



Argyll and Bute Council
Comhairle Earra-Ghàidheal Agus Bhòid

Customer Services
Executive Director: Douglas Hendry

Kilmory, Lochgilphead, PA31 8RT
Tel: 01546 602127 Fax: 01546 604435
DX 599700 LOCHGILPHEAD
15 May 2019

NOTICE OF MEETING

A meeting of the **ARGYLL AND BUTE LOCAL REVIEW BODY** will be held in the **COUNCIL CHAMBER, KILMORY, LOCHGILPHEAD** on **WEDNESDAY, 22 MAY 2019** at **9:30 AM**, which you are requested to attend.

Douglas Hendry
Executive Director of Customer Services

BUSINESS

- 1. APOLOGIES FOR ABSENCE**
- 2. DECLARATIONS OF INTEREST (IF ANY)**
- 3. CONSIDER NOTICE OF REVIEW REQUEST: LAND AT PORT A'GHUAIL, EAST OF WEST BARFAD, TARBERT**
 - (a) Further information from the Planning Authority (Pages 3 - 18)
 - (b) Further information from the Applicant (Pages 19 - 26)

ARGYLL AND BUTE LOCAL REVIEW BODY

Councillor Gordon Blair
Councillor Mary-Jean Devon

Councillor Rory Colville

Contact: Hazel MacInnes Tel: 01546 604269

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MacInnes, Hazel

From: Shewan, Norman
Sent: 07 February 2019 16:45
To: MacInnes, Hazel
Subject: RE: ARGYLL AND BUTE LOCAL REVIEW BODY - LAND AT PORT A GHUAIL, BARFAD, TARBERT [OFFICIAL]
Attachments: Residential Curtilages as approved pursuant to condition no. 8..pdf; 1703118 ACE Field Sheets NHS 04.02.19.docx

Classification: OFFICIAL

Hazel,

Please find attached the following with regard to the above Review:-

- an Area Capacity Assessment (ACE);
- A plan drawing showing the residential curtilage to dwellings pursuant to condition 8 attached to planning permission 11/01887/PP
- Plot 3 (as shown on the above attached drawing) is the dwellinghouse associated with the proposed development site.

I can confirm that the planning application forms dated 1st December 2017 certify that the applicant, Mr. Lawson served notice on Mr Sam & Steve McColl of 4 Hillside Street, Edinburgh EH75HB as persons, other than the applicant, who was owner of any part of the land to which the application relates. On the basis of this certification I can confirm that Mr and Mrs McColl, prior to 21 days before the application submission, owned all of or part of the planning application site edged red.

However, the application also includes a larger area of land edged blue (enclosing the application site). Land edged blue on an application drawing should be **within the ownership or control of the applicant** (and not a third party). I would respectfully suggest that the Review Board request confirmation of the ownership details for the land edged blue from the applicants agent as I suspect that the applicant may not own the land edged blue. If this is the case, it appears that the application is not technically correct with regard to the relevant procedural guidance in this respect.

Since the track proposed to be used for construction traffic relative to the proposed development is outside of the planning application site edged red it is considered important to clarify ownership or control of the land edged blue. It should also be noted that part of the track proposed to be used for construction traffic related to the proposed development lies outside of the land edged blue on the application drawings.

Best Regards,

Norman

Norman Shewan
Planning Officer Mid Argyll
Development Management
Planning, Housing & Regulatory Services
Argyll and Bute Council

t: 01546 604542

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FIELD SHEET 1A Landscape Components and Key Environmental Features

Location	Barfad – East of A83(T), Tarbert			
ACE title/ref.	17/03118/PP			
Date	4 th February 2019			
Visible, physical components of landform, its features and characteristics				
High Plateau	Peak	Knoll ridge	Spur/crags	Outcrops
Corrie/gully	Low plateau	Distinct hills	Rolling hills/slopes	Glen valley
Gorge	Bench/terrace	Flats	Wide basin	Confined basin
Den	Hollows	Plain	Mounds/moraines	Cliff
Coastal brae	Bay	Headland	Beach	Intertidal
Notes:				
Land cover and land use –water				
Sea	Sea loch	Intertidal	Mud/sand	Delta
Estuary	Loch	Lochans	Pools	River
Whitewater	Burn	Drain/ditch	Canal	Waterfall
Reservoir				
Notes:				
Land cover and land use – forestry, woodland and trees				
Coniferous plantation	Mixed plantation	Broadleaved plantation	Semi-natural woodland	
Tree clumps/copses	Shelterbelts/tree lines	Roadside tree belts	Policy/parkland trees	
Hedgerow trees	Notable single trees			
Notes: SNAW along lochside north of the application site extending towards Barfad Island.				
Land cover and land use – agriculture				
Arable	Horticulture	Intensive livestock	Ley grassland	
Permanent pasture	Unimproved grassland	Rough hill grazing	Moorland	
Animals:	Cattle	Sheep	Pigs	
	Poultry	Horses	Deer	
Notes: Small area of poorly drained unimproved grassland elevated behind small cove at southern end of ACE Compartment. Otherwise no agricultural ground cover/activity within compartment.				
Land cover and land use – fields and boundaries				
Stone dykes	Dykes with fencing	Remnant dykes	Continuous hedgerows	
Hedgerows with gaps	Remnant hedgerows	Lost hedgerows	Post and wire fencing	
Post and rail fencing	High stone walls	Stone pillars	Wooden/metal gates	
Beech hedges	Hawthorn hedges			
Field size:	Very large	Large	Medium	Small
Maps/Aerial photos showing proposed ACE boundary	See attached			
Notes: General absence of boundary treatment within ACE compartment – with exception stone dykes adjacent to the Allt an Luaidh burn which flows out at the cove north of the application site. Occasional remnants of sections of post and wire fencing in locality of application site.				

