



Report for: **DECISION**

Item Number: 12

Contains Confidential or Exempt Information	No
Title	BUDGET STRATEGY AND MTFS 2020/21 TO 2022/23
Responsible Officers	Ross Brown. Chief Finance Officer
Authors	Shabana Kausar, Head of Strategic Finance
Portfolio	Councillor Bassam Mahfouz, Finance and Leisure
For Consideration By	Cabinet
Date to be considered	15 October 2019
Implementation Date if Not Called In	28 October 2019
Affected Wards	All
Area Committees	All
Keywords/Index	Budget strategy, process, savings

Purpose of Report

The budget strategy report seeks to provide an update to Cabinet of developments since the last budget strategy report in July 2019, which impact the 2020/21 budget gap.

This report sets out the updated savings target required to balance the budget for 2020/21 in the context of the 2019 Spending Review and increased demand pressures setting out the revised budget gap for 2020/21.

Due to government only announcing a one-year settlement, the report also sets out key issues faced by the Council in planning to deliver a balanced budget for beyond 2020/21.

1. Recommendations:

It is recommended that Cabinet:

- 1.1 Notes that officers will continue to prepare detailed plans and budget proposals in accordance with the Administration's priorities and financial strategy objectives (paragraph 3.1 to 3.3), taking into account emerging expenditure and funding information (section 4, 5 and 6) and the proposed approach to savings identification (paragraph 3.4 and 3.5).
- 1.2 Notes the indicative impact of 2019 Spend Review in absence of any technical release and notes that work is on-going to further refine funding assumptions (section 6).
- 1.3 Notes the intention per the 2019 Spend Review to cessate the London Business Rates Pool Pilot, effective from 2020/21 (paragraph 6.5).
- 1.4 Notes the original budget gap for 2020/21 of £19.275m and notes progress made to date (paragraph 4.3 and 6.17).
- 1.5 Notes the updated forecast budget gap of £40.819m over the three-year Medium-Term Financial Strategy period and sets a requirement to also bring forward proposals to close the forecast gap in 2021/22 onwards (paragraph 6.18 and 6.19).
- 1.6 Notes the capital investment process as set out in the report (Section 7).
- 1.7 Notes HRA Budget Strategy will be brought back for review at December 2019 Cabinet meeting (Section 8).
- 1.8 Notes the updated budget preparation timetable as set out in the report (Section 9).

2. Reason for Decision and Options Considered

- 2.1 This is an update report for Members consideration on the 2020/21 Budget and Medium-Term Financial Strategy (MTFS). It updates the MTFS assumptions for 2020/21 to 2022/23 and endorses officers to continue to prepare detailed budget proposals for Member consideration as part of the annual budget-setting cycle in line with the timetable at paragraph 9.1.
- 2.2 The overarching objective is to set an outcome-led budget in line with Future Ealing outcome principles over the medium term that is balanced and sustainable; supported by robust savings plans.

- 2.3 The Council continues to invest in services that experience significant and continued demand pressures, with prioritisation being given to the most significant vulnerable group whilst continuing to face further pressures due to significant complexity of service provision, against the backdrop of continuing declined funding; notwithstanding the indicative projected increase in funding as a result of the 2019 Spending Review.

3. Approach to Budget Setting

Delivering the Administration's Priorities

- 3.1 The budget process is priority-led; aligning the allocation of resources with the priorities of the Administration. There are three key Administration priorities for Ealing as set out covering the 2018/19 to 2021/22:

- Good, genuinely affordable homes
- Opportunities and living incomes
- A healthy and great place

- 3.2 These are supported by nine priority areas which have been agreed with local partners in health, education, policing, employment, housing, local businesses and voluntary and community organisations via the Future Ealing programme. The nine ways to make the borough better are:

- A growing economy creates jobs and opportunities for Ealing residents to reduce poverty and increase incomes
- Children and young people fulfil their potential
- Children and young people grow up safe from harm
- Residents are physically and mentally healthy, active and independent
- Ealing has an increasing supply of quality and affordable housing
- Crime is down and Ealing residents feel safe
- The borough has the smallest environmental footprint possible
- Ealing is a clean borough and a high-quality place where people want to live
- Ealing is a strong community that promotes diversity with inequality and discrimination reduced.

