

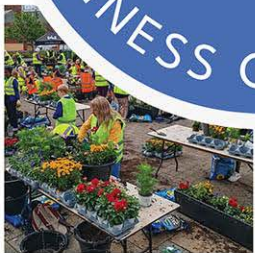


barrowbid.co.uk

Barrow BID

Third Term Business Plan





Contents

| | |
|------------------------------|----|
| Chair of Barrow BID | 3 |
| Major BID projects | 5 |
| What is a BID? | 19 |
| Why does Barrow need a BID? | 20 |
| Main objectives | 22 |
| Board of directors 2026 | 24 |
| Barrow BID defined area | 25 |
| 2026-31 priorities | 26 |
| How is the BID funded? | 35 |
| How will the BID be managed? | 38 |
| Who can vote? | 40 |
| How much will the levy cost? | 41 |



Welcome

A statement from our chair

Hello, I'm Jenny Fazackerley, owner of Jenny Stitches and Chair of Barrow BID.

I am proud to serve as Chair of Barrow BID, working alongside a committed board of local business owners who volunteer their time to support and strengthen our town centre economy.

BID stands for Business Improvement District. It is business-led and a business-funded community, with each BID operating as an independent organisation with no political affiliations. That said, to ensure strong collaboration and clear communication, we regularly work with the local authority and other major stakeholders. This partnership helps us coordinate projects, promotions and initiatives that deliver the best possible outcomes for Barrow and its businesses.

Barrow BID was established in 2016 following a ballot of local businesses, where the majority voted in favour of working collectively through a Business Improvement District. Since then, BID levy payers have enabled us to invest in projects that enhance the town, support local traders and encourage increased footfall and spend.

The BID is governed by a board of directors made up of local business people, all of whom have a genuine interest in improving commercial activity in Barrow. Board members volunteer their time and receive no remuneration or expenses. Any business that pays the BID levy is eligible to put themselves forward for election to the board when vacancies arise.

The BID levy is collected on behalf of Barrow BID by Westmorland & Furness Council. It is calculated as a small percentage of the rateable value of eligible business premises, with contributions coming only from businesses within the defined BID area. Crucially, all levy income is ring-fenced and can only be spent for the benefit of businesses within Barrow BID.

Levies paid by local businesses allow Barrow BID to deliver its core objectives, working collectively to make Barrow more attractive, accessible and economically vibrant. Our aim is to create a town centre that is not only a great place to live and work, but one that attracts visitors, builds confidence and supports a sustainable future for local businesses.



The benefits of a BID include:

- Businesses deciding and directing improvements in their area
- A strong collective voice on issues affecting the trading environment
- BID funds being retained and spent locally
- Increased footfall and visitor spend
- Support with marketing, promotion and events
- Initiatives that help reduce costs and improve the business environment

How is the BID levy spent?

Barrow BID invests in a range of initiatives designed to support businesses and enhance the town centre.

This includes marketing and promotional activity, funding and delivering events to increase footfall, improving the visual appearance of the town, supporting local projects and community initiatives, and investing in infrastructure or safety measures that build confidence for businesses, residents and visitors alike.

How is Barrow BID managed?

The BID board meets monthly to review ongoing projects, consider new ideas, assess grant applications and ensure levy funds are spent effectively and transparently. A manager and small team of paid employees deliver day-to-day activity, manage projects, develop new initiatives and work closely with local partners and stakeholders on behalf of levy payers.

It is important to be clear that BID does not replace council services, nor does it take on statutory responsibilities. Instead, we work in partnership with the council to enhance the town centre environment at a time when public sector budgets are increasingly stretched.

Without this collaboration, many of the added-value elements that contribute to town centre pride, identity and visitor appeal could be at risk.

Barrow is already a town with strong community spirit and potential. By working together through Barrow BID, we can continue to build on that foundation and make a positive difference for local businesses and the wider community.

I would like to thank my fellow BID board members, all of whom are volunteers, for their dedication and commitment. I would also like to thank BID levy payers for choosing to invest collectively in Barrow. Your support enables us to deliver real improvements and to plan confidently for the future.

We look forward to continuing our work for Barrow and building on our achievements in the years ahead.

Jenny Fazackerley
Chair of Barrow BID
Owner of Jenny Stitches.





Major Projects

Barrow BID is a proactive and responsive Business Improvement District, shaped by the needs and priorities of its levy-paying businesses. We actively listen to our stakeholders and, where possible, develop projects that directly respond to those needs.

Barrow BID is not an “off-the-shelf” BID. We do not simply purchase generic solutions from third-party providers. Instead, we aim to use our local knowledge, in-house expertise and strong partnerships to design solutions that are right for Barrow. Wherever possible, we work with local suppliers and contractors, helping to sustain local skills, strengthen the local economy and maximise the impact of BID investment.

Over the years, Barrow BID has delivered a range of long-standing and successful projects, with more planned for the next term. Throughout the second term, we are committed to ensuring that BID levy funds are used effectively, transparently and responsibly. Where opportunities arise, we will continue to secure match funding and work in partnership with local authorities and organisations to extend the value of the levy and deliver greater benefit for businesses.

The following pages provide a snapshot of the projects that Barrow BID has delivered and enabled, demonstrating how levy contributions have been invested to enhance, support and promote Barrow — made possible with the continued support of our businesses.



Visit Barrow Brand/Website



Barrow BID leads the management and delivery of the Visit Barrow brand and website, working in partnership with Westmorland & Furness Council to promote Barrow as a place to visit, invest and do business.

Through this partnership, Barrow BID ensures that the town's visitor offer is business-focused, locally informed and responsive, showcasing Barrow's retail, hospitality, events and attractions in a coherent and professional way.

By managing Visit Barrow on behalf of local businesses, Barrow BID provides a single, trusted platform for marketing the town, supporting local traders, promoting events and driving footfall. This collaborative approach allows BID levy funding to be maximised through joint working, ensuring clear messaging, reduced duplication and stronger outcomes for Barrow's town centre economy.



3 posts highlighting specific businesses in 2025 reached over

130,000 views each

Social Media Stats

111,000 monthly page visitors

1.2 million average monthly content views

312,400 most views on a single post

Social Media

Barrow BID manages an established and highly effective social media presence, providing one of the strongest digital platforms promoting Barrow town centre and its businesses. Our channels reach tens of thousands of people, engaging local residents, visitors and potential customers across the region and beyond.

This extensive reach allows Barrow BID to actively promote local businesses, events, campaigns and town centre activity, helping to drive footfall, increase awareness and encourage spending with BID levy payers. Businesses benefit from professional, consistent promotion that many would not be able to achieve individually, particularly smaller independent traders.

Through coordinated campaigns, event promotion, business spotlights and real-time updates, Barrow BID's social media channels act as a powerful, cost-effective marketing tool for the town.

By amplifying positive messages and showcasing what Barrow has to offer, Barrow BID helps strengthen the town's profile, build confidence and support a vibrant and resilient local economy.