FIELD SHEET 1B Landscape Components and Key Environmental Features

Location	Barfad – East of A83(T), Tarbert
ACE title/ref.	17/03118/PP
Date	4 th February 2019

Land cover and land use – other uses

Country park	Urban park	Nature reserve	Car parks	Sports field
Golf course	Angling	Camping site	Caravan site	Marine/boats
Dock/harbour	Military	Open cast coal	Sand and gravel	Hard rock industrial
Industrial	Warehousing	Airfield	Retail	Utilities

Notes: No prevalent land use within ACE compartment.

Land cover and land use –settlements

Nucleated	Scattered	Linear	Unplanned	Model/planned
Traditional	Modern	Mixed	Frequent	Infrequent
Absent	Town	Village/township	Hamlet	Sprawling
Steadings:	Regular	Irregular	Absent	Frequent
	Infrequent	Small	Medium	Large
	Traditional	Modified	Extended	Converted

Notes: There is an absence of settlements or development along this linear coastal compartment. There is a single detached historical cottage in a waterside location fronting onto the west side of South Bay at Barmore Island at the northern tip of the ACE compartment. This cottage forms part of a loose-knit group of dwellinghouses and buildings around Stonefield Castle Hotel, inland to the north of the compartment.

Dominant Building Materials

Stone colour	Brick colour	Render/colourwash		
Tile roof colour	Slate roof colour	Stone roof colour		

Notes: There is no dominant building material within the ACE compartment with the exception of natural stone dykes and the cottage at Stonefield which has a render finish with slate roof.

Linear Features

Motorway	Main road	B roads	Minor roads	Tracks
Road Nos/Name				
Core paths/LDR/ROW	Drove roads	Hill tracks	Derelict/operational railway	
Embankments	Cuttings	Power lines	High voltage	Low voltage
Rivers/watercourses	Overhead telephone	Pipelines	Coast/shoreline	

Notes: The Allt an Luaidh burn runs through the narrow glen to a small cove adjacent to the north of the application site. An informal footpath and a separate disused, but passable grass track run roughly parallel with the burn on its southern and northern sides respectively. The former gives access to the application site. The latter stops at a grass plateau above the rocky cove on the opposite side of the burn from the application site. The other major linear feature is the coast itself, which due to coastal topography and dense vegetation behind, is not safely traversable by walkers. The only ready access to the coast between the settlement of Tarbert and Stonefield is by tracks leading to several small coves, including the two coves either side of the application site.

Single point features

Church	Castle	Ruin	Folly/obelisk	Wind turbine
SAM/Unlisted mons	Bridge	Large house	Steadings	Signs
Mast/transmitter	Industrial site	Waste disposal site	Quarry/mine	Quarry buildings

FIELD SHEET 2: Describe Experience of the Landscape & Sense Of Place

Location	Barfad – East of A83(T), Tarbert			
ACE title/ref.	17/03118/PP			
Date	4 th February 2019			
Components of landscape experience – visible/spatial characteristics				
SCALE	Intimate	Small	Large	Vast
OPENNESS	Tightly enclosed	Confined	Open	Exposed
COLOUR	Monochrome	Muted	Colourful	Garish
TEXTURE	Smooth	Varied texture	Rough	Craggy
DIVERSITY	Uniform	Simple	Diverse	Complex
FORM	Vertical	Sloping	Rolling	Flat/horizontal
LINE	Straight	Angular	Curved	Sinuous
BALANCE	Harmonious	Balanced	Discordant	Chaotic
MOVEMENT	Dead	Calm	Active	Busy
PATTERN	Random indistinct	Organised irregular	Planned regular	Formal geometric
MANAGEMENT	(Semi) natural	Derelict/disturbed	Tended	Manicured
Components of landscape experience – other senses				
SOUND	Silent	Quiet	Disturbed	Noisy
SMELL	Fresh	Agricultural	Coastal	Industrial
OTHER				

Notes:

Viewed from the loch, and from the rocky foreshore looking east over the loch, the compartment creates a very large and open sensory experience. However, within sheltered wooded glens leading down to isolated coves, the sensory experience is much more intimate, quiet, contained and harmonious.

FIELD SHEET 3: Predict and Assess Visual Impact

Location	Barfad – East of A83(T), Tarbert
ACE title/ref.	17/03118/PP
Date	4 th February 2019

Visible, physical components of landform, its features and characteristics

Proposal: Boatshed (4.65m x 10m x 3.95m (height of ridge above stone plinth) located within a hummocky grassed and wooded area elevated above the rocky shoreline. Wall and roof cladding is to be recessive material finishes and the form will have traditional proportions.

The building is to be sited immediately adjacent to a rock outcrop on the shoreline between two small rocky coves to the north and south.