- 3.3 Contributing to the achievement of the above objectives and outcomes are a number of significant programmes of activity are now in delivery, notably:

- Housing Delivery Programme that along with partners have delivered 533 (21%) of the 2,500 genuinely affordable homes target
- The Better Lives programme for adult social care transformation that has contributed to stemming the increasing demand of residents in need of care through early intervention and strength based assessment,
- The Future Working programme to redevelop the Council's headquarters

delivering

housing and a more efficient operating environment for staff; and

- The Brighter Futures programme which has succeeded in sustaining a reduction in the number of looked after children, delivering better outcomes for the children concerned whilst at the same time allowing for strong financial performance (as shown by the delivery of a balanced budget in 2018/19).

2020/21 Budget Approach

3.4 The Council continues to use Future Ealing as a vehicle for delivering the 2020/21 and future years budget strategy.

3.5 The Future Ealing budget strategy contains three main strands:

a) **Future Ealing Outcomes**

Continued drive on Future Ealing outcomes and the associated savings that this approach brings. For 2020/21 in addition to the continued delivery of the existing commitments and activities specific areas of focus include;

- Genuinely Affordable Housing
- Better Lives Phase 2
- Waste Services
- Skills and Employment
- All Age Disability
- Ealing Learning Partnership
- Neighbourhoods and Sports Centres
- Council Tax Support/Discount
- Environmental Services

b) **Future Ealing Cross Cutting and Commercial**

This is an enhanced focus on cross cutting and commercial opportunities including asset useage. In part this approach looks to build upon the success of workstreams implemented and delivering in 2019/20 and in part recognising that all options and opportunities need to be pursued to ensure outcomes can be protected. For 2020/21 a heavy focus is being given to cross cutting and commercial at levels higher than those seen in previous years. Within this approach, there are four main workstreams (all with more specific sub workstreams) that will form the core of the approach, they are:

- 1) **Commercial** – a targeted approach of reviewing contracts and all new procurements supported by the Commercial Hub team. The review of charging policy will also sit as a workstream within this approach.
- 2) **Assets** – a review of all assets utilisation to ensure optimum use with a through flow into alternate asset use that can contribute to both the financial challenge and the delivery of genuinely affordable homes.
- 3) **Efficiency** – a cross council review of all back office and associated

processes not covered in previous reviews with a focus on end to end processes and use of technology to unlock savings opportunities.

- 4) **Digital** – the continued drive to make best use of the new Microsoft digital platform and reviewing all the associated processes and feeder systems and hand offs.

c) **Maximisation of Income**

Maximising the income available through Council Tax, precepting powers and from Business Rates. Details of caps and thresholds are set out in paragraph 6.14 below.

4. 2019/20 Budget and MTFS 2019/20 to 2022/23

- 4.1 The MTFS, covering the 4-year period 2019/20 to 2022/23, was approved by Cabinet and Council in February 2019. It reflects the impacts of central government funding decisions, analysis of advice and information from relevant organisations and the effects of the national and local economic context. It provides a robust financial framework to support achievement of the Council's overall objectives and delivery of services.
- 4.2 By necessity the MTFS is updated to reflect changing circumstances, updated priorities and ambitions, the latest financial situation and external factors such as Government funding settlements.
- 4.3 The tables below summarise the MTFS forecasts for 2019/20 to 2022/23 and confirms the forecast budget gap of £19.275m, £11.796m and £10.186m for the years 2020/21 onwards.

Table 1: Medium Term Financial Strategy Summary

Budget Totals	2019/20 £M	2020/21 (Forecast) £M	2021/22 (Forecast) £M	2022/23 (Forecast) £M
Total Funding	(247.708)	(241.495)	(242.885)	(244.289)
Net Budget Requirement	247.708	260.770	273.956	285.546
Transfer to/from Reserves	0.000	0.000	0.000	0.000
Net Budget Requirement after Reserves	247.708	260.770	273.956	285.546
Forecasted Budget Gap	0.000	19.275	31.071	41.257
Forecasted Budget Gap (incremental)	0.000	19.275	11.796	10.186

Source: 2019/20 Budget Strategy Report – February 2019 Cabinet

Budget Monitoring Outturn Forecast 2019/20

- 4.4 As detailed in September 2019 meeting of Cabinet (Budget Update 2019/20), at 31 July 2019 the Council were forecasting a net overspend for the year totalling £6.046m after applying management actions, grants, provisions, reserves and contingency.

