat.

### **Goldilocks' Flapjack** (the 3 bears favourite!)

125g butter or margarine  
75g soft brown sugar  
2 tbsp golden syrup  
75g self-raising wholemeal or white flour  
225g porridge oats

1. Preheat the oven to 170°C/gas 3. Lightly grease a shallow 18cmx30.5cm tin with butter or margarine.
2. Melt the butter or margarine, sugar and syrup together in a saucepan on a low heat.
3. Remove from the heat and stir in the flour and oats. Mix together well.
4. Pour the mixture into the prepared tin pressing down well. Put in the oven for about 30mins or until golden.
5. Remove from the oven and mark into bars or squares. Allow the flapjacks to cool completely before removing from the tin.

I sometimes add a few seeds or nuts or put melted chocolate on the finished flapjack.

### **Oat Cookies**

200g butter (at room temperature)  
100g sugar  
100g plain flour  
200g porridge oats  
1tsp bicarbonate of soda

1. Preheat the oven to 160°C/gas 3. Line baking trays with greaseproof paper.
2. Mix all the ingredients together, either by hand or in a mixer, to form a dough. Make sure the ingredients are well mixed through.
3. Roll out into about 40 balls (about 15g each) and place them well spaced out on the baking trays. (You may have to cook them in batches.) Flatten each ball a little by hand.
4. Bake for 12 mins then remove from the oven. Either leave to cool on the trays or for a few minutes before transferring to a cooling rack.

Again, you can add chocolate chips or put melted chocolate on the finished cookie.

*Enjoy!*  
*And here's to sunny days all August!*

## *BLUNSDON NOTES by Richard Radway*

In the last Magazine, we heard stories from Alfred Williams' tales of Blunsdon's characters of the 19th century.

Here's another one of his characters, Farmer Snook of Lower Burytown Farm or "dandy Snook" as he was known by the locals. He was very vain because as he rode about his fields on horseback every few paces he stopped, took off his hat and with the aid of a small pocket mirror carefully combed his hair.

He rented 3 farms situated at a triangle each about a mile apart and he shouted his orders to his workforce for all three from the top of Castle Hill. He made many discoveries of old forgotten times on his farm land but like a true barbarian demolished them all and so deprived those coming after him of the pleasure of their investigation. In his meadow called "Town Close" his labourers, building a road to the farmhouse from the Highworth Road unearthed numerous interesting relics, such as arms, tools and implements, Roman coins, rings, trinkets, cartloads of mosaics and pottery.

One day as they were digging this road and removing some large slabs of stone, an iron bar they were using slipped through a gap and disappeared, making a noise like thunder when it struck the bottom. The labourers were seized with fear and ran off refusing to return that day. When Squire Akerman heard of it, he had the slabs replaced and forbade further disturbance to the ground and so the site was left and ultimately forgotten.

Farmer Snook failed in business and soon afterwards died and it was said that his corpse was arrested for debt in the street at Highworth on the way to his burial in the church and was only released upon one of the mourners undertaking to pay a proportion of the amount due.

Stephen Russell who owned the farm in recent times was always coming across Saxon pottery and ancient coins on the farm so who knows what may still be discovered in the future on this ancient site, the original Blunsdon village.



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## **A Week in the Life of .....Blunsdon Surgery**

(Dr Stacey has reflected here on the last 10 years or so of the Blunsdon Surgery)

Westrop surgery has grown significantly in the last few years, to now include sites at Taw Hill and Hermitage, as well as the original practices in Highworth and of course Blunsdon. The practice population has increased from around 11000 to nearly 30000, and as I write a further surgery is being built in Tadpole to help accommodate the new development there.

With all this change I often get asked if we are intending to keep Blunsdon running? Rest assured that despite its small size, Blunsdon remains an important part of the service we provide, and we fully intend the Berton close practice to continue indefinitely.

Across Swindon, and indeed the UK, general practice is operating at a much larger scale than ever before. As surgeries merge in the name of efficiency and sharing resources, to have Blunsdon as part of our group is a real pleasure. I have been fortunate enough to work regularly in the practice for over 10 years, and still look forward to my surgeries there. For a GP it's a bit like stepping back to the old days, where the surgery is a central part of a small community, and the patients are all known well by the surgery staff. I always encourage our GPs to do surgeries at the practice, to experience this different style and pace of general practice, and I'm yet to work with anyone who resists!

Of course, no mention of Blunsdon surgery would be complete without acknowledging our fantastic practice staff who make it what it is. Mandy, John and Rachel, our hard working and helpful dispensers, and of course Helen, or "Dr Paveley" as she is often fondly referred to, who has worked at the practice for longer than I dare mention! Despite this she still manages to do the work of at least three people and all with a smile and time for a chat.

