Appendix 6: Derby City Centre Healthcheck

Derby City Centre

Description	Derby City Centre is the main hub of retail and service uses in the administrative area, with intu Derby Shopping Centre being the primary focus for retailing. The centre is also regionally important, drawing a range of customers and visitors from an extensive catchment area. intu Derby Shopping Centre is located within the south eastern boundary of the town centre as defined by Policy AC1 and illustrated in the Council's 'City Centre Inset Map' (and is within the city centre boundary as defined by Experian Goad) and is within the defined primary shopping area. The remainder of the centre takes the form of relatively traditional streets, which accommodate a variety of retail and service operators. Experian Goad data indicates that Derby city centre accommodates 214,370 sq.m of gross floorspace across 818 units. The Experian Goad data was updated by Nexus Planning through a survey of the centre undertaken in February 2018.

Figure 1: Iron Gate and Derby Cathedral viewed from near Salder Gate at night

Figure 2: The quality of units, such as these on Babington Lane, varies throughout the centre

Figure 3: intu Derby is the main focus for comparison operators within the city centre

Figure 4: Derby benefits from a number of attractive period buildings, with these generally concentrated in the Cathedral Quarter.

Table 1 City Centre Floorspace Composition

<table>
<tr><th>GOAD Category</th><th>Floorspace at 2018 (sq.m)</th><th>Floorspace at 2018 (%)</th><th>Floorspace UK Average at 2018 (%)</th></tr>
<tr><td>Convenience</td><td>23,530</td><td>11.0</td><td>15.3</td></tr>
<tr><td>Comparison</td><td>90,470</td><td>42.4</td><td>34.6</td></tr>
<tr><td>Retail Services</td><td rowspan="3">9,520
47,160
11,890</td><td>4.5</td><td>6.9</td></tr>
<tr><td>Leisure Services</td><td>22.1</td><td>25.2</td></tr>
<tr><td>Financial and Business Services</td><td>5.6</td><td>7.6</td></tr>
<tr><td>Miscellaneous</td><td>0</td><td>0.0</td><td>0.1</td></tr>
<tr><td>Vacant</td><td>31,800</td><td>14.9</td><td>9.9</td></tr>
<tr><td>TOTAL</td><td>214,370</td><td>100</td><td>100</td></tr>
</table>

Source: Composition of City Centre derived from Nexus Planning Survey of August 2018; UK Average from Experian Goad Report June 2018

Table 2 City Centre Unit Composition

<table>
<tr><th>GOAD Category</th><th>DCC Number of Units at 2013</th><th>DCC Units at 2013 (%)</th><th>DCC Number of Units 2018</th><th>DCC Units at 2018 (%)</th><th>Units UK Average at 2018 (%)</th></tr>
<tr><td>Convenience</td><td>41</td><td>5.8</td><td>52</td><td>6.3</td><td>9.1</td></tr>
<tr><td>Comparison</td><td>367</td><td>51.2</td><td>270</td><td>33.0</td><td>30.5</td></tr>
<tr><td>Retail Services</td><td rowspan="3">198</td><td>33.3</td><td>98</td><td>12.0</td><td>14.6</td></tr>
<tr><td>Leisure Services</td><td>22.1</td><td>197</td><td>24.1</td><td>24.1</td></tr>
<tr><td>Financial and Business Services</td><td>5.6</td><td>69</td><td>89.4</td><td>10.2</td></tr>
<tr><td>Miscellaneous</td><td>13</td><td>1.8</td><td>0</td><td>0.0</td><td>0.1</td></tr>
<tr><td>Vacant</td><td>88</td><td>12.5</td><td>132</td><td>16.1</td><td>11.3</td></tr>
<tr><td>TOTAL</td><td>707</td><td>100</td><td>818</td><td>100</td><td>100</td></tr>
</table>

Source: Derby City Centre derived from Nexus Planning Survey of February 2018; Derby Retail and Leisure Study 2009; UK Average from Experian Goad Report June 2018