Newsletters & Other Comms

Effective communication with levy-paying businesses is central to the success of Barrow BID. One of the key ways we achieve this is through our monthly BID newsletter, which provides businesses with regular, clear and relevant updates on what is happening in the town centre.

The newsletter is used to keep businesses informed about current and upcoming BID projects, town centre activity, events, consultations and initiatives, as well as highlighting opportunities to get involved, apply for support, access funding or benefit from training and business advice. By sharing timely and practical information, the newsletter ensures businesses are aware of how their levy is being used and how they can engage with BID activity.

Alongside digital communication, Barrow BID places great importance on being visible, accessible and approachable. Having a publicly accessible office in the town centre allows levy-paying businesses to speak directly with the BID team, ask questions, share ideas and raise concerns face to face. This physical presence strengthens relationships, improves understanding and helps ensure that BID activity remains closely aligned with the needs of local businesses.

By combining regular, structured communication with an open-door, town-centre presence, Barrow BID ensures that businesses are well informed, actively engaged and able to influence the direction of the BID, reinforcing transparency, trust and collaboration across the BID area.





Number of plants,
bulbs and bushes
planted in town centre:

65,236

in the last 5 years

Community Planting & Beautification

Barrow BID delivers and supports a range of community planting and environmental improvement initiatives, recognising the important role that a high-quality public realm plays in creating a welcoming and successful town centre. Well-maintained planting and green spaces help improve first impressions, encourage longer dwell time and contribute to a sense of pride among businesses, residents and visitors.

Through collaboration with local partners, volunteers and businesses, Barrow BID's planting projects enhance key areas of the town centre, soften the streetscape and support a more attractive, vibrant environment in which businesses can trade. These initiatives also provide opportunities for community involvement, strengthening connections between businesses and the wider community.

Barrow BID is an active participant in Cumbria in Bloom, using the programme as a framework to raise standards, showcase Barrow's achievements and benchmark the town against best practice across the county. Involvement in Cumbria in Bloom helps focus efforts on sustainability, environmental quality and continuous improvement, while also bringing positive recognition to the town.

By investing in planting and environmental improvements, Barrow BID supports not only the visual appeal of the town centre, but also business confidence, civic pride and Barrow's reputation as a welcoming place to visit, work and invest.



Festive Lighting

Miles of Christmas lights installed in Barrow town centre:

16 miles!



Barrow BID owns and operates Barrow's town centre Christmas lights, managing their installation, upkeep and ongoing development in partnership with Barrow Town Council and Westmorland and Furness Council. Year on year, the BID continues to invest in renewing and upgrading the lighting scheme, ensuring it meets modern standards, remains safe and reliable, and continues to evolve.

Rather than a one-off installation, Barrow BID takes a long-term, planned approach, introducing new elements, refreshing existing displays and responding to changes in the town centre layout and retail environment.

This constant renewal ensures the lighting remains attractive, relevant and impactful for businesses, residents and visitors alike.

High-quality Christmas lighting plays a vital role in the success of the town centre during the festive period. It helps create a welcoming and memorable atmosphere, encourages people to visit, stay longer and support local businesses, and reinforces Barrow as a vibrant destination at a key trading time of year.

Attractive festive lighting also contributes to town centre pride and provides a strong visual focus for marketing, events and social media promotion.

By owning and managing the Christmas lights directly, Barrow BID is able to control quality, manage costs effectively and ensure levy funding delivers maximum benefit to businesses, while continuing to enhance one of the town centre's most important seasonal assets.



Number of free trees distributed to businesses:
562
in the last 5 years

Christmas Tree Scheme

Barrow BID delivers the town centre Christmas Tree scheme, a highly popular initiative that enables businesses to enhance their shopfronts and create a cohesive festive atmosphere across the town centre. The scheme provides professionally installed and maintained Christmas trees, helping businesses present an attractive frontage during the crucial festive trading period.

The popularity of the scheme lies in its simplicity, quality and value for businesses. By coordinating the scheme centrally, Barrow BID removes the cost, time and logistical challenges for individual traders, ensuring a consistent and high-quality appearance that would be difficult to achieve independently.

Businesses can take part knowing the trees are installed safely, maintained throughout the season and removed promptly after Christmas.

The Christmas Tree scheme contributes to a strong visual impact across the town centre, complementing the wider Christmas lights programme and reinforcing Barrow as a welcoming and festive destination.

For businesses, this enhanced environment helps attract customers, encourages browsing and supports increased footfall at a key time of year.



Grant Support For Businesses

Barrow BID operates a range of grant schemes designed to directly support levy-paying businesses and encourage investment in the town centre. These grants help businesses improve their premises, enhance their offer and contribute to a stronger, more attractive trading environment.

Barrow BID grants are used to support projects such as shopfront improvements, internal enhancements, signage, security measures and initiatives that improve the customer experience. By offering financial support alongside practical guidance, the BID helps businesses make improvements that may otherwise be delayed or unaffordable.

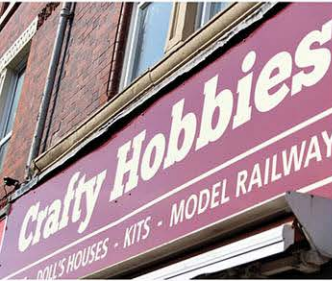
The grant schemes are structured to be accessible, transparent and fair, with applications assessed by the BID board to ensure funding delivers clear benefits for both individual businesses and the wider town centre. Where possible, Barrow BID seeks to match fund grants with external partners, maximising the impact of levy investment and encouraging greater overall spend in the town.

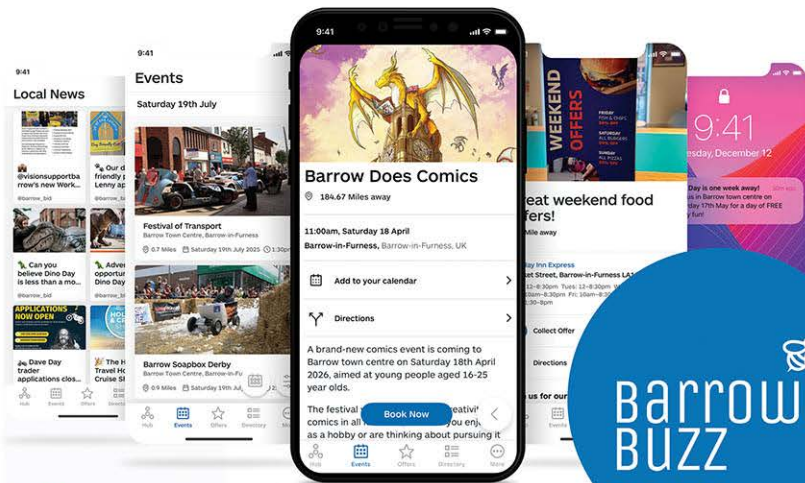
By reinvesting levy funding directly back into businesses, Barrow BID's grant schemes help build confidence, stimulate private investment and support a town centre that is attractive, competitive and resilient.