General Fund Balance

- 4.5 For 2019/20 the Council's General Fund balance is at its target risk-assessed target level of £15.919m. The Chief Finance Officer, as the Council's Section 151 Officer, considers that this is adequate level given the risks the Council is facing and considering Ealing's spending history. The adequacy of reserves will continue to be reviewed annually.

Adequacy of Reserves

- 4.6 The Council also sets aside funding in reserves for specific purposes and to mitigate financial risks as part of the budget planning and monitoring process. At 31 March 2019 the Council's earmarked reserves totalled £87.523m.
- 4.7 The February 2019 MTFS was based on a forecast net requirement to drawdown £5.171m from earmarked reserves in 2019/20 to fund capital investment and carried forward commitments (before any in-year additions to reserves or requirement to use reserves to address any 2019/20 overspends). If these commitments are required in year then the overall level of reserves would reduce to £82.352m by 31 March 2020.
- 4.8 If the current forecast for 2019/20 holds true then subject to the success of actions currently being taken in year to mitigate the pressures, a further drawdown from reserves may still be necessary to balance the in-year position, which will use a significant proportion of the very limited reserves available.
- 4.9 As such, the councils needs to continue to act in a prudent manner and remove any reliance on reserves in year, and importantly, not commit to any expenditure that could expose the Council to risk that may ultimately result in further reserve commitments being required.
- 4.10 Reliance cannot be placed on reserves as a funding strategy for 2019/20 onwards. Recurring revenue savings from service areas or new income streams must be found to meet the forecast budget gap. Further reviews of reserves will be undertaken during 2019/20 as part of the MTFS process but it should be noted that no budgeting expectation on reserves should be assumed.

5. July MTFS and Budget Strategy Report

- 5.1 The Council's approach to setting the budget was set out in the Budget Strategy Report to Cabinet on 16 July 2019. It was recommended that saving proposals to cover the 2020/21 budget gap of £19.275m are identified by the end of the 2020/21 budget cycle. This target was set out to enable the Council to achieve a balanced budget position in 2020/21.
- 5.2 The sections of this report below provide an update to the budget gap position for

2020/21 and on announcements set out in the 2019 Spending Round. At the time of reporting, the specific information regarding the amounts has not yet been released.

6. October MTFS Update and Budget 2020/21

6.1 On 4 September 2019, the Chancellor of the Exchequer announced the outcome of the 2019 Spending Review. This confirmed broad public spending allocations for the next financial year. The Spending Review contained a number of policies and announcements, which are likely to have an impact on local government. In broad terms the 2019 Spending Review looks positive for local government but still creates a high degree of uncertainty of what the settlement will contain beyond 2020/21.

6.2 Significant spending pressures from demand-led services, specifically in Special Education Need (SEN), Adults service and new burdens have potential impact on the budget. Although some growth has been built into the MTFS to help alleviate some of these pressures, they continue to present a significant budget risk, particularly in respect of the demographic and contractual pressures.

6.3 As part of the continuous budget monitoring and forecasting processes, a number of key assumptions and estimates, along with known changes, are beginning to be modelled in an updated MTFS for 2020/21 onwards. Set-out below is an updated budget gap position for 2020/21, with following narrative providing an update and a feel for potential impacts.

Government Funding

6.4 Whilst in the main the announcement looks positive for Local Government, primarily due to the allocation and continuation of one-off grants; the proposed intention to cease the London Business Rates Pilot Pool at the end of 2019/20 will have an adverse impact on the Councils finances in 2020/21.

6.5 The proposed cessation of the London Business Rates Pilot Pool will look to reduce the amount of retained income from 75% in 2019/20 to 67% in 2020/21, of which respectively 48% in 2019/20 and 30% in 2020/21 will be Ealing's share with the remaining 27% in 2019/20 and 37% in 2020/21 going to the Greater London Authority (GLA). The Council has previously made prudent assumptions in its MTFS for the reduction of business rates income expected but there still remains a risk that the overall budget gap for the period 2020/21 to 2022/23 of £41.257m maybe understated.

6.6 The actual impact of the Spending Review on the 2020/21 budget will not be known until specific technical details are released but any adverse impact of the settlement would require the Council to take rapid action to ensure that it can set a balanced budget for 2020/21. With this in mind the MTFS forecast has been

updated using the national headline numbers to estimate the impact in 2020/21.