Table 3 City Centre Facilities

<table>
<tr><th colspan="2">Type of Provision</th><th>Total</th></tr>
<tr><td>Key Anchor Store</td><td>Boots, Debenhams, Marks & Spencer, Matalan, Next, Primark, Sainsbury's Local and Tesco Metro</td><td rowspan="2">84</td></tr>
<tr><td>Other National Retailers (with floorspace greater than 200 sqm)</td><td>Accessorize, All Saints, Argos, Bang & Olufsen, Barclays, Big & Tall, Blacks, Bodycare, Bon Marche, Boots, Brighthouse, British Heart Foundation, Burton, Card Factory, CEX, Clarks, Clintons, Co-operative Bank, Cycle Republic, Deichmann, Dorothy Perkins, Dr. Martens, EE, Flying Tiger, Foot Locker, Games Workshop, GAP Outlet, H&M, Halifax, HMV, Holland and Barrett, Home Bargains, HSBC, Jack & Jones, JD, Lloyds, Luvyababes, Monsoon, Moss, Nationwide, Natwest, New Look, New Look Men, Office, Pandora, Paperchase, Phase Eight, Poundland, Poundstretcher, Quicksilver, RBS, River Island, Ryman, Santander, Savers, Shoe Zone, Sports Direct, Superdrug, Superdry, That's Entertainment, The Disney Store, The Entertainer, The Salvation Army Charity Shop, The Works, Thorntons, Topman, Topshop, Trespass, Wallis, Waterstones, White Stuff, WH Smith, Wilko, Yorkshire Bank, Yours and Zara</td></tr>
</table>

Source: Composition of Derby City Centre derived from Nexus Planning Survey of February 2018

Table 4 Major Retailers Present

Department Stores			**Clothing**		
Debenhams	1	✓	Burton	1	×
House of Fraser	0	-	Dorothy Perkins	1	✓
John Lewis	0	-	H&M	1	✓
Marks & Spencer	1	✓	Monsoon Accessorize	1	×
Mixed Goods Retailers			New Look	1	✓
Argos	1	×	Next	1	✓
Boots the Chemist	1	✓	Primark	1	×
TKMaxx	1	✓	River Island	1	✓
W H Smith	1	✓	Topman	1	✓
Wilko	1	×	Topshop	1	✓
Supermarkets			**Other Retailers**		
Sainsbury's	1	✓	Carphone Warehouse	1	✓
Tesco	1	×	Clarks	1	✓
Waitrose	0	-	Clintons	1	✓
			EE	1	✓
			HMV	1	✓
			02	1	✓
			Superdrug	1	✓
			Vodafone	1	✓
			Waterstones	1	×

Source: Composition of Derby City Centre derived from Nexus Planning Survey of February 2018; Major retailers are the 30 operators identified by Experian Goad as being the most likely to improve the appeal of a centre. ✓ or × relates to whether retailer is located in Intu Derby or not.

Convenience & Comparison	Derby city centre is dominated by convenience and comparison floorspace, with a combined total of 114,000 sq.m. of retail floorspace equating to a total of 53.4% of total retail floorspace. The comparison retail offer in the city centre is largely similar to the national average, with comparison operators accounting for approximately 90,470 sq.m. of floorspace in the city centre. This figure equates to 42.4% of total retail floorspace in the centre; the national average floorspace for comparison goods is 35.5%. There are 270 comparison goods units within the city centre, a figure which represents a decline in the 367 comparison goods units recorded at the time of the previous survey in 2009. This shows that the higher than average comparison offering noted at that time has been reduced, with increase diversification of other uses and of vacant units. Comparison retailers are concentrated in and immediately around intu Derby and along Salder Gate. The concentration of operators to these two areas indicate the areas of demand in the city centre for comparison operators. It is noted that the operators at Sadler Gate are broadly high-end or independent retailers, such as White Stuff, while operators in the intu are more diverse and varied. Derby city centre is well-represented by a range and diversity of national comparison goods multiples, which may be helped by the influence of intu Derby. The centre is anchored by operators including Debenhams and Marks & Spencer and a number of major national multiples, including Next, Boots, Matalan, Primark and New Look, are located within the city centre.

These are particularly fashion-based retailers and are largely concentrated either in the intu centre or on major routes within the vicinity of the centre such as London Road or St. Peters Street. The diversity of fashion-based retailers in Derby is strong, and alongside the national multiples noted above there are a number of high-end and specialist fashion retailers, such as Big and Tall and All Saints, and value retailers such as Bon Marche.