Visual receptors	Sensitivity of viewpoint	Impact: eg. visual intrusion/obstruction	Magnitude of impacts
Trunk roads and motorways	High/Medium/Low	No views to site from A and B roads.	Major/Moderate/Low/Negligible
A and B roads	High/Medium/Low	No views to site from A and B roads.	Major/Moderate/Low/Negligible
Minor roads	High/Medium/Low	No views to site from minor roads	Major/Moderate/Low/Negligible
Rights of way/paths/core paths	High/Medium/Low	There are no core paths within the ACE compartment however the coves either side of the application site are accessible by the public.	Major/Moderate/Low/Negligible
Important viewpoints	High/Medium/Low	N/a	Major/Moderate/Low/Negligible
Railways	High/Medium/Low	N/a	Major/Moderate/Low/Negligible
Open space and recreation areas	High/Medium/Low	Views from waterborne vessels on the loch.	Major/Moderate/Low/Negligible
Public buildings	High/Medium/Low	N/a	Major/Moderate/Low/Negligible
Residential properties	High/Medium/Low	N/a	Major/Moderate/Low/Negligible
Workplaces	High/Medium/Low	N/a	Major/Moderate/Low/Negligible

Notes: The site on the undeveloped coast is screened from all public roads by reason of the intervening topography and vegetation. Likewise it is an isolated location separate from other built development and therefore not visible from other buildings. Given the distance combined with recessive material finishes and wooded backdrop the proposed building will have a negligible visual impact in views from the other side of the loch.

FIELD SHEET 4: Predict and Assess Landscape Impact

Location	Barfad – East of A83(T), Tarbert
ACE title/ref.	1703118/PP
Date	4 th February 2019

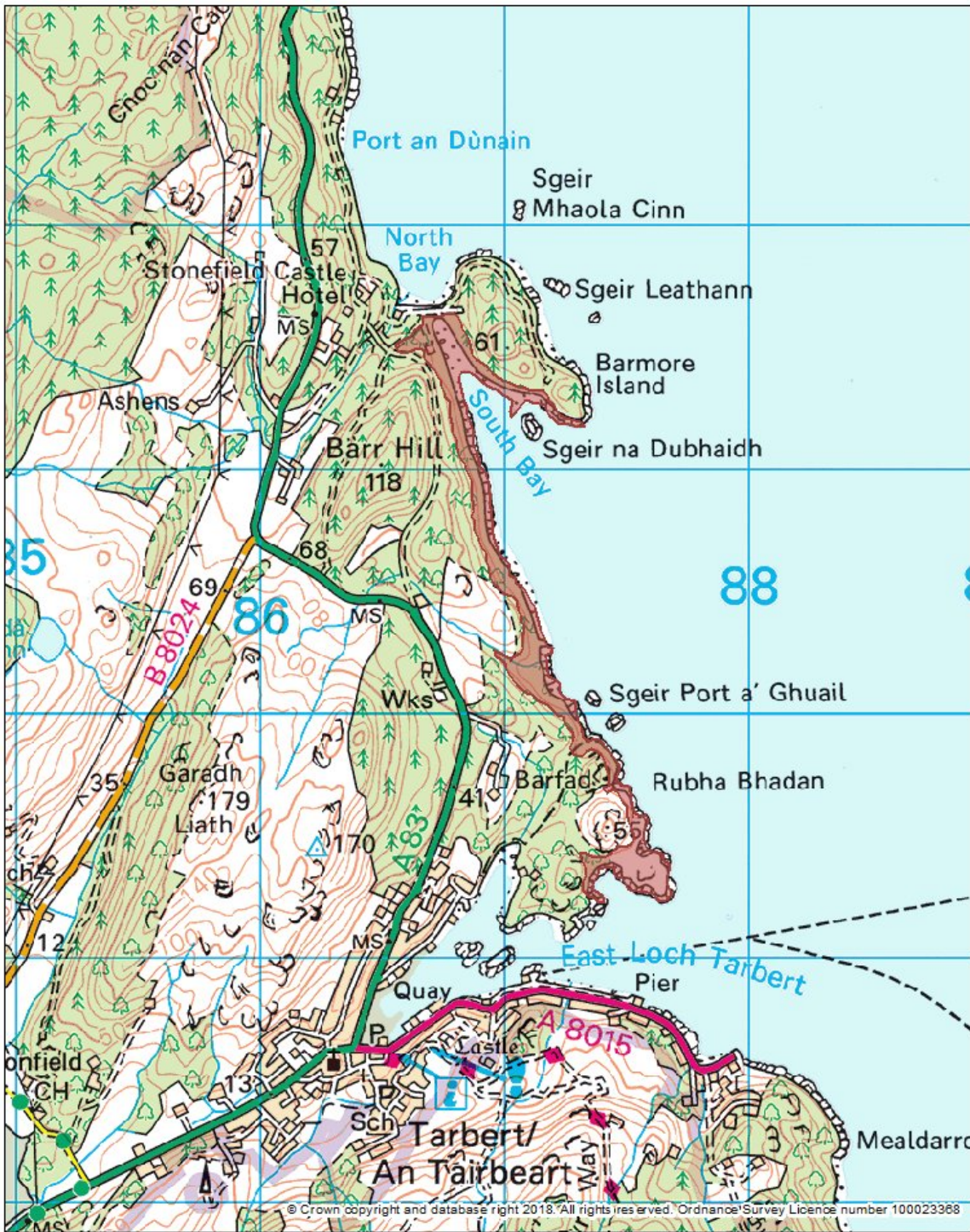
Proposal: Boatshed (4.65m x 10m x 3.95m (height of ridge above stone plinth) located within a hummocky grassed and wooded area elevated above the rocky shoreline. Wall and roof cladding is to be recessive material finishes and the form will have traditional proportions.

The building is to be sited immediately adjacent to a rock outcrop on the shoreline between two small rocky coves to the north and south.