Amount of money given as grants to businesses:

£57,500

in the last 5 years





Download it here:



Barrow Buzz App

Barrow BID manages and promotes the Barrow Buzz app, a digital platform designed to support local businesses, promote town centre activity and make it easier for people to engage with what Barrow has to offer. The app acts as a central hub for information, connecting residents and visitors with local businesses, events, offers and news.

For levy-paying businesses, the Barrow Buzz app provides a direct promotional tool, allowing them to share updates, highlight offers and increase visibility without additional marketing costs. This helps businesses reach a wide audience quickly and effectively, particularly during key trading periods and town centre events.

The app supports Barrow BID's wider marketing and engagement activity, complementing Visit Barrow branding, social media campaigns and town centre promotions. By providing real-time information and easy access to local content, Barrow Buzz helps encourage footfall, increase dwell time and support spending with local businesses.

Through the ongoing management and development of the Barrow Buzz app, Barrow BID continues to invest in modern, accessible communication tools that deliver tangible benefits for businesses and strengthen Barrow's town centre economy.



Barrow Buzz Awards



Barrow BID delivers the Barrow Buzz Awards, an annual celebration that recognises and promotes the achievements of local businesses, organisations and individuals who contribute to the success of Barrow's town centre. The awards provide a positive platform to showcase excellence, innovation and commitment across a wide range of sectors.

The Barrow Buzz Awards are driven by public and business engagement, encouraging residents and customers to actively support their favourite local businesses through nominations and voting. This process generates significant visibility and promotion for participating businesses, increasing awareness, strengthening customer loyalty and reinforcing the importance of supporting local.

For businesses, the awards offer more than recognition. They provide valuable marketing exposure, opportunities to celebrate success, motivate teams and raise business profiles both during the awards campaign and through post-event promotion. Winners and finalists benefit from ongoing publicity across Barrow BID's marketing channels, including social media, digital platforms and press coverage.

By delivering the Barrow Buzz Awards, Barrow BID helps build pride, positivity and momentum within the business community, while reinforcing Barrow's reputation as a town with a diverse, vibrant and supportive local economy.



Number of awards
given at the Barrow
Buzz Awards:

60

in the last 5 years





2025 footfall from
large scale events:

138,179

(based on footfall sensors)

Large Scale Events

Barrow BID delivers and supports a programme of large-scale, high-profile events that attract significant numbers of visitors into the town centre and deliver substantial economic benefits for local businesses across a wide range of sectors.

Events such as Dino Day, Dave Day, the Festival of Transport and the Soapbox Derby draw tens of thousands of visitors to Barrow, dramatically increasing footfall and spend across retail, hospitality, leisure and service businesses. These events create busy, vibrant trading days that provide a measurable boost to turnover and help showcase Barrow as a destination capable of hosting major attractions and experiences.

Beyond immediate trading benefits, Barrow BID's events play a key role in raising the profile of the town regionally and nationally, strengthening Barrow's reputation and attractiveness to external partners. The scale and professionalism of delivery enables the BID to attract external funding, sponsorship and in-kind support, allowing levy income to be significantly amplified. This approach ensures that the money contributed by levy-paying businesses goes much further, delivering value well beyond the initial investment.

By leveraging sponsorship and partnership working, Barrow BID is able to invest in event infrastructure, marketing and visitor experience that would not be possible through levy funding alone. This, in turn, supports repeat visits, longer dwell times and increased confidence from investors, sponsors and businesses considering Barrow as a place to locate or expand.

Town centre spend:

£5,840,494

Through its large-scale events programme, Barrow BID delivers immediate economic impact, long-term promotional value and enhanced return on levy investment, helping to sustain a vibrant and resilient town centre economy.

Other Events & Equipment Investment

Alongside major flagship events, Barrow BID delivers a programme of regular town centre activities and family-friendly events designed to encourage repeat visits, increase dwell time and maintain momentum throughout the year.

Events such as Autumn Fest, pop-up crazy golf, climbing wall experiences, character visits and town centre stamp card trails provide accessible, engaging reasons for people to visit Barrow more frequently. By offering a varied calendar of activity, Barrow BID helps ensure the town centre remains lively outside of peak trading periods, supporting consistent footfall for businesses rather than reliance on one-off events.

Regular events play a crucial role in encouraging longer dwell times, with visitors spending more time in the town centre and, in turn, supporting a wider range of retail, food and drink and service businesses. These activities also support family engagement and help position Barrow as a welcoming, inclusive place to visit.

To improve sustainability and value for money, Barrow BID has invested in its own events infrastructure and equipment, reducing reliance on external hire and improving the long-term efficiency of event delivery. This investment not only makes BID-led events more sustainable, but also allows equipment to be made available for use by other event organisers, helping to improve the quality and sustainability of additional events taking place in the town centre.

By combining regular programming with strategic investment in event assets, Barrow BID supports a year-round events economy that benefits businesses, strengthens the town centre offer and ensures levy funding delivers lasting value.



Event Grants

Number of events supported with event grants:

38

eg Unity Fest, Furness Pride, Barrow Music Week, Queer Cabaret, Pooch Fest & more...

in the last 5 years

Barrow BID operates an Event Grant Scheme designed to encourage and support other organisations to deliver events in the town centre, helping to expand the overall events programme and increase footfall throughout the year.

By offering financial support, guidance and practical assistance, the Event Grant Scheme has enabled a wider range of organisations, community groups and partners to bring new and diverse events to Barrow. This approach has directly led to an increase in town centre activity, attracting new audiences and generating additional opportunities for local businesses to benefit from visitor spend.

Events supported through the scheme include Furness Pride, the Festival of Colours and Unity Fest, each of which has brought significant numbers of visitors into the town centre while celebrating diversity, inclusion and community cohesion. These events complement BID-led activity, broadening the appeal of Barrow's events programme and helping to position the town as an open, welcoming and vibrant destination.

The Event Grant Scheme allows Barrow BID to stretch levy funding further by acting as a catalyst for external delivery, rather than solely funding events directly. By leveraging the creativity, networks and additional funding of partner organisations, the BID maximises impact, supports economic activity and ensures a more varied and sustainable programme of town centre events.

Through this scheme, Barrow BID continues to encourage innovation, partnership working and increased use of the town centre, delivering tangible benefits for levy-paying businesses and the wider community.



Bags of rubbish
collected during
community litter picks:

568

in the last 5 years

Town Centre Beautification

Barrow BID invests in targeted town centre deep cleaning and environmental improvement projects, recognising that a clean, well-presented town centre is fundamental to its long-term success. The appearance of the town centre directly influences how people feel about visiting, spending time and investing in Barrow, and plays a key role in shaping first impressions for customers, visitors and potential investors.

Deep cleaning programmes focus on high-impact areas, including pavements, street furniture and public spaces, helping to refresh the town centre, remove build-up from heavy use and improve overall presentation. These interventions complement routine cleansing services and deliver visible improvements that support business confidence and civic pride.