The range of non-fashion comparison retailers in Derby at the time of our visit was also considered to be diverse. Specialist retailers such as HMV, WH Smith, Clintons and Bang and Olufsen have a strong presence in the city centre, as do national multiples such as Poundstretcher, Wilko and Argos. This demonstrates that there is a broad diversity of retailers in the city centre, including high-end specialist retailers and value/lower-end retailers. Therefore despite the decrease in total comparison units in the city centre in the period since the previous study there remains a strong diversity of operators and units.

There were 52 convenience units within the survey area at the time of our site visits, a figure which equates to approximately 23,530 sq.m. of floorspace, or 11.0% of total retail floorspace in the centre. This figure is somewhat below the UK average floorspace of 15.2%. This is indicative of the strength of the competing edge and out-of-centre convenience retail offer. The convenience retail units offer a range of shops including fishmongers, bakers, grocers and frozen foods. There are Sainsbury's and Tesco Metro convenience stores located within the city centre. Other operators include Iceland frozen foods specialist, as well as a number of smaller convenience stores and newsagents, health food stores, delicatessens and tobacconists. The convenience offering is currently added to by the presence of two large market halls within the city centre; the Derby Market Hall and Eagle Market. The Market Hall is currently undergoing refurbishment. Eagle Market is currently under occupied. Each of the markets has traditionally contained a range of operators, with Derby Market Hall having a greater variety of food traders, including butchers and fishmongers. The upper gallery of the Market Hall is currently underused. At the time of the previous study in 2009 41 convenience goods outlets were recorded in the city centre, therefore the number of convenience operators has grown in the period since the previous study.

The comparison and convenience retail offering is strong and diverse. The floorspace occupied by comparison and convenience operators is broadly in line with national averages, and convenience floorspace divergence can be readily explained by the strength of competing retail offerings throughout the wider city. The city centre offering includes a broad range of retailers, from national multiples to specialist and independent and regional operators. It is hard to ascertain how much of the comparison offering is secured by the intu centre, however it is clear that the floorspace in the centre is favoured by national multiples as opposed to floorspace in the rest of the centre. As discussed later this has the impact of increasing the vacancy rate throughout the primary frontages of the centre.

Services	Services (retail, leisure and financial and business) comprise a total of 44.5% of units, and 32.2% of all floorspace in the city centre. These figures are somewhat less than the national average for services units and floorspace, at 48.3% and 39.4% respectively. There are 197 individual leisure service units within the city centre, accounting for approximately 47,160 sq.m. of floorspace or 22.1% of total retail floorspace in the centre. This figure is slightly lower than the national average of leisure service floorspace of 24.7%. The leisure service offering within the city centre is diverse and reflects Derby's role as a regional centre. It includes a range of restaurants and food outlets, including national operators such as Nando's, TGI Fridays and Subway, a number of public houses, bars, nightclubs and cafés. Furthermore the city centre includes a number of theatres and cinemas, such as the QUAD, the Guildhall and Derby Theatre. Leisure service operators are primarily concentrated around Friargate, Sadler Gate, the Market Place and around the Cathedral and in intu Derby, and are considered to be varied enough to support the function of Derby city centre. The number of retail service operators are less abundant, but the offering is considered appropriate to the serve the needs of Derby city centre. There are a total of 98 individual retail service units within the centre, accounting for approximately 9,520 sq.m. of floorspace or 4.5% of total floorspace in the centre. This figure is approximately half the national average figure of retail service floorspace, which is 6.8%. There are number of hairdressers and beauty salons, include regional operators like Kieran Mullin, alongside travel agents such as Thomas Cook. Retail service operators are found throughout the city centre, but are particularly concentrated along St Peter's Street and Sadler Gate. There are also a number of smaller kiosks operating in the intu centre providing retail services. Financial and business services account for approximately 11,890 sq.m. of floorspace or 5.6% of total floorspace in the centre. The provision of leisure and retail services in Derby is considered to be good, however improvements could be made to secure Derby's regional position, one such opportunity is presented by the Assembly Rooms which is currently closed for refurbishment. This opportunity also provides the potential for increased diversification in the variety of operators in the city centre. The retail service offering is somewhat limited, accounting for a smaller amount of floorspace than the national average. The diversity of retail operators within the survey area is considered to be good, with a sufficient range of operators within the city centre.
Vacancies	At the time of our visit there were 132 vacant units noted throughout Derby city centre. These units account for approximately 31,800 sq.m. of floorspace. This figure amounts to 14.9% of total retail floorspace within the survey area. The vacancy rate of 14.9% represents a higher proportion of vacant floorspace in Derby city centre than the national average figure of 9.3%.