Landscape receptors What will be affected?	Sensitivity How important is it	Impact What will the effect be?	Magnitude of impact
Landform	High/Medium/Low	Proposal will result in levelling of an irregular hummocky area.	Major/Moderate/Low/Negligible
Water	High/Medium/Low	Proposal will not affect coastal edge; visible from water within context of existing scattered buildings/slips	Major/Moderate/Low/Negligible
Woodland and trees	High/Medium/Low	Proposal indicates felling of some 550m ²	Major/Moderate/Low/Negligible
Agriculture	High/Medium/Low		Major/Moderate/Low/Negligible
Fields and boundaries	High/Medium/Low		Major/Moderate/Low/Negligible
Other land uses	High/Medium/Low		Major/Moderate/Low/Negligible
Settlement pattern	High/Medium/Low		Major/Moderate/Low/Negligible
Linear features	High/Medium/Low	The building will be visible from short to medium distances from waterborne craft on the loch.	Major/Moderate/Low/Negligible
Point features	High/Medium/Low		Major/Moderate/Low/Negligible
Aspects of landscape experience			
Colour	High/Medium/Low	Landscape consists of muted, natural colours – development finishes will complement these.	Major/Moderate/Low/Negligible
Texture	High/Medium/Low	Natural textures – development finishes will blend with these.	Major/Moderate/Low/Negligible
Pattern etc.	High/Medium/Low		Major/Moderate/Low/Negligible

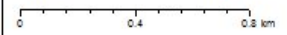
Notes:

15/01046/PP - ACE Compartment (shaded deep pink)