To address the impact of vacant units, Barrow BID has introduced vinyl artwork on empty shopfronts, transforming unused spaces into attractive visual features. This approach helps reduce the appearance of decline, improves the streetscape and acts as a deterrent to antisocial behaviour, while reinforcing a positive, well-maintained environment.

Barrow BID also organises regular community litter picks, working alongside businesses, volunteers and partner organisations to keep the town centre clean and cared for. These activities not only deliver practical improvements, but also encourage shared responsibility, community involvement and pride in the town centre.

By investing in cleanliness, presentation and environmental quality, Barrow BID supports a town centre that feels safe, welcoming and resilient, creating the conditions needed for future growth, increased footfall and sustainable business success.

What is a BID?

A Business Improvement District (BID) is a clearly defined area of a town or commercial centre where businesses are given the opportunity to come together as a business community and invest collectively in improvements that support the local trading environment.



Through a democratic ballot, business ratepayers vote on whether to introduce a BID levy. If supported, this levy is collected by Westmorland and Furness Council and held in a ring-fenced fund before being transferred to Barrow BID, with funds then being used to deliver projects, services and activities that benefit businesses within the BID area and are additional to services provided by local government.



Barrow BID is a business-led initiative and a strong business community, enabled by government legislation that gives local businesses the power to raise, manage and direct their own funding.

By working collectively, levy-paying businesses are able to share a voice, set priorities and support one another, investing in projects that improve Barrow's trading environment, strengthen the town centre and support long-term economic resilience.



Why Does Barrow Need a BID?

Business Improvement Districts (BIDs) are business-led initiatives, enabled through government legislation, that give local businesses the power to raise and manage their own funds and invest them in priorities that improve their trading environment, town centre experience and wider economic vitality.

Barrow BID is an investment by the local business community, where levy-paying businesses collectively agree priorities and decide how funding should be used to benefit businesses, employees, customers and the town as a whole.

It provides a structured, accountable way for businesses to work together and take a proactive role in shaping the future of Barrow town centre.

Engagement with Barrow businesses has consistently highlighted two key points:

- 1. Many businesses share common challenges that are best addressed through collective action rather than in isolation.**
- 2. There is significant potential for growth within Barrow's local economy that can be unlocked by working together as a business community.**

To respond effectively, continued investment is required to help the town centre adapt to ongoing change and remain competitive.

This includes responding to the growth of online retail, competition from neighbouring towns and cities, changing consumer behaviour, and wider economic pressures affecting high streets nationally.

A proactive and coordinated approach through Barrow BID allows the business community to pool resources, share experience and achieve economies of scale, delivering greater impact at a lower individual cost than could be achieved independently.

Crucially, it ensures businesses are involved in decision-making and have a clear voice in how investment is directed.

Without this collective model, activity risks becoming fragmented and reactive, reliant on the goodwill of a small number of businesses or increasingly limited public sector funding. Barrow BID provides the structure, leadership and continuity needed to plan and deliver improvements over the long term.

This BID ballot represents a timely opportunity to build on successful projects, events and marketing activity already underway, while continuing to support economic growth, inward investment and employment opportunities in the town centre.

For Barrow to thrive, it must continue to be seen as a positive, confident and attractive place to do business, work and visit. Barrow BID plays a vital role as a catalyst for collaboration, investment and progress, helping to shape a resilient and sustainable future for the town and its business community.



Reasons to Support Barrow BID

2026-2031

Business-led and locally governed

Barrow BID is led by a board of directors drawn from Barrow's business community, ensuring decisions are made by local businesses, for the benefit of businesses and the wider community.

Investing in Barrow's economic future

BID funding is reinvested directly into projects and initiatives that support town centre vitality, footfall, business confidence and long-term sustainability.

A secure, ring-fenced fund

The BID levy creates a protected and well-managed fund that is spent solely within the Barrow BID area, addressing priorities identified by levy-paying businesses.

Greater value through collaboration

By working collectively, businesses benefit from economies of scale, cost efficiencies and projects that deliver greater impact than could be achieved individually.

Delivering real benefits for businesses and communities

Barrow BID delivers initiatives that support trading conditions, enhance the town centre environment and strengthen Barrow as a place to work, visit and invest.

A strong business voice with real influence

Barrow BID provides a unified and credible voice for businesses, influencing partners and stakeholders involved in the development, growth and future success of Barrow.



We want more people to come to Barrow to live, work, shop and enjoy themselves, and we want them to come back again and again!

Main Objectives



Vision

To create a thriving, safe and resilient Barrow town centre that attracts visitors, supports local businesses, and strengthens confidence in the area as a place to trade, invest and spend time.

Mission

Barrow BID will deliver visible, business-led improvements that go beyond statutory services, focusing investment where it has the greatest impact for levy payers.

Strategic Context (2026–2031)

The next BID term will operate in a period of:

- Continued pressure on high streets from changing consumer behaviour
- Public sector resource constraints
- Opportunities arising from regeneration, defence investment, and tourism growth in Barrow

The BID will therefore focus on practical, high-impact interventions that support footfall, trading conditions, and long-term confidence.

Consultation

Barrow BID consulted extensively with town centre businesses to shape its next five-year plan. Feedback was gathered through an online survey promoted via social media channels and regular newsletters, ensuring wide and accessible participation. In addition, three sector-specific drop-in sessions were held in February 2026 to capture detailed insights from key industries, alongside broader face-to-face consultations with businesses across the town centre.

This blended approach enabled meaningful engagement and ensured the new plan reflects the priorities and ambitions of the local business community.

Key Focus Areas

Barrow BID will concentrate on three strategic priorities, ensuring clarity, value for money, and measurable outcomes.

A. Increasing footfall and spend

To increase footfall and dwell time by positioning Barrow as an active, attractive and distinctive destination for shopping, leisure and events.

B. Changing perceptions and creating a welcoming Town Centre

To improve the day-to-day trading environment by making Barrow town centre feel safer, cleaner and more welcoming for residents, customers, visitors and the staff that work there.

C. Supporting Business Resilience and Growth

To help levy-paying businesses adapt, grow and remain competitive in a changing economic environment.

Delivery and Governance

The BID will be business-led, governed by a board representing key sectors and locations.

Annual business plans will set out detailed actions and budgets aligned to the three priorities.

Performance will be monitored through KPIs, surveys and regular reporting to levy payers.

Value for Levy Payers

Barrow BID will:

- Deliver services and projects additional to statutory provision
- Focus resources on visible, tangible outcomes
- Ensure transparency, accountability and regular communication

Conclusion / The outcome

The 2026–2031 term will be about confidence, collaboration and delivery. By focusing on a safe and welcoming environment, increased footfall and profile, and stronger business resilience, Barrow BID will continue to support a town centre that works for its businesses and community.