Vacancies throughout the city centre breakdown accordingly:

- Cathedral Quarter – 14.3%
- St Peter's Quarter (excluding Intu) – 17.2%
- Intu – 12.0%

At the time of the previous study in 2009 there were 88 vacant units noted within Derby city centre, a figure which represented 12.5% of all units in the city centre. This figure was 1.3% above the national average at this time. During our visit we recorded 132 vacant units, representing 16.1% of all units in the city centre. This figure is higher than the national average number of vacant units in centres, which currently is 11.2%.
The higher figures for vacant units and floorspace represents some cause for concern. The units identified as vacant in the city centre at the time of our survey are concentrated in three broad areas:

- Wardwick, Victoria Street, Green Lane and St James Street;
- St Marys Gate (which is not within the Core Area, but is within the Goad boundary); and,
- Around the periphery of the intu centre (with a particular concentration on Osmaston Road and Babington Lane).

The vacant units vary in terms of location and size, and the total includes few of the larger units in the centre. The unit most recently occupied by Silly Sids furniture, at the corner of Victoria Street and Green Lane represents the largest single vacant unit, measuring approximately 3,840 sq.m. of floorspace, and occupying a prime frontage. Consideration should be given to addressing this and similar vacant units, with finding permanent uses for these being considered a key priority.

There is strong cause for concern around the concentration of derelict and vacant sites around Macklin Street, Colyear Street and Becketwell Lane. These derelict sites are at the core of an area where a high number of vacant buildings were noted. Furthermore vacant sites in this vicinity has had a cumulative effect to surrounding areas, notably Green Lane but increasingly Victoria Street too. Accordingly a long term strategy should be sought for this area to combat the rate of vacancy in this area and as a result ensure greater pedestrian flows into this area. The basis of such a strategy may be beginning to emerge with the emerging proposals for the former Debenhams site and the purchase of surrounding properties by the Council.

Although there were a few vacancies noted within the intu centre, these were less pronounced than those throughout the rest of the centre. The success of the intu centre and its attractiveness for national multiples has clearly had an impact on the remaining primary frontages in the city, particularly along St Peters Street and Victoria Street.

It was encouraging to note that at the time of our visit a number of units were noted as being under alteration or are in the process of being refurbished. These units were located throughout the city centre and

	indicates positive improvements in the centre. The vacancy rates does present some cause for concern, particularly in areas of the city centre where vacant units are concentrated, however targeted intervention, such as the shop front grant scheme in the Cathedral Quarter, is beginning to be impactful. Therefore ongoing monitoring should occur to the vacancy rates in the three broad areas noted above.
Miscellaneous	Derby City Centre provides a number of civic functions and services for the wider city and surrounding areas. Accordingly within the survey area there are a number of community facilities, including Derby Museum, Derby Library and a number of places of worship.
Pedestrian Flows	During the time of our visit high levels of footfall were noted in the city centre, with particular activity found along St Peters Street and in intu Derby. St Peter's Street is the key connection between areas in the north of the city centre and the south, and links together two distinct 'retail circuits' around St Peter's and Intu and Cathedral Quarter. There is a noted north-south divide in terms of pedestrian activity with the southern part of the city centre, dominated to a large extent by intu, benefiting from the highest footfall. This area also benefits from being the main point of arrival into the city centre, as both the bus station and a majority of car parking are located here. To the north of the city, where there is a lack of a strong anchor use, there are lower levels of footfall. Pedestrian activity was strongest in the intu centre, with constant and high activity in all areas of the centre. The centre contains a wide range of retail and service operators, providing more of an experience than other areas of the city centre. This activity also had positive effects on routes leading to the centre, particularly Exchange Street/Albion Street. It should be noted that despite the high levels of activity noted in intu this did not translate into comparable levels of activity in Eagle Market and along Theatre Walk. Reduced pedestrian flows were noted along Babington Lane, Osmaston Road and around St Peters Quarter. The lower-grade retail operators and higher number of vacant units which are located along these routes do not provide an incentive for activity. Interestingly Babington Lane is the location of a large surface car park which should generate a considerable amount of pedestrian activity. Activity was quietest in the areas to the rear of Wardwick-Victoria Street where there are a high number of vacant units and sites, providing little motivation for activity. Throughout the remainder of the city centre pedestrian activity is concentrated along the Corn Market, with many of the surrounding streets, with the exception of Sadler Gate, being much quieter. Sadler Gate had a moderate, but constant, level of pedestrian activity. It should also be noted that although during the time of our visit pedestrian activity was low on Wardwick-Friar Gate, this area caters more towards a night-time economy through provision of bars, pubs and restaurants. Consequently when we visited the centre of an evening increased activity was noted in this area.