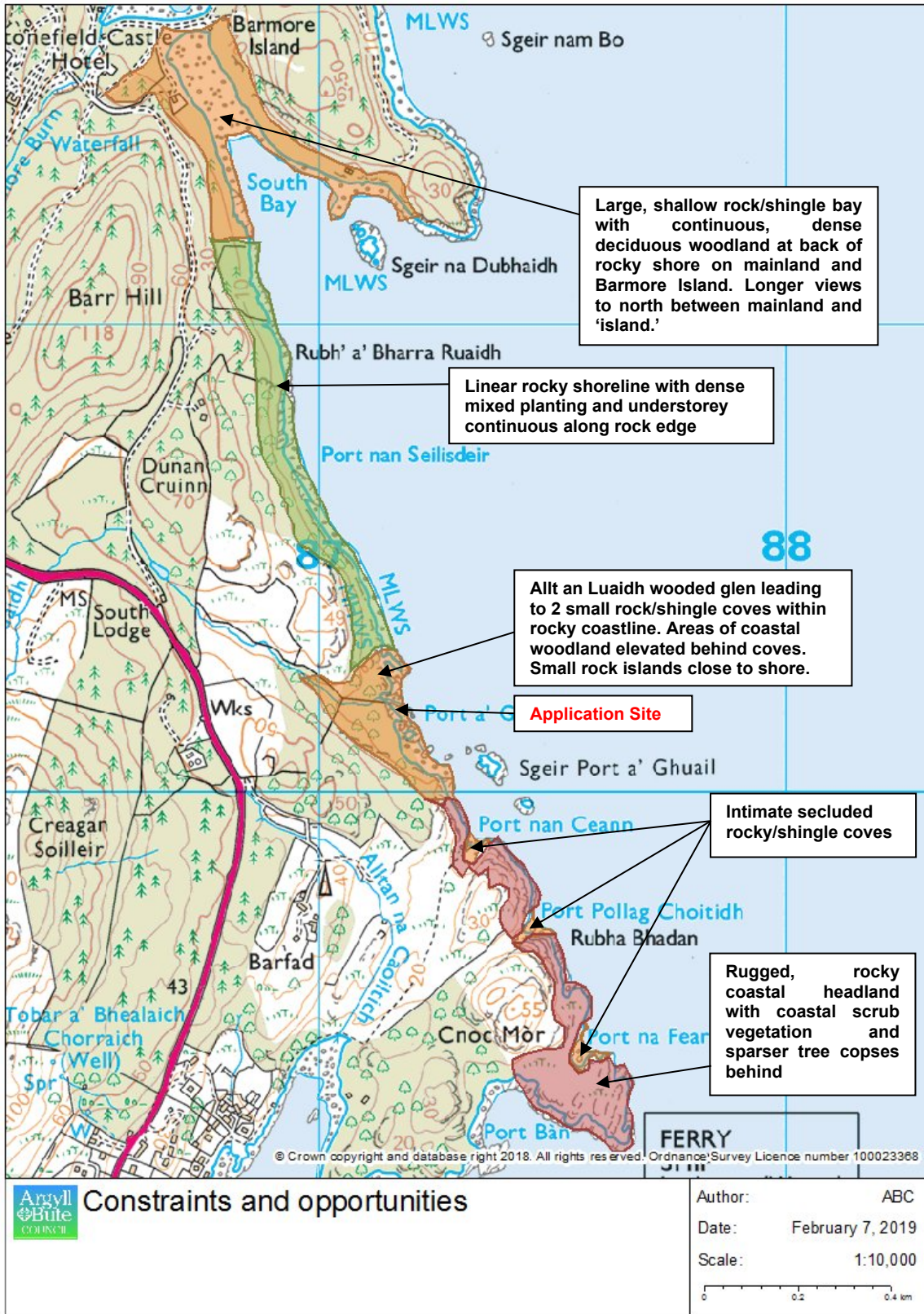


1703118 ACE - Landscape Compartment

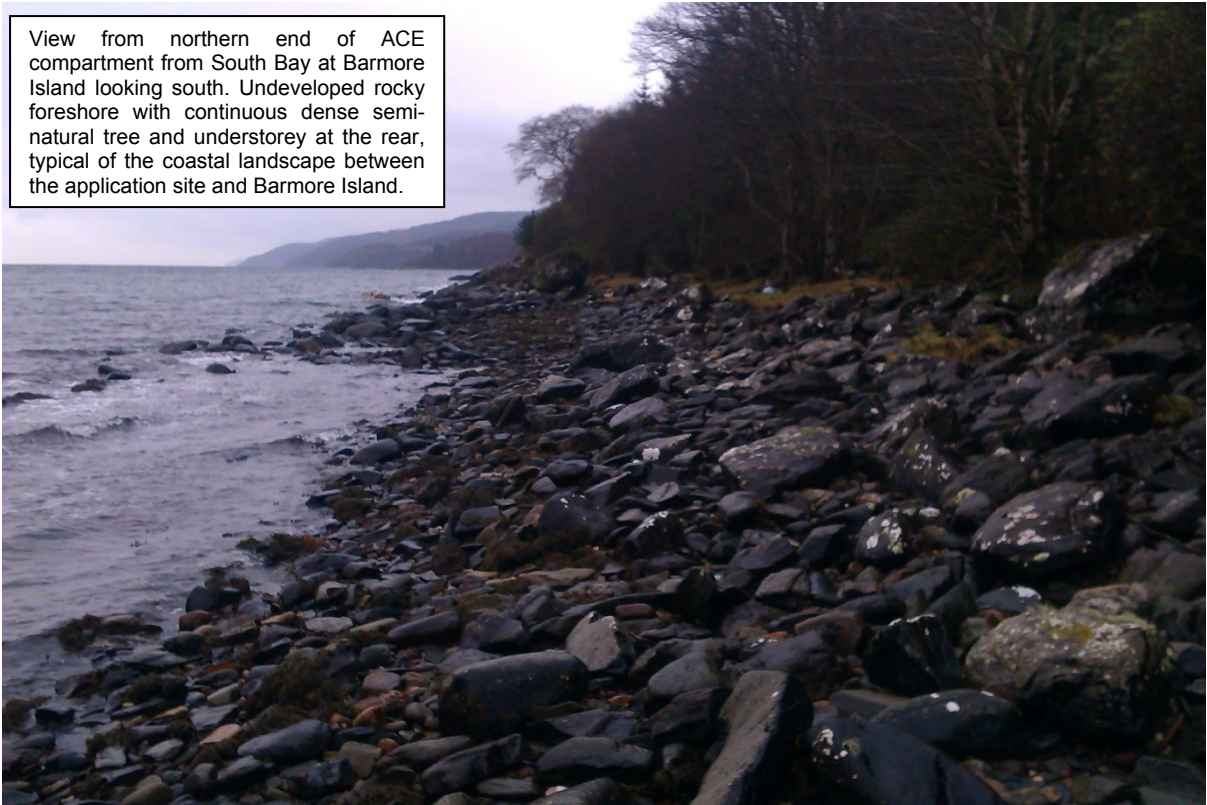
Author: ABC
Date: February 4, 2019
Scale: 1:20,000