This small but enthusiastic team were central to keeping the practice running during the Covid pandemic. They suggested and instigated many of the changes needed to keep staff and patients safe, allowing us to still provide medical care to the population.

Despite this, Blunsdon surgery isn't immune to the changes of modern life, and as the population of Blunsdon grows ever bigger, we will need to keep the number of clinics under review to make sure our service remains as accessible as it always has been. This increase in patients, as well as the surge in demand following the last lockdown has definitely made this the busiest period I can remember in my 10 years, and we are all grateful to the patients for their understanding.

Here's hoping I can write another article in 10 years with the same positivity for this special surgery, and I wouldn't rule out Helen still being on reception!

Dr Simon Stacey



## **BLUNSDON FOOTBALL CLUB**

End of season award winners in photo below; flying winger Harry Hillerby, Manager's Player of The Year alongside Captain Dave Young, Player's Player of the Year.

Pre-season training is underway with friendly fixtures approaching before the start of the new season.



**Enter Prospect Hospice's Thanks a Million summer raffle and you could win £2,000!**

Support Prospect Hospice and help raise vital funds to support end-of-life care in the local community by taking part in our Thanks a Million summer raffle. You could win some fantastic cash prizes kindly donated by Imagine Cruising.

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Tickets cost £1 each and can be bought online at [www.prospect-hospice.net/raffle](http://www.prospect-hospice.net/raffle). They can also be bought in our charity shops in Swindon and north Wiltshire.

The raffle continues the hospice's Thanks a Million campaign which aims to raise £1million to cover the funding gap left as a result of the Covid-19 pandemic. Every pound really does make a difference so, whether you're looking to buy a single ticket or many, thank you for supporting Prospect Hospice in this way.

Online entries close on Thursday 23 September 2021. For full terms and conditions, please visit [www.prospect-hospice.net/raffle](http://www.prospect-hospice.net/raffle)

## **BLUNSDON CRICKET CLUB**



### **Recent Results:**

Christian Malford, away – lost by 9 wickets to the league leaders, despite an expansive 67 from **Yadhunandan Thoppay Prabakaran**.

Chippenham, home – lost by 68 runs, even with a vintage 61 runs from **James “Jimmer” Mundy**, and 50, could have batted all night, not out from **Harry “Mystery” Roke**.

Avebury, away – lost by 55 runs, with 3 wickets apiece for the twin pronged attack of **Arul Ramasamy & Guy “Skip” Varian**, and Arul following this with 87 not out.

Malmesbury, home – won by 6 wickets, with nearly 500 runs scored on a perfectly prepared **Mitch “The Finisher” Dodson** pitch and included a stunning catch from Harry and a further 93 not out from Arul The Run Machine, Arul.

### **August fixtures: All Saturday from 1 p.m.**

7th	Home to Allington
14 <sup>th</sup>	Away to Shrivenham
21st	Home to Christian Malford
28 <sup>th</sup>	Away to Burbage & Easton Royal



The Foxes classy keeper **Shaun Dodson** lets out a big “Ooooooh”