	At the time of our visit reduced pedestrian activity was noted around the Market Place. As the largest area of open space in the city this lack of activity reflects on the closure of the Assembly Rooms and the reduced pedestrian flows, which reduced with distance away from the intu centre, noted in the city centre. This reduced activity has follow on effects to surrounding areas, notably Derby Market. Although high pedestrian activity was noted in areas of the city centre, this tended to be concentrated around the intu centre and the immediate routes leading to the centre. In the secondary areas of the site considerably less activity was noted. This highlights the challenges of ensuring pedestrian flows through Derby, and encouraging increased pedestrian activity at areas beyond the intu centre, such as in the Cathedral Quarter, the Market Place and St Peters Quarter.
Accessibility	Public transport in Derby is dominated by buses, and the network is designed in such a way that is radiates throughout the city from the centre. Derby bus station is located adjacent to the Riverlights development on Morledge. Bus terminating at this interchange provide quick pedestrian access into intu Derby and the primary pedestrianised retail areas. Buses link all major residential suburbs and areas of Derby and thus provide a high level of accessibility. Derby train station is located approximately 600 metres to the south-east of the city centre and can be accessed on Liversage Road-Park Street. There are a number of car parks in Derby city centre, all of which are paid facilities. Derby City Council run 4 facilities at the Assembly Rooms, Bold Lane, Chapel Street and Council House. These facilities account for 1,110 spaces. Further to this there are 742 surface level car parking spaces in the city centre, 3,500 spaces at intu Derby and a number of other facilities within Derby. Opportunities for parking appeared to be plentiful within the city centre at the time of our visit. Despite some congestion at peak times, during our visit traffic was noted to be relatively free flowing on routes through and around the city centre. Overall accessibility is improved by a large amount of pedestrianised areas in the city centre, with many of the primary retail areas being off-limits to vehicles between the hours of 10am and 5pm. This also helps to improve pedestrian safety and increase the environmental quality of the city centre. The main shopping areas of the city centre are generally flat, therefore presenting no challenge for disabled or less mobile visitors to Derby. In general Derby city centre is accessible to pedestrians, with significant provision of pedestrianised areas throughout the centre. Public transport is also readily available, providing connections at various points in the city centre to areas throughout Derby and beyond.

Perception of Safety	Although the perception of safety varies throughout Derby city centre, the perception of crime was generally perceived as low at the time of our visit. The primary retail areas, intu Derby, St Peter's Street, Market Place and the Cathedral Quarter, are considered to contain few opportunities to commit a crime. They are generally busy, with high levels of pedestrian footfall throughout these areas. This activity brings with it associated high levels of natural and passive surveillance. These areas also show a high provision of street lighting and visible CCTV, thereby ensuring security and safety is achieved at all times. Of an evening, particularly of a Friday/Saturday, there may be some sporadic incidents of drunkenness or violence. According to information provided by Derby City Council's Community Safety team incidents tend to increase in frequency as the night progresses. Figures provided by Community Safety show that 33% of recorded incidents were in the St James's and Victoria Street area, with a further 18% of incidents on Wardwick. Two concerns were noted, firstly that the car park off St James's Street has no line of site from the street and is poorly lit and secondly that there is a lack of CCTV coverage on the Strand which has entrances to two venues and is used for access through to Cheapside. The areas removed from the primary retail areas, particularly around Colyear Street and Becketwell Lane, and some other areas in St Peters Quarter, were noted as having a higher perception of crime at the time of our visit. There was less footfall noted, with higher vacancy rates resulting in less activity and reduced levels of natural surveillance. There was higher rates of loitering noted, with evidence of increased security measures on building, such as grates over windows, and less street lighting noted. These matters reduce the perception of safety. Consideration should be given to how increased footfall can be achieved, through measures such as reducing the number of vacant sites in secondary areas, to ensure more activity in these areas. This would also see further benefits such as improved environmental quality in the secondary areas.
Environmental Quality	The environmental quality of Derby city centre is varied, but is generally good and the overall appearance of the city centre is positive, although there exists the potential to improve the centre's current appearance. The areas around the Cathedral Quarter and Sadler Gate are well-maintained and have the strongest environmental quality. The units are well maintained, with few vacancies noted along the primary frontages. The area around the Cathedral is a Conservation Area and as such benefit from a strong architectural character making this location distinct to other parts of the city centre, with a number of well-preserved period buildings and features. These help to create a unique character area around the Cathedral. This area is highly pedestrianised, with well-maintained public realms and seasonal planters placed sporadically on Iron Gate and around