Constraints and Opportunities

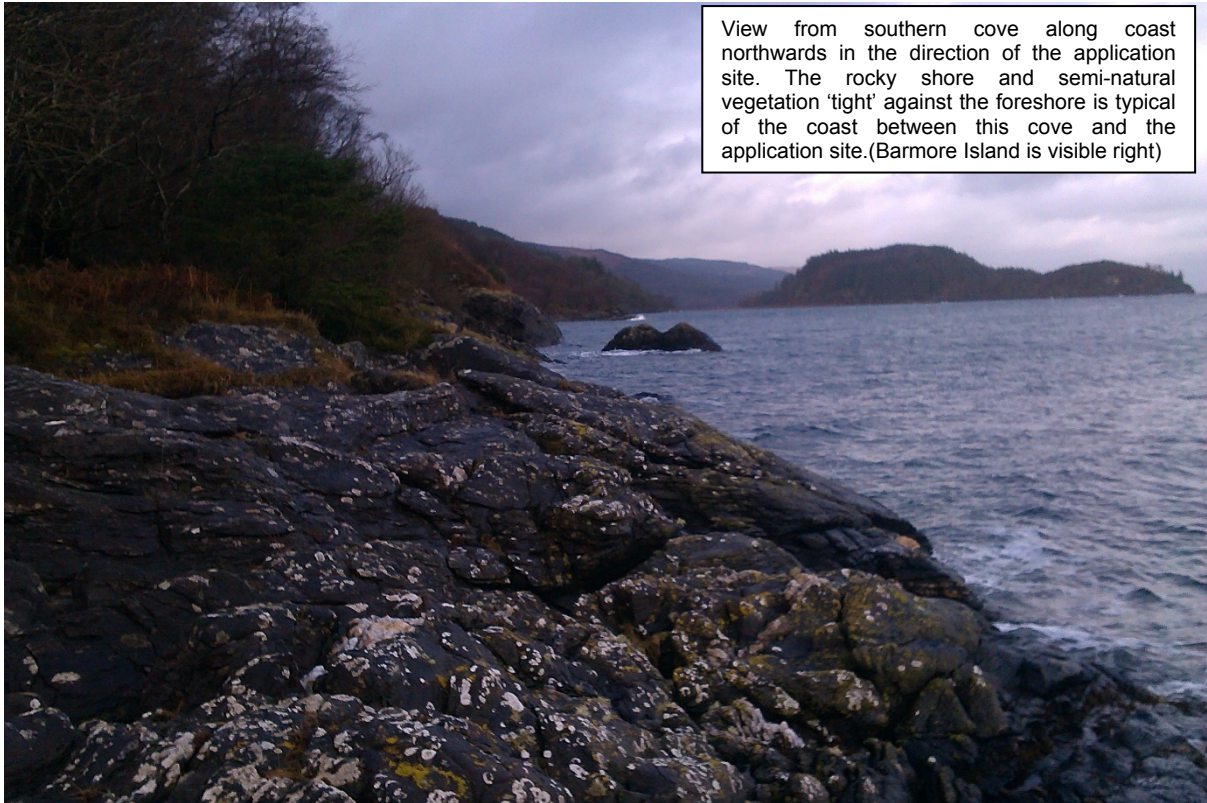


View from northern end of ACE compartment from South Bay at Barmore Island looking south. Undeveloped rocky foreshore with continuous dense semi-natural tree and understorey at the rear, typical of the coastal landscape between the application site and Barmore Island.



Intimate and secluded natural cove located at the southern end of the ACE compartment publicly accessible from the landward side from the settlement of Tarbert





View from southern cove along coast northwards in the direction of the application site. The rocky shore and semi-natural vegetation 'tight' against the foreshore is typical of the coast between this cove and the application site. (Barmore Island is visible right)



Lower part of grass track down north side of narrow glen, ending at elevated grass area above a natural rocky cove to the north of the application site located on the opposite side of the burn.)



View from the grass plateau elevated behind the cove looking southwards towards the application site on the opposite side of the burn and stone dyke.

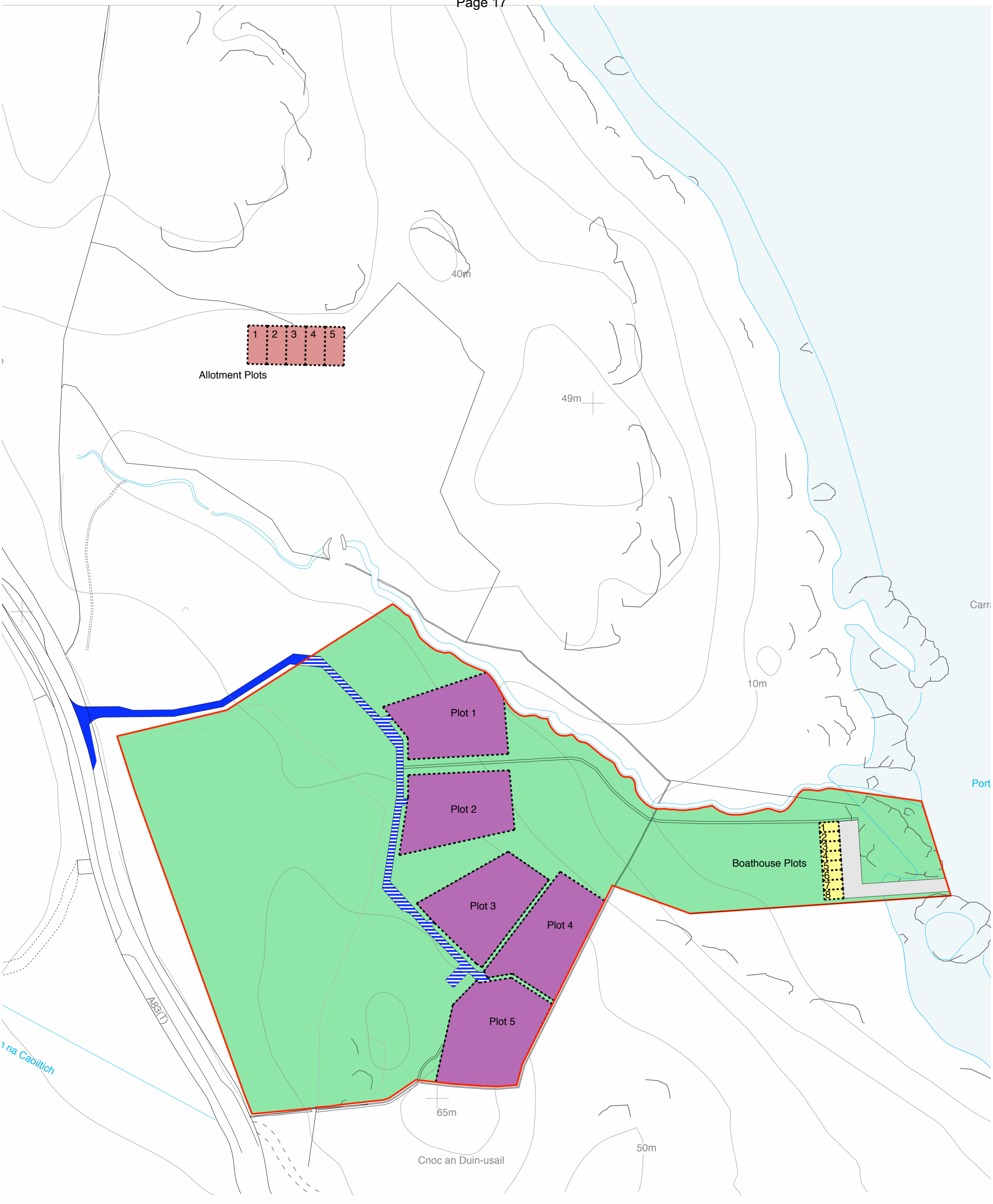


View from northern edge of application site looking south showing rock outcrop behind trees left of centre (proposed boatshed to be sited this side of the outcrop – where trees left of centre are on this photograph.)