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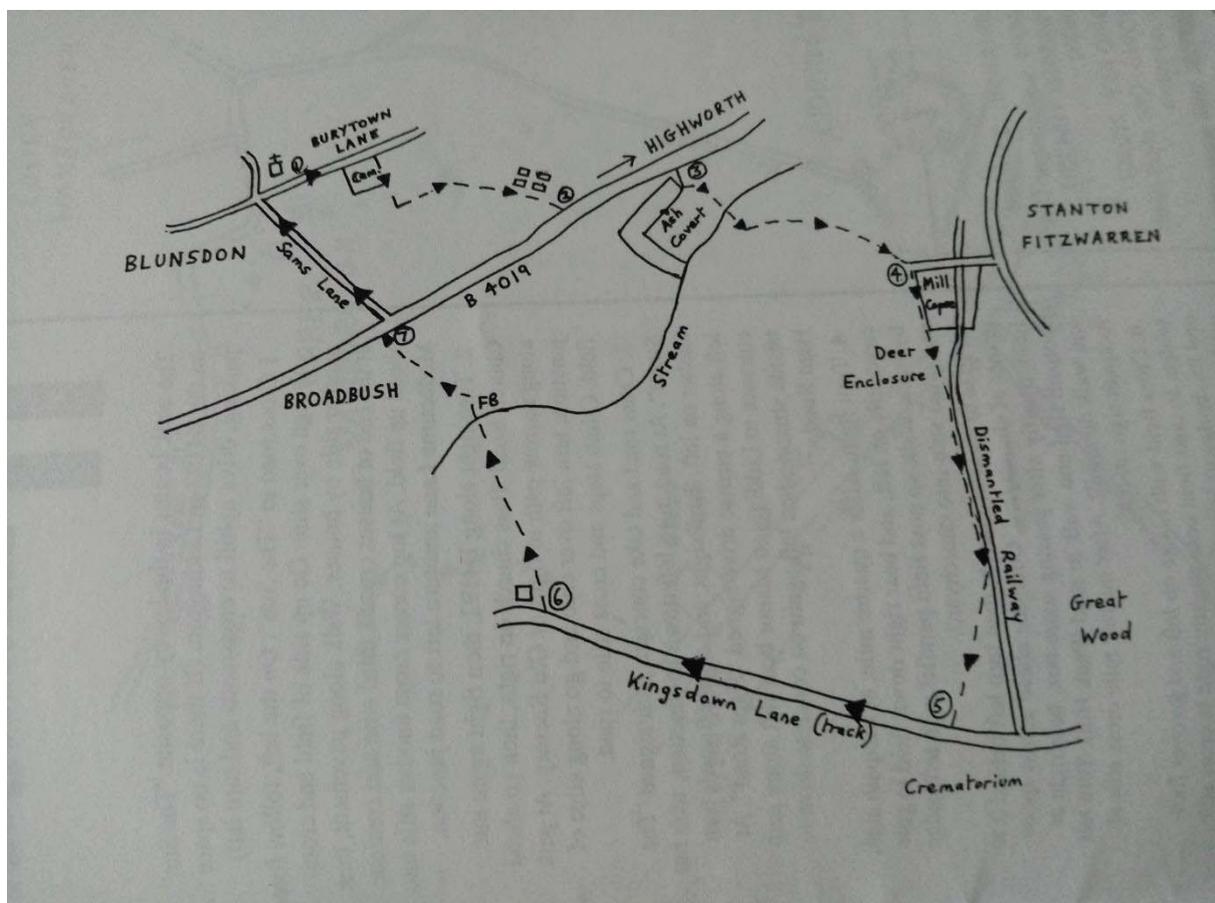
## Walks around Blunsdon - can you help?

Like me, I'm sure many of you have been walking in and around our beautiful village over the past year or so. To help our new (and not so new) residents I'm looking for some guides to local walks and footpaths. I have been given 2 booklets, Blunsdon Footpath Guide and 15 Walks around Highworth (which includes Blunsdon walks). However, both these are very much out of date and although the footpaths are generally all there the village has grown and changed and the narrative about the footpaths are not accurate.

**Are there any volunteers keen to put the footpaths back on the map? I'm looking for volunteers to walk the paths and provide narrative. The more volunteers the better!**

For example, the path shown below, what do you see now when you walk this route? Are there things to note or alerts for other walkers.

**I will publish the information in the Village Magazine for all to use and enjoy.**



Please let me know if you would like to volunteer and I can send you the walks from the booklets. Contact me at [blunsdonmagazine@gmail.com](mailto:blunsdonmagazine@gmail.com)

# Save the Date

## Christmas Crafties Evening



**Wednesday  
1st December**

**Back by popular demand!**

**Date: Wednesday 1st December**

**Where: Large Village Hall Blunsdon**

**Time: 7:00 pm - 10:00 pm**

**Cost: £12 each (all materials included)**

### Christmas Crafties

Several tables of different crafts with tuition

Come along for a giggle and take away the things you've made

£12 ticket includes mulled wine / apple juice and mince pies

All profits to Shine PND Support - Swindon

**Tickets on sale in the Village Shop November 1st**

### The Wessex just love music!

Moving house, starting a new job and getting married rank among the top 10 most stressful life events so maybe deciding to join a choir might just nudge into the top 40! Meeting new people, stepping outside your comfort zone and challenging yourself to do something that, in many cases, you have not done since your school days takes a little nerve, but can be so rewarding.

We have embarked on a recruitment campaign leading up to an open evening on the 14<sup>th</sup> September at Royal Wootton Bassett Rugby Club, where they will warmly welcome men who are keen to see what singing in a choir is really like. As part of the campaign on social media they put together a series of tongue in cheek 'chorister profiles' to show that being part of the Wessex is for anyone who 'just loves music'.