the Market Place. The Cathedral Quarter therefore has the highest standard of environmental quality within Derby city centre.

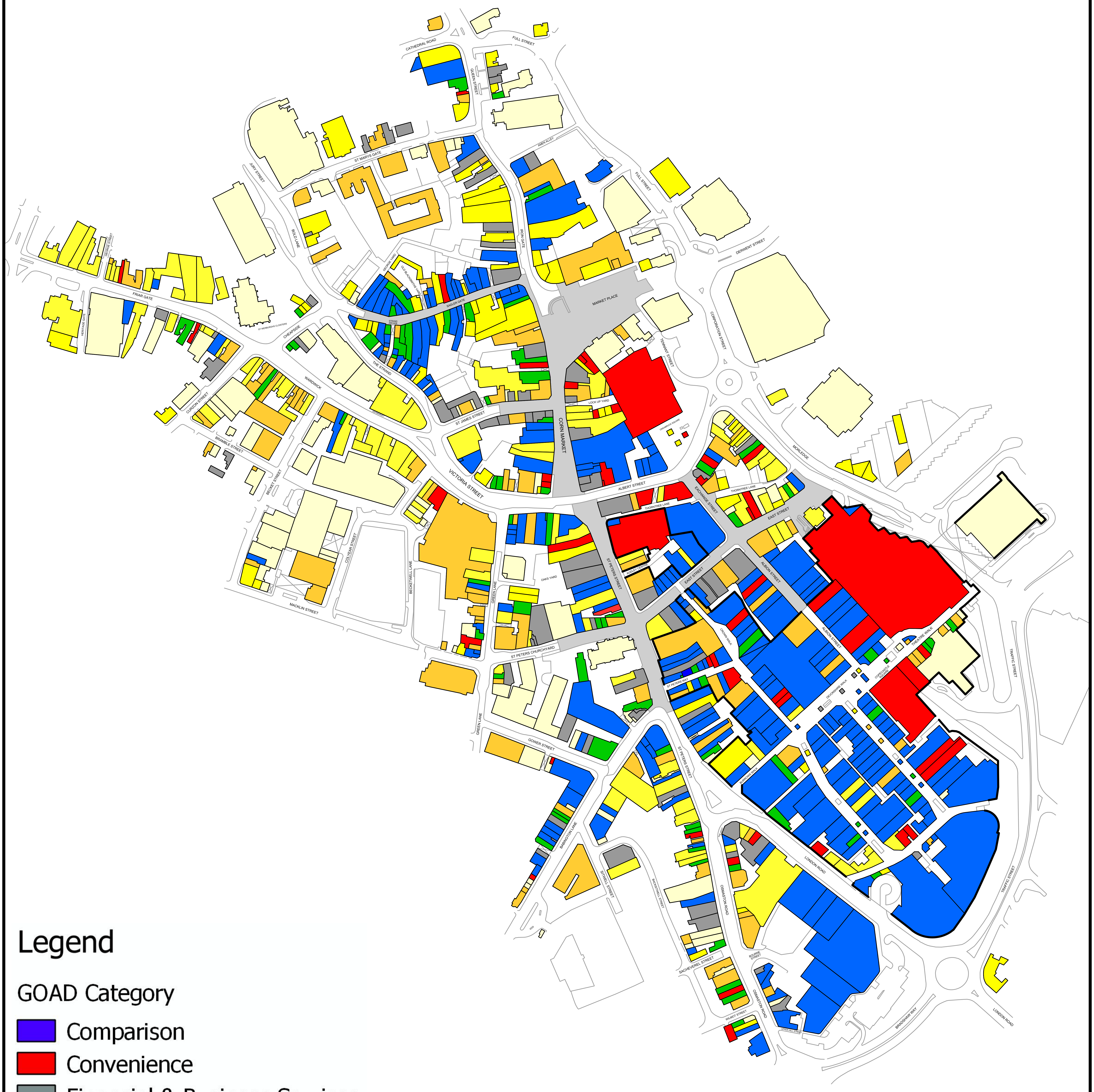
Immediately adjacent to the Cathedral Quarter is the Market Place, an area dominated by the Assembly Rooms, a modernist structure built in the 1960s. The Assembly Rooms was damaged by fire in 2014, but most of this damage was internal so the outward impacts are limited. The Market Place has a good environmental quality, and is dominated by the Grade II listed Guildhall Theatre and the Derby QUAD which give a positive impression to the area. There is a seating area surrounded by some planting where the Market Place meets Iron Gate. Although this area does not have the very high standard of environmental quality found around the Cathedral it is a generally functional public space.
Broadly speaking the environmental quality of Derby city centre can be divided by Friar Gate-Victoria Street-Albert Street into two broad 'character areas', with the area to the north of this boundary benefiting from a higher overall quality.