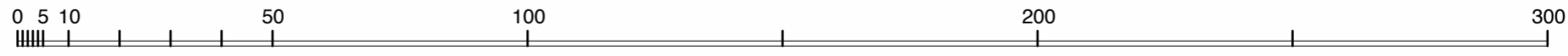


View from central part of application site looking south towards rocky cove showing typical coastal landscape above foreshore comprising hummocky landform with varied grass species, moss, rock outcrops and coastal trees. (Proposed to be a cleared apron in front of the boat shed comprising seeded plastic ground reinforcement for purposes ancillary to the boathouse.)



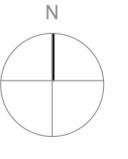
TITLE PLAN

SCALE 1:1250



KEY

- CONSERVATION AREA
- PLOT BOUNDARY - HOUSES
- PLOT BOUNDARY - BOATHOUSES
- PLOT BOUNDARY - ALLOTMENTS
- ACCESS ROAD 1
- ACCESS ROAD 2
- HARDSTANDING & SLIPWAY



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Local Review Body
Land at Port A'Ghuail, Tarbert
Supplementary submission for the Applicants

1. This supplementary submission addresses a number of observations recently made by the Planning Officer.

2. In terms of regulation 15 of the Town and Country Planning (Development Management Procedure) (Scotland) Regulations 2013, certification was given on the application form that the Applicant had served notice on every person other than himself who, at the beginning of the period 21 days ending with the date of the application, was the owner of any land to which the application relates. Sam and Steve McColl were accordingly owner notified and their details given in the Land Ownership Certificate. The red line area identified on the application drawings is currently in their ownership and certification to that effect has properly been given.

3. Separately, at the date of the application, Sam and Steve McColl owned the wider area shown on the application drawings outlined in blue under deduction of Plot 3 (which the Applicant owns). Whilst that plot may more accurately have been carved out of the area outlined in blue, this minor technicality is not sufficiently material to invalidate the application. The fundamental point of owner notification is to identify the owner of the land proposed for the development and to give that party an opportunity to make representations which may then be taken into account in the determination of the application. That statutory requirement has been complied with. The owners of the land do not object to the proposal.

4. Questions of ownership do however bring into play two related questions which we wish to clarify for the LRB:-

(i) In the written submissions prepared in support of the review to the LRB, the applicant has proposed that the use of the development be tied exclusively to plot 3 and that this be secured through parties entering into s75 agreement. This could be achieved either through the Applicants and the owners of the boat shed site entering into the agreement with the Council restricting the use of the boat house in this way; alternatively, the Applicant could either take title to the boat shed site, or enter into a long lease which could then be registered, giving him the requisite power to enter into a s75 agreement directly with the planning authority. Either way, if the Council resolved to grant planning permission but only on the basis that a binding s75 agreement in terms satisfactory to the council is entered into, no consent for the boat shed would be issued and no development would take place unless and until an acceptable agreement was concluded linking the boat shed to Plot 3 as proposed.

(ii) Reference has been made to the curtilage of Plot 3 and whether this extends to include the land on which the boat shed would sit. We would respectfully suggest that this issue is not relevant to the determination to be made. The concept of curtilage is not at all well defined in Scots law (despite relatively common usage in planning documentation and elsewhere); there is no reference in the policy guidance to the development proposed having to

take place within the curtilage of any associated building; and the necessary linkage to Plot 3 (and hence control over the use made of the boat shed) can be secured by s75 agreement. In this way, the locational and/or operational need associated with Plot 3 is established and this distinguishes the development from any random proposal unrelated to any existing development. There is no requirement for that linkage to apply only where the linked development falls within the same curtilage (however that term is defined).

5. We have commented separately on the ACE undertaken by the council and the importance of the capacity of the area to accommodate this small development being evaluated under deletion of the plastic matting. We stress again that if this element is thought to raise planning issues, the Planning Authority can by condition specify that this element is not approved, and the Applicant is entirely content for a condition in these terms to be imposed.

Morton Fraser LLP
13 February 2019

Karen Taylor

From: Kenneth Carruthers
Sent: 12 February 2019 15:20
To: 'Shewan, Norman'
Cc: 'localreviewprocess@argyll-bute.gov.uk'; 'david.cameron@jbaconsulting.com'; 'ianmacdonaldjr@hotmail.com'; 'sylviahking@outlook.com'; 'Liz Roxburgh'
Subject: RE: ARGYLL AND BUTE LOCAL REVIEW BODY - LAND AT PORT A GHUAIL, BARFAD, TARBERT [OFFICIAL]

DOCID: 16088876
SENTON: 12/02/2019 15:19:34

Dear Mr Shewan

Thank you for this information. I shall take further instructions and revert to you.

I have a couple of preliminary observations to make in the meantime:-

1. In several places - including Field Sheet 4 and in 3 of the annotations to the photographs you have included - you refer to the "550m2 to be cleared, levelled and replaced with plastic ground reinforcement and grass seeded" or some such wording.

We have tried to make it explicitly clear in the previous written submissions that this element of the proposal can be deleted leaving only the little boat house remaining. It is perfectly competent to amend applications in this way in response to legitimate observations made through the planning process. By including the reference to tree felling etc, your ACE fails to assess what is now in fact proposed. It is difficult to avoid the conclusion this this reflects a lack of objectivity and a determination to present this proposal in the worst possible light.