The Team

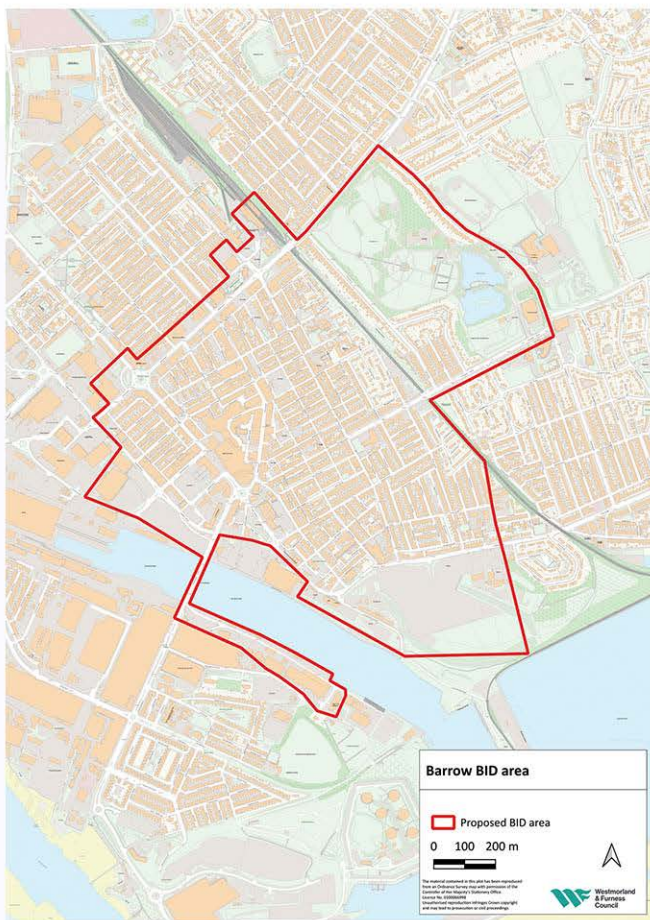
Volunteer Directors:

| | | | | | |
|---|--|---|--|---|--|
| Jenny Fazackerley Jenny Stitches (Chair)  | Sandra Collings Cumbria Sewing & Craft Centre (Vice Chair)  | Sarah Roberts Furness Building Society  | Melanie Corrie Corrie & Co  | John Edwards St David Group  | Jonny Williams Cando FM  |
| Neil Hodgson Coastal Lettings  | Ash Holroyd Coffee D'ash  | Sharon Tait Artworks Art4All  | Kay Kane Cavendish St Social Club  | Craig Healey Holiday Inn Express  | |

Barrow BID Operations Team:

| | | |
|--|--|---|
| Paul Hodgson BID Manager  | Jenni Wylie Senior Project Coordinator  | Tyler Leech Project Coordinator  |
| Matt Blackburn Operations Support  | Cory Brown Street Ranger  | Jack Chapman Street Ranger  |
| Jacob Currie Visual Content & Community Assistant  | Niobi Hulston Events Support  | |

Barrow BID Defined Area



Salthouse Road
Shore Street
Hardy Street
Cavendish Dock Road
Strand
St Georges Square
Cornmill Crossing
Mount Pleasant
Church St

Lumley Street
Ramsden Street
Abbey Road
Allison Street
Buccleuch Street
Carlisle Street
Cavendish Street
Clifford Street
Cornwallis Street

Crellin Street
Dalkeith Street
Dalton Road
Duke Street
Emlyn Street
Fell Street
Field Street
Harrison Street
High Street

Hindpool Road
Holker Street
Market Street
Michaelson Road
Oldham Street
Paxton Street
Portland Walk
Preston Street
Ramsden Square

Rawlinson Street
Schneider Square
School Street
Scott Street
Slater Street
St Vincent Street
Stephen Street
Strand
The Mall

2026-2031 Priorities

A. Increasing footfall and spend

Barrow town centre plays a vital role in the economic, social and cultural life of the borough. Changing consumer habits, competition from online retail and out-of-town destinations, and wider economic pressures mean that Barrow must work harder to attract visitors, encourage longer dwell times and increase local spend.

Over the next five years, Barrow BID will lead a coordinated programme of activity designed to position the town as an active, attractive and distinctive destination for shopping, leisure, culture and events.

This theme underpins the BID's overall ambition to create a vibrant town centre that works for businesses, residents and visitors alike, supporting sustainable economic growth and long-term confidence.

Objective

To increase footfall, dwell time and spend by positioning Barrow as an active, attractive and distinctive destination for shopping, leisure and events.

Key Priorities (2026-2031)

Barrow BID will focus on four interconnected priority areas:

1. Driving footfall through events and animation
2. Delivering targeted marketing and promotion
3. Supporting and promoting local businesses
4. Building a strong digital presence for the town centre

Key Activities

1. Town Centre Events and Animation

The BID will deliver and support a coordinated programme of events, activities and town centre animations designed to draw people into Barrow, increase dwell time and create a positive, memorable experience.

Activities will include:

- A calendar of regular and seasonal events (e.g. markets, festivals, family activities, themed weekends)
- Enhanced animation during peak trading periods such as Christmas, summer holidays and school half-terms
- Collaboration with existing community, cultural and heritage events to amplify their impact on the town centre
- Small-scale street entertainment and pop-up activities to create a lively and welcoming atmosphere

The BID will work closely with partners including the local authority, cultural organisations and community groups to maximise value, avoid duplication and ensure events support commercial objectives.



2026-2031 Priorities cont'd

2. Seasonal Marketing Campaigns

The BID will deliver a programme of high-quality, seasonal marketing campaigns promoting Barrow's town centre offer. Campaigns will be designed to encourage visits, highlight local businesses and reinforce a clear and consistent town centre brand.

This will include:

- Campaigns aligned to key trading periods (e.g. Christmas, Back to School, Summer, Valentine's, Easter)
- Thematic promotions focused on food & drink, independent retail, leisure and services
- Cross-channel delivery using digital, social media, print and on-street assets where appropriate
- Clear calls to action encouraging visitors to explore, stay longer and spend more

3. Support for Local Traders

Supporting BID levy payers to benefit directly from increased footfall and promotion will be central to this theme.

The BID will act as a connector, enabling businesses to work together and benefit from collective marketing.

Support will include:

- Joint promotions, offers and town-wide campaigns
- Shop-local initiatives encouraging residents and visitors to support Barrow businesses
- Opportunities for businesses to feature in BID-led marketing and content
- Guidance and support to help businesses engage with campaigns and maximise their impact



The BID will actively encourage participation from businesses of all sizes and sectors, ensuring benefits are shared across the town centre.

4. Digital and Social Media Activity

A strong digital presence will be critical to increasing awareness and engagement. The BID will continue to develop Barrow's online profile as a place to visit, shop and spend time.