- 6.7 With local government only receiving a one-year settlement, the Fair Funding Review determining the final roll-in of key grants and a fundamental review of the baseline funding levels, has been delayed to 2021/22. This should mean that in future the Council will be reliant on council tax, business rates and fees and charges to fund its expenditure, in the short term it continues to bring a level of uncertainty to financial planning matters

Government Grants

- 6.8 The 2019 Spending Review announced a combination of new grants for children's and adults social care, reduction of homelessness and rough sleepers and continuation of a number of specific grants which were not factored within the MTFS. The table below sets out the impact on the MTFS.

Table 2: 2020/21 General Fund Grants

General Fund Grants	2020/21 MTFS Change £M
Winter Pressures Adults	(1.418)
Children's & Adults Social Care Support	(2.422)
New Home Bonus (NHB)	0.502
Grants Continued	(3.338)
Improved Better Care Fund (iBCF)	TBC
Increase to Existing Grants	TBC
Adults & Children's Social Care Grant	(5.900)
Homelessness & Rough Sleepers	TBC
Troubled Families Grant	TBC
New Grants	(5.900)
Total	(9.238)

- 6.9 It should be noted that though grants such as iBCF and NHB were factored into the MTFS these are still provisional and are subject to change once allocations are announced as part of the final settlement.
- 6.10 Included within the announcement were also increases for the following non-general fund grants and as details have yet to be confirmed, the estimates provided are indicative and for illustration purpose.
- Public Health Grant is being increased nationally by £100m, estimated by London Council to be £0.454m for Ealing (1.84%). It is not clear from the details provided to date what this increase will be expected to fund
 - High Needs DSG block funding is being increased nationally by £700m. Using analysis undertaken by London Councils Ealing can receive an additional £6m.

London Business Rates Pilot Pool

- 6.11 The current MTFS assumes that the Ealing will be retaining 48% share of the business rates income locally as well see a benefit from the overall growth in the pool. As little by way of detail is available to allow for any calculation of the impact of this change from Ealing's perspective making it difficult to estimate any impact. However, Ealing benefitted in 2019/20 to the value of circa £4m from the retention growth above the baseline. Therefore, carrying this principal forward, winding-up of the pool will result in a pressure for Ealing.
- 6.12 It should also be noted that the total benefit gained from the pool varies according to overall growth or loss on a London wide basis, which for 2019/20 will not be known until end of this financial year.
- 6.13 Whilst the government has announced cessation of the London pilot, discussions are being held by the London Council, LGA and central government to discuss continuing the pool in its current guise or in a new format. It is still early days and outcome of any discussions will not be known until later this autumn.

Council Tax and Adult Social Care Precept Options 2020/21

- 6.14 In 2019/20 Ealing had applied the maximum increases for core council tax (3%) and Adult Social Care precept (6% over 3 years, with final 1% in 2019/20), as permitted under legislation.
- 6.15 Within the 2019 spending review the Government announced to consult with local authorities to increase both the core council tax threshold and the Adult Social Care Precept respectively by 2% each in 2020/21. The table below provides an illustration of what the increase may look like for Ealing.

Table 3: Council Tax Precept Scenario

Council Tax Precept	Maximum Increase	
	%	Cash Value £M
Core Council Tax	2.00%	2.6
Adult Social Care Precept	2.00%	2.6
Total	4.00%	5.2

New Service Pressures

- 6.16 The MTFS forecast in this report is based on the working assumption that an additional £10m of funding will be required to be made available next year, driven by the following key requirements;
- a) New delivery model for the local authority trading company (LATCo) Greener Ealing Ltd, will require circa £5m of growth in 2020/21, as detailed in the LATCo Business Plan report to this meeting of Cabinet.

- b) Special Education Need (SEN) is reporting a gross pressure of £13.430m at 31 July, as reported to Cabinet in September 2019. Considering a proportional element of the new additional high needs funding (circa £0.700m nationally) will be contributing towards this pressure, the current working estimate here is that the value could be in the region of £5m.

Summary Impact of Changes

- 6.17 The impact of the changes noted above represent a net decrease of £0.438m to the 202/21 budget gap as summarised in the table below.