At the very least, it is incumbent upon you to include an assessment of the modified scheme which the applicants have said they would be perfectly happy to accept so as to provide the Local Review Body the information it requires to properly assess what is proposed.

2. Can you please advise whether it is your intention to offer a conclusion as to whether or not the area assessed has the capacity to accommodate this small building? If so, can you possibly explain the basis of your conclusion and give a quantitative indication of site's capacity to accommodate the proposal?

I shall revert later in the week in response to your other points.

Yours sincerely

Kenneth Carruthers

Partner

For Morton Fraser LLP

t: 0131 247 1130 | m: 07712 133 275 | [LinkedIn](#)

www.morton-fraser.com

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From: Shewan, Norman [mailto:Norman.Shewan@argyll-bute.gov.uk]

Sent: 12 February 2019 11:45

To: Kenneth Carruthers

Subject: FW: ARGYLL AND BUTE LOCAL REVIEW BODY - LAND AT PORT A GHUAIL, BARFAD, TARBERT [OFFICIAL]

Classification: OFFICIAL

From: Shewan, Norman

Sent: 12 February 2019 11:06

To: localreviewprocess <localreviewprocess@argyll-bute.gov.uk>; 'kenneth-carruthers@morton-fraser.com' <kenneth-carruthers@morton-fraser.com>; 'David Cameron' <David.Cameron@jbaconsulting.com>; 'Planning SW' <planning.sw@sepa.org.uk>; 'ianmacdonaldjr@hotmail.com' <ianmacdonaldjr@hotmail.com>; 'sylviahking@outlook.com' <sylviahking@outlook.com>

Subject: FW: ARGYLL AND BUTE LOCAL REVIEW BODY - LAND AT PORT A GHUAIL, BARFAD, TARBERT [OFFICIAL]

Classification: OFFICIAL

Dear All,

Please accept my apologies for not forwarding the attached information directly to you as advised on Form AB5 with regard to the above Review. The additional information requested was sent to Hazel MacInnes on the 7th February however I did not distribute it to those parties set out the Schedule.

I have just become aware of this oversight and immediately forwarded the requested additional information to each of you. I hope that this does not delay the review process.

Best Regards,

Norman

Norman Shewan

Planning Officer Mid Argyll

Development Management

Planning, Housing & Regulatory Services

Argyll and Bute Council

t: 01546 604542

e: norman.shewan@argyll-bute.gov.uk

w: www.argyll-bute.gov.uk

Argyll and Bute - *Realising our potential together*

From: Shewan, Norman

Sent: 07 February 2019 16:45

To: MacInnes, Hazel <Hazel.MacInnes@argyll-bute.gov.uk>

Subject: RE: ARGYLL AND BUTE LOCAL REVIEW BODY - LAND AT PORT A GHUAIL, BARFAD, TARBERT [OFFICIAL]

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Hazel,

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- Plot 3 (as shown on the above attached drawing) is the dwellinghouse associated with the proposed development site.

I can confirm that the planning application forms dated 1st December 2017 certify that the applicant, Mr. Lawson served notice on Mr Sam & Steve McColl of 4 Hillside Street, Edinburgh EH75HB as persons, other than the applicant, who was owner of any part of the land to which the application relates. On the basis of this certification I can confirm that Mr and Mrs McColl, prior to 21 days before the application submission, owned all of or part of the planning application site edged red.

However, the application also includes a larger area of land edged blue (enclosing the application site). Land edged blue on an application drawing should be ***within the ownership or control of the applicant*** (and not a third party). I would respectfully suggest that the Review Board request confirmation of the ownership details for the land edged blue from the applicants agent as I suspect that the applicant may not own the land edged blue. If this is the case, it appears that the application is not technically correct with regard to the relevant procedural guidance in this respect.

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Norman

Norman Shewan

Planning Officer Mid Argyll
Development Management
Planning, Housing & Regulatory Services
Argyll and Bute Council

t: 01546 604542

e: norman.shewan@argyll-bute.gov.uk

w: www.argyll-bute.gov.uk

Argyll and Bute - *Realising our potential together*

From: MacInnes, Hazel

Sent: 24 January 2019 09:40

To: localreviewprocess <localreviewprocess@argyll-bute.gov.uk>

Subject: ARGYLL AND BUTE LOCAL REVIEW BODY - LAND AT PORT A GHUAIL, BARFAD, TARBERT [OFFICIAL]

Classification: OFFICIAL

Following the first meeting of the Local Review Body held yesterday (23 January 2019) I enclose correspondence seeking further information from the planning authority and the applicant in respect of this case as detailed on the AB7 form. This information must be submitted by 7 February 2019 and copied to all interested parties as listed on the AB5 form. Interested parties then have 14 days to comment on this further information.

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MacInnes, Hazel

From: Kenneth Carruthers <kenneth.carruthers@morton-fraser.com>
Sent: 12 February 2019 15:22
To: Shewan, Norman
Cc: localreviewprocess; 'david.cameron@jbaconsulting.com';
'ianmacdonaldjr@hotmail.com'; 'sylviahking@outlook.com'; 'Liz Roxburgh'
Subject: RE: ARGYLL AND BUTE LOCAL REVIEW BODY - LAND AT PORT A GHUAIL, BARFAD, TARBERT [OFFICIAL]

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I shall revert later in the week in response to your other points.

Yours sincerely

Kenneth Carruthers

Partner

For Morton Fraser LLP

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