This will include:

- Ongoing management and growth of town centre social media channels
- Paid and organic digital campaigns to extend reach and target key audiences
- Regular content showcasing businesses, events and experiences
- Use of data and insights to refine campaigns and improve performance over time

2026-2031 Priorities cont'd

Outcomes and Benefits

Through the delivery of this programme, Barrow BID will:

- Increase footfall and dwell time within the town centre
- Improve the trading environment for levy-paying businesses
- Strengthen Barrow's brand and reputation as a destination
- Encourage repeat visits and build customer loyalty
- Support business resilience and growth

Measures of Success

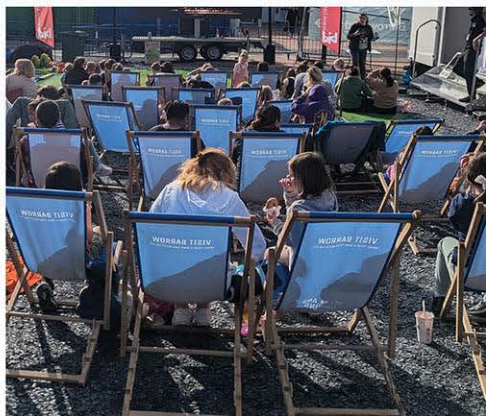
Progress will be monitored through a combination of quantitative and qualitative measures, including:

- Measurable increases in footfall during BID-led campaigns and events
- Engagement levels with marketing campaigns (reach, impressions, participation and uptake)
- Number and diversity of businesses actively participating in BID promotions
- Feedback from levy payers on the impact and value of BID activity
- Improved perception of Barrow as a destination, measured through surveys and sentiment analysis

Review and Adaptation

The BID will regularly review performance against these measures and adapt its approach in response to changing market conditions, business feedback and emerging opportunities.

This flexible, evidence-led approach will ensure that BID investment continues to deliver maximum value over the five-year term.



2026-2031 Priorities cont'd

B. Changing perceptions and creating a welcoming Town Centre

A safe, clean and welcoming town centre is fundamental to business confidence, customer satisfaction and repeat visits. Perceptions of safety, cleanliness and general environment have a direct impact on footfall, dwell time and spend, as well as on staff morale and business investment decisions.

Over the next five years, Barrow BID will play a proactive role in supporting a high-quality day-to-day trading environment that complements statutory services and responds directly to the needs of levy-paying businesses.

This theme focuses on practical, visible interventions that improve the experience of being in Barrow town centre for everyone who uses it.

Objective

To improve the day-to-day trading environment by making Barrow town centre feel safer, cleaner and more welcoming for customers, staff and visitors.

Key Priorities (2026-2031)

Barrow BID will focus on four core priorities:

1. Enhanced cleanliness and environmental quality
2. Visible town centre presence and reassurance
3. Reducing business crime and antisocial behaviour
4. Seasonal and visual enhancements to the public realm

Key Activities

1. Additional Cleansing and Rapid Response Improvements

This will include:

- Responsive cleansing to address litter, fly-posting, graffiti and spillages
- Rapid-response interventions to tackle problem areas identified by businesses
- Small-scale environmental improvements that improve appearance and functionality
- Close working with the local authority and contractors to ensure coordinated delivery

These actions will help maintain a consistently clean and cared-for town centre environment.

2. Town Centre Ambassadors / Rangers

Barrow BID will explore and support a visible town centre presence through ambassadors or wardens, providing reassurance, information and practical support.



2026-2031 Priorities cont'd

Their role may include:

- Acting as a friendly, visible point of contact for visitors and businesses
- Providing directions, information and assistance to the public
- Offering informal reassurance and reporting issues such as damage, disorder or environmental problems
- Supporting businesses by acting as extra eyes and ears on the ground

This presence will help create a more welcoming atmosphere while strengthening communication between businesses and partners.

3. Business Crime Reduction Initiatives

Reducing business crime and antisocial behaviour will remain a priority. The BID will support collaborative approaches in partnership with Cumbria Police that improve information sharing, prevention and response.

Activities will include:

- Facilitating business crime information sharing through digital platforms and meetings
- Supporting or participating in local business crime reduction partnerships
- Working with police, the local authority and other agencies to address priority issues
- Providing guidance and best practice to businesses on crime prevention

The BID's role will be to coordinate, support and amplify existing efforts, ensuring businesses are informed and engaged, engaging with Cumbria Police and the Police and Crime Commissioner.



4. Seasonal Enhancements and Public Realm Improvements

To enhance the town centre's visual appeal and sense of place, the BID will invest in seasonal and aesthetic improvements that create a welcoming environment.

This may include:

- Festive and seasonal lighting schemes
- Floral displays, planters and greenery
- Temporary public realm features that improve the look and feel of streets and spaces
- Enhancements aligned with major events and trading periods

These improvements will help reinforce a positive first impression and encourage longer stays.

2026-2031 Priorities cont'd

Outcomes and Benefits

Through this programme, Barrow BID will:

- Improve perceptions of safety, cleanliness and welcome
- Create a more pleasant and supportive trading environment
- Increase confidence among businesses, staff and visitors
- Complement and add value to statutory services
- Support wider regeneration and place-making objectives

Measures of Success

Progress will be measured using a combination of data, feedback and perception-based indicators, including:

- Contribution to wider initiatives aimed at reducing reported business crime and antisocial behaviour, measured through Cumbria Police crime statistics
- Increased business satisfaction with cleanliness and safety, measured through annual surveys
- Number of incidents resolved or supported through BID-led interventions
- Positive feedback from visitors and town centre users
- Improved perception of Barrow amongst local residents and town centre businesses

Review and Continuous Improvement

Barrow BID will regularly review feedback from businesses and partners to ensure resources are targeted effectively. This responsive approach will allow the BID to adapt activity over the five-year term in line with emerging issues, seasonal pressures and changing expectations.



2026-2031 Priorities cont'd

C. Supporting Business Resilience and Growth

Town centre businesses are operating in an increasingly complex, challenging environment, shaped by rising costs, changing consumer behaviour, labour market pressures and rapid technological change.

For Barrow town centre to remain competitive and resilient, businesses need access to relevant support, clear communication and strong representation.

Over the next five years, Barrow BID will act as a trusted partner for levy-paying businesses, helping them adapt to change, build resilience and seize opportunities for growth. This theme focuses on practical support, advocacy and collaboration to ensure businesses feel supported, informed and represented.

Objective

To help levy-paying businesses adapt, grow and remain competitive in a changing economic environment.

Key Priorities (2026-2031)

Barrow BID will focus on four core priorities:

1. Providing access to relevant business support and information
2. Representing and advocating for town centre businesses
3. Supporting independent businesses and start-ups
4. Working with partners on skills, recruitment and workforce development

Key Activities

1. Business Support, Workshops and Signposting

The BID will provide or facilitate access to practical business support that responds to the real needs of levy payers.

This will include:

- Workshops, briefings and webinars on priority topics such as marketing, digital skills, cost management, sustainability and compliance
- Regular communication highlighting funding opportunities, grants and external business support
- Clear signposting to local, regional and national support programmes
- Sharing best practice and learning opportunities between businesses

Activity will be shaped by feedback from levy payers to ensure relevance and value.



2026-2031 Priorities cont'd

2. Acting as the Voice of Town Centre Businesses

A core role of the BID will be to represent the collective voice of town centre businesses and raise the profile of issues affecting them.

