

Reappointment of Member of the Churches Conservation Trust: 12 August 2021

Press release

The Queen has approved the re-appointment of Miss Carol Pyrah as a Member of the Churches Conservation Trust.



The Queen has approved the re-appointment of Miss Carol Pyrah as a Member of the Churches Conservation Trust for a second term until 31st March 2024.

Background

Carol Pyrah is currently Executive Director of Historic Coventry Trust, an entrepreneurial heritage development trust. Previously she was Assistant Director of Planning at Historic England, formerly English Heritage, where she spent over two decades in various senior roles. An archaeologist by training, she has had a longstanding interest and involvement in churches and their conservation, ranging from her previous role as founding editor of Church Archaeology (the journal of the Society for Church Archaeology) to being a current member of the Cathedrals Fabric Commission for England.

Carol was first appointed Member of the Churches Conservation Trust in 2018.

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Canvey Island southern shoreline

revetment project

Environment Agency to renew flood defence revetment with improvements to the seafront and shoreline.

Canvey Island southern shoreline revetment project

With plans to start in the financial year 2022/23 and last for 2 years, this £35 million project will renew Canvey Island's existing flood defence revetment along a 3 kilometre stretch of the Island's southern seafront.

Once completed the Island's tidal defences will be better protected against erosion for a further 50 years, taking into account the effects of rising sea levels due to climate change.

As well as refurbishing the existing tidal defences, additional enhancements will be made to the Canvey Island shoreline. These will include improved public access along the seaward walkway by providing passing places in narrower areas at the bottom of steps and ramps.

There will be new steps to the beach and foreshore with project information boards and way finding markers also proposed. The surface of the pathway along the landward side of the seawall between Thorney Bay and Chapman Sands will also be improved.

Flowering grass seed mixes will be planted to improve biodiversity along with rock pools in certain locations.

Environment Agency spokesperson Phil Spearman, Flood and Coastal Risk Management Senior Advisor, said:

We are currently developing detailed designs for the revetment. During early autumn 2021 we will build upon recent discussions with targeted sea front businesses to talk to people in the community and explain more about the plans, and discuss and listen to their views.

We have added information boards to our [web page](#) with further details of flood risk management on Canvey Island, the scheme's background and why it is needed. We will provide paper copies on the Island, working with Castle Point Borough and Canvey Island town councils. We will also add a feedback section to our web page,

as well as explore ways for people not online to also give us their views.

The Environment Agency scheme will be fully funded by government and the works involved will be carried out as part of the [Thames Estuary Asset Management \(TEAM\) 2100 Programme](#).

The outline design work was completed in consultation with Castle Point Borough Council and Canvey Island Town Council, as well as members of the Castle Point Regeneration Partnership and local councillors. The project team is keen to ensure that the proposed works align with Castle Point Borough Council's master planning work along the Canvey seafront.

Canvey Island southern shoreline. The red line indicates the area of revetment that will be refurbished.

Find out more about the [Canvey Island southern shoreline revetment project](#).

Flood and Coastal Erosion Investment Plan

This project is funded as part of the government's £5.2 billion investment to better protect thousands more homes and businesses from flooding and coastal erosion.

The [Flood and Coastal Erosion Investment Plan](#), published on 29 July 2021, sets out how new flood and coastal schemes will better protect 336,000 properties by 2027, helping to avoid £32 billion in wider economic damages and reducing the national flood risk by up to 11 per cent. This follows the Environment Agency's successful delivery of the government's previous £2.6 billion investment between 2015 and 2021, better protecting more than 314,000 homes.

Further information

Why is the Environment Agency doing this work on Canvey Island?

Canvey Island is very low lying. Ground levels are generally below the daily high water level in the Thames estuary so the tidal defences play a critical role to manage tidal flood risk to people, property and infrastructure on the Island.

Sections of the current revetment over the project area date back to the 1930s and need replacing. The existing tidal defences are regularly inspected and maintained by the Environment Agency.

What is being renewed?

The erosion protection on the seaward side of the existing tidal defences, known as a revetment, will be renewed between Thorney Bay and the Island

Yacht Club.

Project information boards

The following information boards (pdfs) can be found on the [Canvey Island southern shoreline revetment project web page](#) and cover:

- an overview of flood risk on Canvey Island
- a brief summary of the devastating impact of the 1953 tidal surge in the Thames estuary
- tidal defence works on Canvey since 1953 to current day
- an overview of Canvey Island's current tidal defences
- an introductory overview of revetment
- the proposed new revetment material

Thames Estuary Asset Management 2100 programme (TEAM2100)

The Thames Estuary Asset Management 2100 (TEAM 2100) Programme is a 10 year capital investment programme to refurbish and improve existing tidal flood defences. The programme is delivering the flood defence works for the first 10 years of the Thames Estuary 2100 Plan. The programme runs until March 2025. TEAM2100 is the single largest flood risk management programme in the UK.

The programme is refurbishing, repairing and replacing the most at risk assets in the Thames Estuary, as part of the Thames Estuary 2100 Plan.

The Environment Agency and its contractors are pioneering a new asset management approach through TEAM2100.

Worth over £300 million in total, TEAM2100 is one of the UK government's top 40 major infrastructure projects. Its scope of works includes completing detailed engineering investigations of tidal structures to understand what their current condition is, and when they might need to be repaired or replaced.

[Student Loans Interest Rates and Repayment Threshold Announcement](#)

The Department for Education (DfE) today (12 August 2021) confirmed the annual updates to the Interest Rates and Thresholds of Income Contingent Student Loans and Mortgage Style Student Loans, as set out in the relevant regulations and terms and conditions of the loans.