Table 4: 2020/21 Indicative Budget Gap

2020/21 Budget Gap		2020/21 £M	Report Section
Budget Gap at February 2019		19.275	
Core Council Tax Increase	Recurring	(2.600)	6.15
Adult Social Care Precept	Recurring	(2.600)	6.15
Grants continued from 2019/20	Recurring	(3.338)	6.8
New grants in 2020/21	Recurring	(5.900)	6.8
Net Movements serving to decrease the budget gap		(14.438)	
London Business Rates Pilot Pool	Recurring	4.000	6.11
New Growth Requirements	Recurring	10.000	6.16
Net Movements serving to increase the budget gap		14.000	
Indicative Budget Gap 2020/21 at October 2019		18.837	

- 6.18 The table below provides an updated position of the MTFS for 2020/21 to 2022/23 as at February 2019 and shows that the overall budget gap decreasing, reflective of the items noted above.

Table 5: Updated MTFS Forecast 2020/21 – 2022/23

Budget Totals	2020/21 (Forecast) £M	2021/22 (Forecast) £M	2022/23 (Forecast) £M
Total Funding	(242.695)	(244.085)	(245.489)
Net Budget Requirement	261.532	274.718	286.308
Transfer to/from Reserves	0.000	0.000	0.000
Net Budget Requirement after Reserves	261.532	274.718	286.308
Forecasted Budget Gap	18.837	30.633	40.819
Forecasted Budget Gap (incremental)	18.837	11.796	10.186

- 6.19 The working assumption from a planning purpose is that the level of additional

grant funding announced in the spending review will continue in future years. If this assumption does not hold true, then the overall budget gap would increase by these amounts to c£50.6m from c£40.8m.

- 6.20 The indicative budget gap for 2020/21 of £18.837m, 2021/22 of £21.536m and 2022/23 of £10.186m will be delivered through the Future Ealing programme, whilst continuing focus in reducing the level of growth requirements in 2020/21. Specific saving proposals will be brought to Cabinet for approval at the December meeting.

7. Capital Investment Proposals

- 7.1 As detailed in the 2019/20 Budget Update report to the Cabinet meeting in September 2019, the revised Capital Programme for the period 2019/20 to 2022/23 totalled £797.008m, of which £443.525m relates to General Fund and the remaining £353.483m is for the HRA.

Capital Programme 2020/21 to 2024/25

- 7.2 As set out in the last Budget Strategy report to Cabinet in July 2019, there is no revenue budget capacity for mainstream funding for any new capital schemes for the capital programme in 2020/21 onwards.

- 7.3 There are certain capital expenditure items that will be unavoidable such as Health and Safety. If these growth proposals are put forward then these will need to be funded by finding additional savings and increasing the MTFS gap set out above.

Invest to Save Proposals

- 7.4 The Council's invest-to-save mechanism will remain in place in 2019/20. It allows services to drive innovation in service provision, by delivering budget savings that are allocated in part to replenish the Invest-To-Save Reserve. Proposals are anticipated to be developed within the scope of the planned Outturn Reviews and other savings initiatives.

8. Housing Revenue Account (HRA) Budget Strategy

- 8.1 The HRA budget strategy will be presented to Cabinet for review in December 2019.

9. Budget Process and Timetable

- 9.1 The Council has a well-established Budget Review Process that integrates financial planning with corporate planning and considers the wider impact on the community through equalities impact assessments.

Table 6: Budget Activity Timetable

Date	Activity
October - November 2019	<ul style="list-style-type: none"> • Finance Settlement Technical Release and consultation
December 2019	<ul style="list-style-type: none"> • Provisional Local Government Finance Settlement • Cabinet report reflecting the updated MTFS forecasts and funding position, including savings proposals • Cabinet report to approve HRA budget for 2020/21 and 30-year business plan (including capital programme) • Council decision to approve updated Flexible Use of Capital Receipts policy (<i>if required</i>) • Cabinet decision regarding continued participation in the London Business Rates Pool Pilot (<i>subject to updated requirements</i>)
January 2020	<ul style="list-style-type: none"> • <i>Final Local Government Finance Settlement (provisional)</i> • Section 151 officer agrees Tax Base and forecast Collection Fund surplus under delegated authority
February 2020	<ul style="list-style-type: none"> • Consultation with Ealing Business Partnership • Budget proposals to Cabinet and Overview & Scrutiny Committee • Cabinet considers final budget proposals and makes recommendations to Full Council • Council approves Budget & Council Tax for 2020/21

10. Legal

10.1 The Council has a legal duty to set a balanced budget.

10.2 Some savings proposals will have more detailed legal or practical implications. Where this is the case, these detailed implications will need to be considered before a final decision is taken on whether or not to implement the proposals or to implement them in a revised format.