This will include:

- Gathering business views through surveys, meetings and direct engagement
- Representing levy payers at relevant forums such as council meetings, Team Barrow and partnership groups
- Feeding back key messages, concerns and priorities to decision-makers
- Keeping businesses informed about developments, consultations and policy changes

This advocacy role will ensure that the needs of town centre businesses are understood and considered in wider decision-making.

3. Support for Independent Businesses and Start-ups

Independent businesses and start-ups play a crucial role in creating a distinctive and resilient town centre. The BID will support their growth and long-term sustainability.

Support may include:

- Targeted promotion of independent businesses through BID marketing channels
- Guidance for new businesses navigating town centre trading
- Encouraging collaboration and networking between independent operators
- Working with partners to improve business survival, development, occupancy rates and new businesses



4. Skills, Recruitment and Training Partnerships

Access to skilled staff is a key challenge for many businesses. Barrow BID will collaborate with partners to support workforce development.

This will include:

- Working with training providers, colleges and employment partners
- Supporting initiatives that improve recruitment, retention and skills development, while promoting apprenticeship, training and upskilling opportunities
- Aligning activity with local economic and skills strategies

The BID will act as a connector, helping businesses access opportunities that might otherwise be difficult to navigate.

2026-2031 Priorities cont'd

Outcomes and Benefits

Through this programme, Barrow BID will:

- Improve business confidence and resilience
- Help businesses adapt to change and remain competitive
- Strengthen communication and trust between businesses and partners
- Support sustainable growth within our town centre
- Ensure business voices are heard and represented

Measures of Success

Progress will be monitored using a combination of engagement, satisfaction and impact measures, including:

- Number of businesses accessing BID-led support or initiatives
- Business satisfaction with BID communication, support and representation
- Take-up levels for training, workshops and business support offers
- Evidence of improved confidence, resilience and collaboration among levy payers

Review and Business Engagement

Barrow BID will maintain ongoing dialogue with levy payers to ensure this programme remains responsive to emerging challenges and opportunities.

Activity will be reviewed regularly and adapted to reflect feedback, economic conditions and business priorities over the five-year term.



How is the BID Funded?

The income required to deliver Barrow BID's five-year programme of investment will be drawn primarily, though not exclusively, from the BID Levy.

The levy will be collected by the local billing authority for Non-Domestic Rates, Westmorland & Furness Council, and transferred to Barrow BID to fund the delivery of projects, services and activities set out in this Business Plan.

The BID Levy will be fixed at 1.55% of the current Rateable Value, based on the latest available Valuation Office Agency (VOA) data for each eligible property. There will be no annual inflationary increase.

The BID Levy will apply to all eligible properties (hereditaments) within the defined Barrow BID area, including those in receipt of charitable relief, but excluding properties below the agreed £4000 Rateable Value threshold.

Charitable organisations are included because they benefit from town-wide marketing, events, environmental improvements and increased footfall, and play an important role within the wider Barrow business community.

All levy income will be held in a ring-fenced account and can only be spent on projects that benefit businesses within the Barrow BID area.

Based on current Rateable Value data, the levy is forecast to raise approximately £137,069 per annum, equating to an estimated £685,340 over the five-year term of Barrow BID. These funds will be used to deliver the priorities agreed by levy-paying businesses and set out in this plan.



Westmorland & Furness Council will charge an agreed fee for administering the collection of the levy on behalf of Barrow BID. Full details of levy income and collection costs are provided in the accompanying financial tables.

Additional Funding & Income

Barrow BID is not limited solely to income generated through the BID Levy. In addition to levy funding, the BID will continue to seek and secure further income from a range of sources, including:

Voluntary Contributions

The Barrow BID operating company will actively pursue additional funding contributions to support specific projects and activities identified within this Business Plan, ensuring levy income is maximised and delivers the greatest possible value for businesses.

In our second term, this continued focus on outside investment has led to the levy income becoming a minority part of our overall funding, with grants, third party sponsorship and commercial initiatives making up the majority of Barrow BID's income, delivering significant value for money for levy paying businesses.

Businesses and organisations within Barrow and the wider Furness area will be encouraged to support Barrow BID's work, recognising its potential to deliver wider economic, social and promotional benefits for the town centre and the surrounding area.

For businesses located outside the defined BID area, voluntary contributions starting from £75 +vat per annum provide an opportunity to benefit from BID-led activity, particularly marketing, promotion and events that extend beyond the BID boundary.

Grants & External Funding

Sponsorship & Advertising Income

Barrow BID creates a significant core investment fund, which acts as a catalyst to attract further funding, including grants from external funding bodies and partner organisations.

In addition, certain projects are well placed to attract sponsorship, particularly high-profile events, festivals and digital platforms that offer clear promotional and corporate benefits to sponsors.

Taking into account both BID Levy income and additional funding sources, the total income available to deliver this five-year programme is expected to be in excess of **£2,500,000**, allowing Barrow BID to deliver a broad, ambitious and sustainable programme of activity for the benefit of the town and its business community.



Additional Funding & Income

Expenditure table:

| 2026-2031 | 2026/27 | 2027/28 | 2028/29 | 2029/30 | 2030/31 | Total |
|---|-----------------|-----------------|-----------------|-----------------|-----------------|-------------------|
| Increasing footfall and spend | £195,000 | £195,500 | £196,000 | £196,500 | £197,000 | £980,000 |
| Changing perceptions and creating a welcoming Town Centre | £130,000 | £130,500 | £131,000 | £131,500 | £132,000 | £655,000 |
| Supporting business resilience and growth | £75,000 | £75,500 | £76,000 | £76,500 | £77,000 | £380,000 |
| Running costs | £68,000 | £70,720 | £73,549 | £76,491 | £79,550 | £368,310 |
| Contingency (5%) | £25,000 | £25,000 | £25,000 | £25,000 | £25,000 | £125,000 |
| Total | £493,000 | £497,220 | £501,549 | £505,991 | £510,550 | £2,508,310 |
| BID levy income | £169,000 | £169,000 | £169,000 | £169,000 | £169,000 | £845,000 |
| Additional income (sponsorship, grants etc) | £331,000 | £331,000 | £331,000 | £331,000 | £331,000 | £1,655,000 |

74% of our income in 2025 was generated from **additional sources** beyond the BID levy, including sponsorships and grants. For every **£1** collected through the BID levy in 2025, we generated **£3.89** in total income, thanks to additional funding from sponsorships and grants.



How Will The BID Be Managed?

BID Proposer

The proposer of a Business Improvement District is responsible for developing a five-year Business Plan and submitting a formal BID Proposal to the local authority. The Proposer of the new term for the Barrow BID is the Barrow BID Company Ltd., a not-for profit company limited by guarantee.

This process is initiated by the Board of Directors of Barrow BID, acting on behalf of levy-paying businesses and stakeholders. The proposal is developed with support and engagement from Westmorland & Furness Council and relevant local partners.