The area to the south-west of Victoria Street suffers from severely poor environmental quality. The area at the centre of Colyear Street and Becketwell Lane is a large and extremely poor quality vacant site, which is surrounded by a number of vacant or poorly maintained buildings. These features contribute to the area having a very low environmental quality, however this area is secluded from primary retail areas and as such is unlikely to impact impressions of the overall city centre.

St Peters Street is the primary thoroughfare running north-south, linking the Cathedral Quarter and Market Place to intu Derby. It is largely pedestrianised, with access restricted to service vehicles. At the time of our visit there were considerable works to the surfaces of St Peters Street which have sought to improve the public realm at St Peters Cross and The Spot. The units in this area are generally well-maintained, and St Peters Church acts as a significant landmark, with a number of units having distinctive architecture. Overall St Peters and East Streets have a good level of environmental quality, which has been enhanced through improvements to shopfronts and a more consistent approach to street signage. The Babington Lane/Osmaston Road area of the city centre is of a lower environmental quality, with many of the units of a lower quality and no public realm found. It was also observed that pavements in this area were uneven and poorly surfaced and are therefore in need of improvement.

Overall the environmental quality of the primary areas of the city centre is good, with most areas being well-maintained and little litter or graffiti noted at the time of our visit. The secondary areas, which tend to be largely secluded, are of extremely poor environmental quality. These are poorly maintained areas, with lower quality operators and units and are primarily located to the south of Friar Gate-Victoria Street-Albert Street.

Conclusions	Derby city centre has a key regional role and is a centre that is capable of drawing customers and visitors from an extensive catchment area. The range and diversity of the convenience and comparison goods offer is comprehensive, and the Intu located in the south-east of the centre is a clear focus for national multiple operators. A variety of changes in the retail sector are having an impact on the shape and the character of the city centre. Vacancy rates have increased and are markedly above national averages, and there are areas of concentration of derelict and vacant sites around Becketwell. Alongside this there is a risk of over-concentration of activity around the Intu centre. Efforts should therefore be focused on delivering development, regeneration and public realm across the city centre, together with a diversification of uses, both in retail and through the introduction of additional uses. These could include both employment and leisure, but also through increased residential development and the incorporation of civic uses such as higher education and health provision. Notwithstanding this, Derby is a pleasant centre whose diverse cultural offer is considered likely to drive footfall throughout the day and into the evening.



Legend

GOAD Category

- Comparison
- Convenience
- Financial & Business Services
- Leisure Service
- Miscellaneous
- Retail Service
- Vacant

North

125 metres

Experian Goad Plan Created: 04/07/2018
Created By: Nexus Planning Ltd