11. Value for Money

- 11.1 The budget setting process addresses the Council's performance in delivering national and local priorities and focuses on the needs of its communities. The budget process will require services to demonstrate this through their budget proposals submissions.
- 11.2 The Council consistently monitors performance and finance in tandem, to ensure that value for money services are commissioned and provided for, as well regularly adjusting its activities to improve performance and achieve better value for money. The budget process sets the approach, providing the framework in which the Council can look to improve performance and achieve better value for money.

12. Sustainability Impact Assessment

- 12.1 Not applicable.

13. Risk Management

- 13.1 It is important that spending is contained within budget so that the Council can maintain its financial standing in the face of further pressure on resources in 2019/20 and beyond as set out in the annual review of the Medium-Term Financial Strategy (MTFS) approved by Cabinet in February 2019.
- 13.2 The most immediate risk to the budget process continues to be non-delivery of the approved savings and in-year service pressures (as reported to Cabinet in September 2019 in the 2019/20 Budget Update report), which are mitigated by spend controls, transformational cost reduction programmes and close monitoring by Strategic Leadership Team (SLT) and by the Leader and the Portfolio Holders for Finance, Performance & Customer Services, Health & Adult Services and Children & Young People.
- 13.3 The Council's Medium-Term Financial Strategy is continually under review and builds in projections for the MTFS period and beyond as further details and analysis become available. These updates are regularly reviewed by SLT and the Portfolio Holder and updates on the financial environment the Council is operating in are provided in Budget Update and Budget Strategy reports to Cabinet.

14. Community Safety

- 14.1 Not applicable.

15. Links to Strategic Objectives

- 15.1 The Council's medium-term financial strategy, budgets and capital programme are designed to deliver the Council's strategic priorities. The budget set for 2020/21 will address the delivery of national and local priorities.

16. Equalities, Human Rights and Community Cohesion

- 16.1 There is no requirement for an Equality Impact Assessment as part of this report.

17. In Regard to the Council's Public Law Duties

- 17.1 When making decisions the Council must act reasonably and rationally. It must take into account all relevant information and disregard all irrelevant information and consult those affected, taking into account their views before final decisions are made. It must also comply with its legal duties, including those relating to equalities as referred to above. Many proposals will impact upon third parties and where this is the case there may be a requirement for the Council to consult those affected before a final decision is taken on whether or not to implement the proposal or to amend the proposal prior to implementation.

18. Staffing / Workforce and Accommodation Implications

- 18.1 Not applicable.

19. Property and Assets

- 19.1 Not applicable.

20. Consultation

- 20.1 Not applicable.

21. Timetable for Implementation

- 21.1 The budget timetable is set out above.

22. Appendices

22.1 Not applicable.

23. Background Information

23.1 Cabinet reports:

- LATCO Business Plan – October 2019
- 2019/20 Budget Update – September 2019
- Budget Strategy & MTFS 2020/21 to 2022/23 – July 2019
- 2019/20 Budget Update – July 2019
- 2018/19 Budget Update – June 2019
- 2019/20 Budget Report – February 2019
- HRA Budget 2019/20, 5-year MTFS, 30-year Business Plan – December 2018

Consultation

Name of consultee	Department	Date sent to consultee	Date response received from consultee	Comments appear in report para:
Internal				
Ross Brown	Chief Finance Officer	Continuous	Continuous	Throughout
Paul Najsarek	Chief Executive			
Judith Finlay Tony Clements	Executive Directors			
Helen Harris	Director of Legal and Democratic Services			
Councillor Bassam Mahfouz	Cabinet Member for Finance and Leisure			
Councillor Julian Bell	Leader of the Council			

Report History

Decision type: For decision	Urgency item? No
Authorised by Cabinet Date : member:	Report deadline: Date report sent:
Report no.:	Report authors and contacts for queries: Shabana Kausar, Head of Strategic Finance, 020 8825 7549