Under the direction of the Barrow BID Board, the BID Project Manager is tasked with developing the Business Improvement District Proposal. This proposal sets out the defined BID area, the services and projects to be delivered, the properties liable for the BID levy, the level of the levy and the method by which it is calculated.

BID Management (BID Body)

Subject to a successful ballot, Barrow BID will continue to be managed by the existing Barrow BID Company with its own ring-fenced accounts.

Membership of the BID Board is open to nomination and election from all levy-paying businesses and organisations. This structure ensures that control, accountability and delivery remain firmly with the business community.

The BID company will be governed by a Board of Directors, typically comprising between six and fifteen directors, who will elect a Chair from among their number. All directors serve on a voluntary basis, ensuring that decision-making reflects the priorities of local businesses.

An Annual General Meeting (AGM) will be held each year, promoted through a regular newsletter, with both an annual report and accounts being made available to levy paying businesses by being published to the Barrow BID website thereafter.

The relationship between Barrow BID and Westmorland & Furness Council will be governed by an operating agreement which includes the arrangements for the collection of the BID levy, as agreed between both parties.

Alteration/Variance

Barrow BID's Alteration/Variance Policy sets out how changes to the approved Business Plan or budget can be managed during the five-year BID term. The BID Board may approve reasonable budget reallocations or project adjustments where these continue to deliver the agreed objectives, with all decisions formally recorded. Any significant changes that materially alter key commitments or introduce new priorities outside the original plan will be subject to appropriate consultation with levy payers and, where required, formal approval in line with regulations.



How Will The BID Be Managed?

Monitoring Performance and Evaluation

Barrow BID will monitor progress and performance in partnership with Westmorland & Furness Council, using baseline data collected during Autumn 2025 as part of a benchmarking exercise. This will support the ongoing assessment of the impact and effectiveness of BID-funded initiatives.

A clear set of Key Performance Indicators (KPIs) will be used to measure delivery across the five-year term. These KPIs will provide transparent, measurable evidence of performance and will inform both the annual delivery plans and the ongoing refinement of projects.

Performance monitoring ensures that levy-paying businesses can clearly see the outcomes of their investment in Barrow BID, and that activity remains aligned with the objectives set out in the Barrow BID Business Plan 2026–2031.

BID Ballot

Following a confidential postal vote of the eligible BID levy payers, the outcome of the ballot to decide whether or not to continue with the BID mandate, will be announced on 26th June 2026. If the majority of businesses and organisations voting support this Proposal, the BID will continue for another five-year term in Barrow.

To achieve a 'yes' vote the ballot must satisfy two tests:

1. A majority in number of those voting;
2. A majority in Rateable Value of those voting.

The ballot will take place between 29th May and 26th June 2026, with the result due to be announced by 5pm on Friday 26th June 2026. If there is a 'yes' vote, the new BID term would commence on 1st September 2026 and end on 31st August 2031. If there is a 'no' vote, Barrow BID would be wound up on August 31st 2026.



Who Can Vote?

Each eligible business ratepayer will be entitled to vote in the Barrow BID ballot, provided they are listed on the National Non-Domestic Rates (NNDR) list for a property within the defined Barrow BID area on the day of the notice of ballot being issued. Reliefs, exemptions or discounts applied to business rates do not affect voting eligibility.

The BID levy will be payable in full on all occupied, unoccupied and part-occupied properties within the BID area. The levy is not affected by Small Business Rate Relief, and businesses that pay service charges to landlords will not receive any reduction in the BID levy.

Where a property is vacant, undergoing refurbishment or awaiting demolition, the registered business ratepayer will still be entitled to vote in the ballot and will be liable to pay the BID levy, with no void period.

Each person entitled to vote will have one vote for each eligible property within the Barrow BID area for which they are the ratepayer. Proxy voting is available, with full details provided alongside the ballot papers.

| DAY | ACTION | DATE |
|-----|--|-----------------------|
| 65 | CES to Receive Wording for all Documents | Tuesday 21 April 2026 |
| 58 | CES to Receive Mailing List | Tuesday 28 April 2026 |
| 44 | Suggested Despatch of Notification of Ballot | Tuesday 12 May 2026 |
| 42 | Statutory (Latest) Date: Notification of Ballot | Thursday 14 May 2026 |
| 30 | Suggested Despatch of ballot papers | Tuesday 26 May 2026 |
| 28 | Statutory (Latest) Date: Despatch of Ballot Papers | Thursday 28 May 2026 |
| 10 | Latest Date to Appoint Proxy | Monday 15 June 2026 |
| 5 | Latest Date to Cancel Proxy | Saturday 20 June 2026 |
| 4 | Issue Of Replacements | Friday 19 June 2026 |
| 0 | Close of Ballot | Thursday 25 June 2026 |
| -1 | Issue of Result by 5pm | Friday 26 June 2026 |



How Much Will The Levy Cost?



The cost of the BID levy to individual businesses is designed to be both proportionate and affordable. By setting the levy at 1.55% of a property's Rateable Value, each business contributes in line with its size and capacity to pay, ensuring a fair and balanced approach across the BID area.

For the vast majority of businesses, this equates to a very small daily cost. For many, the annual levy is the equivalent of less than the price of a small snack per day, and for a significant proportion of businesses, it amounts to no more than the cost of a weekly cup of coffee.

One of the key advantages of a Business Improvement District over more informal town centre activity is its ability to deliver coordinated, large-scale marketing and promotion for the whole town. Barrow BID provides professional marketing, events and campaigns that complement and amplify individual business marketing efforts, helping to increase footfall, raise profile and attract customers.

When set against the collective benefits delivered - including marketing exposure, events, environmental improvements and business support - the BID levy represents strong value for money. By working together through Barrow BID, businesses are able to achieve far more collectively than they could individually, supporting a stronger, more resilient town centre where businesses can thrive.

The Barrow BID board made a unanimous decision to keep the levy percentage at the national average for the third term, in recognition of current economic challenges that all towns are currently facing. This decision goes against the norm, with national BID statistics indicating a significant increase in the levy to match inflation.



How the levy is calculated

| RATEABLE VALUE | ANNUAL COST AT 1.55% | WEEKLY COST EQUIVALENT | DAILY COST EQUIVALENT |
|----------------|----------------------|------------------------|-----------------------|
| <£4000 | Nil | Nil | Nil |
| £4,000 | £62.00 | £1.19 | 17p |
| £6,000 | £93.00 | £1.79 | 25p |
| £8,000 | £124.00 | £2.38 | 34p |
| £10,000 | £155.00 | £2.98 | 42p |
| £15,000 | £232.50 | £4.47 | 64p |
| £25,000 | £387.50 | £7.45 | £1.06 |
| £30,000 | £465.00 | £8.94 | £1.27 |
| £50,000 | £775.00 | £14.90 | £2.12 |
| £75,000 | £1,162.50 | £22.36 | £3.18 |
| £100,000 | £1,550.00 | £29.81 | £4.25 |
| £250,000 | £3,875.00 | £74.52 | £10.62 |
| £1,000,000 | £15,500.00 | £298.08 | £42.47 |