*The Wessex perform all kinds of music from traditional folk tunes, through pop, rock, modern choral music, show tunes and much more. We sing and compete across the UK and Europe and we welcome men from all walks of life and provide a challenging, supportive and friendly atmosphere in which to sing and thrive. We provide one to one support with our buddy system as well as online singing aids as well. Text 'save me' to 07956270354 to find out more about us and our open evening on September 14th.*

You get the picture! For more details visit [Wessexmalechoir.co.uk](http://Wessexmalechoir.co.uk).

### **Inheritance Tax Allowances – Use them or lose them!**

Probate is the term often used for the process of administering a person's estate after they have died. Grant of Probate (also called Letters of Administration) is an order from the court, required when a person has died and leaves significant assets and/or a property.

Before you apply for a Grant of Probate, you must submit an account to HMRC to declare the assets in the estate. If there is tax to pay, you usually need to pay it at the time you submit your probate application.

Following the onset of the Coronavirus pandemic, many have found it difficult to administer an estate because of the obvious constraints and delays in getting information from organisations. For that reason, it is possible that many Executors have put-off administering estates, believing that it is not urgent and can wait.

However, it is very important if you are an Executor of an estate that you do not delay. Inheritance Tax must be paid by the end of the 6<sup>th</sup> month following the death or interest will begin to accrue on the debt. But perhaps more crucially, certain Inheritance Tax exemptions must be claimed within two years of death or you stand to lose the exemption. The following example explains how detrimental a delay could be:

Mr & Mrs Smith have a joint estate worth £1 million. This includes their family home which is worth £600,000. The rest is made up of investments and savings. Mr Smith dies and leaves everything to Mrs Smith.

Two years later Mrs Smith dies and leaves everything to their three children.

#### **Scenario 1 – The Executors deal with Probate in the first year**

Mrs Smith's executors can claim her own individual Nil Rate Band (NRB) of £325,000 which is Inheritance Tax free. As she owns a property and is giving this to her children, the Executors can also claim £175,000 Residence Nil Rate Band (RNRB). Furthermore, as her Husband has died and left everything to her, her Executors are now permitted to claim the same allowances from his estate and apply it to Mrs Smith's estate.

This means Mrs Smith's Executors have allowances of £1 million to use and provided they declare this to HMRC and claim Mr Smith's allowances within 2 years of Mrs Smith's death, there will be no Inheritance Tax to pay.

#### **Scenario 2 – The Executors wait until 24 months have passed to deal with Probate**

In this case, the Executors are still allowed to claim Mrs Smith's NRB of £325,000 and her RNRB of £175,000. However, they are out of time to claim Mr Smith's allowances. This gives them a total of £500,000 tax free.

The remaining £500,000 is taxable at 40% and this will result in a tax bill of **£200,000**.

If the Executors are also the Smith children, then they will need to share the liability, but if the Executor is another person (a friend or family member who is not inheriting the estate) they could also be liable for the loss for not dealing with the estate in a timely manner.

We would always recommend that you take advice if the estate is taxable, and you are not familiar with tax law. It is better to spend a little getting timely legal and tax advice in an estate, rather than risk losing a lot. The costs of such advice will usually be met by the estate and could save you a lot of worry.

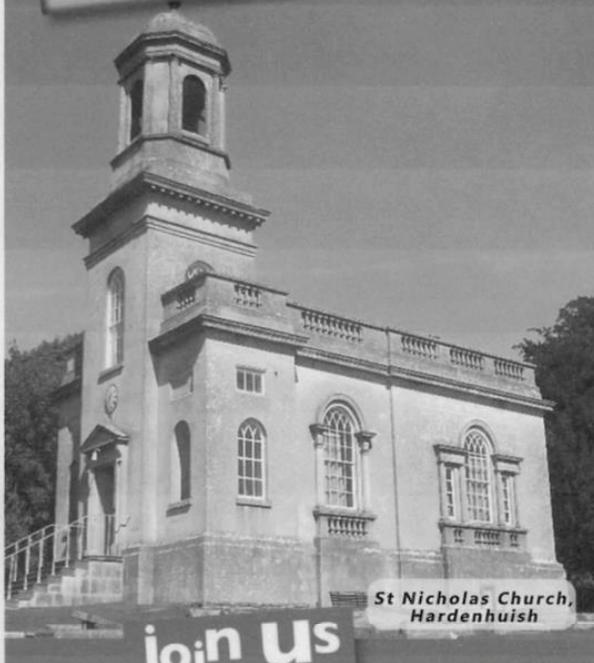


Please feel free to contact Rachel Saunders at Forrester Sylvester Mackett by email [rachelsaunders@fmsolicitors.co.uk](mailto:rachelsaunders@fmsolicitors.co.uk) or telephone 01793 522688 and she will be able to offer you further assistance.

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