Income Contingent Student Loans

Undergraduate loans

Income Contingent Student Loans for pre-2012 (Plan 1) loans

From 1 September 2021 until 31 August 2022, the **maximum** interest rate that can be set for the existing Income Contingent Repayment Loans will be 1.5%. However, the low interest cap will be triggered, and therefore the rate to be charged from 1 September 2021 will be **1.1%**.

Please monitor this website regularly as the rates may change during the academic year.

From 6 April 2022, the repayment threshold for pre-2012 (Plan 1) loans will rise to £20,195.

Income Contingent Student Loans for post-2012 (Plan 2) loans

From 1 September 2021 until 31 August 2022 one or more interest rates may apply to you, subject to any caps in place to reflect the Prevailing Market Rate:

Your circumstances	Interest rate
Whilst studying and until the April after leaving the course	RPI + 3% (4.5%)
Whilst you are in repayment (from the 6 April after you leave your course)	Variable interest of RPI (1.5%) to RPI +3% (4.5%), dependent upon income. Lower and higher interest income thresholds will be confirmed in due course
If you lose touch with SLC or do not send them the information they require	RPI + 3% (4.5%), irrespective of income, until SLC have the information they require

Prevailing Market Rate cap:

From 1 September 2021 to 30 September 2021:

The temporary Prevailing Market Rate cap is in place, reducing the highest interest rate level by 0.3 percentage points to 4.2%.

The in-study rate will be 4.2%.

The variable rate will be 1.5% – 4.2%.

From 1 October 2021 to 31 August 2022:

The in-study rate will revert to RPI +3% and increase from 4.2% to 4.5%.

The variable rate will revert to RPI to RPI +3% which will be 1.5% – 4.5%.

The income and variable interest thresholds for post-2012 (plan 2) loans to apply from April 2022 will be announced in due course.

Postgraduate Loans

From 1 September 2021 until 31 August 2022, the interest rate for borrowers in England taking out a Postgraduate Master's or Doctoral loans will be 4.5% (RPI + 3%), subject to any caps in place to reflect the Prevailing Market Rate.

Prevailing Market Rate cap:

From 1 September 2021 to 30 September 2021:

The temporary Prevailing Market Rate cap is in place, reducing the interest rate by 0.3 percentage points to 4.2%.

From 1 October 2021 to 31 August 2022:

The interest rate reverts to RPI+3%, which will be 4.5%.

The income thresholds for Postgraduate Masters or Doctoral Loans to apply from April 2022 will be announced in due course.

Mortgage Style Loans

From 1 September 2021 until 31 August 2022, the interest rate for mortgage style loans will be 1.5%.

The deferment threshold for mortgage style loans will be £36,284.

Any queries from borrowers who have mortgage style loans should be addressed to their loan administrator.

Musical instrument traders banned for 18 years

Fred Patrick Onn, 58, from southeast London and Andrew Thomson, 63, of Whaley Bridge in Derby, were the directors of Bright Film & TV Casting Limited from March 2006.

The company was renamed Top Wind Limited in January 2007 and operated as a musical instrument retailer, part of which involved selling musical instruments on behalf of customers and taking 18% commission from each sale.

Top Wind Limited traded until April 2020 when it entered liquidation and an Insolvency Service investigation into the directors' conduct began.

Enquiries discovered that from July 2019 until April 2020, whilst the company was insolvent, Top Wind Limited sold at least 20 musical instruments, but the proceeds, which totalled more than £33,000, were not passed to the owners.

Fred Onn held a meeting in July 2019 with an Insolvency Practitioner to discuss insolvency options and both directors were aware of the financial position of Top Wind. At this point, at least 10 customers who had sold their instruments through the company had not received proceeds of at least £16,330.

At liquidation in April 2020, at least 30 customers had submitted claims in respect of instruments sold, totalling almost £50,000. More than £33,000 of these claims were for instruments sold after July 2019 when the directors knew the company was in financial difficulty.

The Secretary of State for Business accepted disqualification undertakings from Fred Onn and Andrew Thomson after they did not dispute that they caused or allowed Top Wind Limited from 9 July 2019 to the date of liquidation, whilst insolvent, to sell at least 20 musical instruments owned by third parties and for which proceeds of the sale were not passed to the owners.

Their 9-year bans started on 22 June and mean they cannot, directly or indirectly, become involved, without the permission of the court, in the promotion, formation or management of a company.

David Brooks, chief investigator at the Insolvency Service, said

Musicians trusted Fred Onn and Andrew Thomson with the sale of their instruments, believing they would act reputably. Instead, these directors took on sales knowing that Top Wind Limited was insolvent and keeping the funds they should have passed onto their clients.

Fred Onn and Andrew Thomson used the proceeds of sales to pay Top Wind's other suppliers instead, meaning Top Wind traded for longer than other businesses in the same difficulties who handled sale proceeds correctly. This is not suitable conduct for company directors and both have now been banned from the business environment for a considerable period.

Notes to editors

Fred Patrick Onn is from southeast London and his date of birth is April 1963.

Andrew Thomson is from Whaley Bridge in Derbyshire and his date of birth is May 1958.

Top Wind Limited (Company number 05759411).

Disqualification undertakings are the administrative equivalent of a disqualification order but do not involve court proceedings.

Persons subject to a disqualification order are bound by a [range of restrictions](#).

[Further information about the work of the Insolvency Service, and how to complain about financial misconduct.](#)

You can also follow the Insolvency Service on: