

VILLAGE NEWS

1 MAY 2022

FREE from local venues

AYLESHAM **IN TOUCH**

917 new homes built so far

DOVER DISTRICT COUNCIL (DDC) entered into an agreement with Persimmon and Barratts for residential development in Aylesham in April 2007.

- DDC reports that since that time 917 properties have been constructed and strategic infrastructure, including construction and environmental improvements to Ratling Road, have been delivered.
- The last major report to Cabinet was considered in July 2019.
- The project is due back before the DDC Cabinet in early May for an update.

INSIDE:

MARTIN LEWIS

Money Saving Expert



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snowdown CANARY

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DESTINATION BARCELONA!



FOURTEEN friends from Aylesham and the surrounding area are set for an epic charity ride, cycling from Aylesham to Barcelona, which is about 900 miles, in eight days. We will be raising money for TWO very worthy causes: KOBİ Bone Cancer Support and the Slide Away bereavement charity.

The team include four father/son pairs; Carl & Mark Moses; Andy Stupples & Conor; Keith (Bingo) & Linford House and Dale & Rylan House, who will be joined by Dave Austen, Cathal Bartolo, Mark Tonks, Mark Jordan and Glen Dobson and Steve Richards. The team will be supported by their van driver Eric Norton.

They hope to raise over £4000 to be shared equally by both causes. They set off from Aylesham on Thursday 30th June 2022.

You can donate on our justgiving page here (and thanks in advance).

The ride is also by way of a celebration of Keith (Bingo) House's 60th birthday, who will be joined by his brother Dale for the cycle home.

The team would like to thank their two main sponsors East Kent Foods, and D.A. Tree Surgeons for their support.



SCAN QR to donate

KOBİ TURNBULL is a young lad from the village who has recently been diagnosed with Bone Cancer. We hope to support Kobi's parents in providing much needed help during this difficult time.



KOBİ BONE CANCER SUPPORT

SLIDE AWAY is a charity offering support to children and young people in Kent who have been bereaved of a family member or friend. They also support children and young people who have a parent or sibling with a life limiting illness.



To donate, visit: www.justgiving.com/crowdfunding/kobibarcelona

AYLESHAM IN TOUCH

New magazine out next month

MoneySavingExpert

Got a cash ISA? You should probably ditch it!

PRESS the rewind button and go way back – before Covid, before Brexit – to April 2015, then picture a devastatingly handsome man at home, on the sofa, talking about money with his wife. Well, he has now to do with this, but possibly on the telly in the corner, I was on-air at the time urging savers as usual to use their new tax-free cash ISA allowance – because ‘money was nicer in an ISA’.

Everything changed though in 2016, when the Personal Savings Allowance (PSA) launched. It means:

- Basic 20% rate taxpayers can earn up to £1,000 interest a year from any and all savings without paying any tax on it; after that their interest is taxed at 20%.
- Higher 40% rate taxpayers can earn up to £500 a year; after that their interest is taxed at 40%.
- Top 45% taxpayers don't get a PSA – all their interest is taxed at 45%.

This is a huge amount of tax-free interest for most. Even at today's stand-out top easy-access 1.5% rate from app-only bank www.chase.co.uk, you'd need nearly seventy grand saved to generate £1,000 interest. Which is why the vast majority of people – over 19 in 20 – don't pay tax on savings interest anymore.

All a cash ISA is, is a savings account you don't pay tax on.

These days, the cash ISAs' main boon is that interest from it doesn't count towards the PSA: it's still tax-free on top of that. That means for the few with savings (or earnings) big enough to break that limit, it's a winner, as they can protect more interest from tax.

You get a £20,000 ISA allowance each tax year, and, crucially, money you put into an ISA stays tax-free year after year.

Yet for MOST, there's no benefit of saving in a cash ISA – so you simply should focus on getting the highest interest rate. Over the last few years, cash ISAs have tended to have WORSE rates than normal savings across all categories. At the time of writing...

- Top easy access: Cash ISA 1.05% v Normal Savings 1.5%
- Top 1-year fix: Cash ISA 1.4% v Normal Savings 1.96%
- Top 2-year fix: Cash ISA 1.75% v Normal Savings 2.21%

Yet rates change daily so for my latest updated best buys see <http://www.moneysavingexpert.com/topsavings> and <http://www.moneysavingexpert.com/cashisa>.

So most should DITCH cash ISAs for accounts that pay more.

When I polled this on Twitter recently (@MartinSLewis), I found 85% of the



THE MARTIN LEWIS COLUMN

9,000 who said they had cash ISAs don't pay tax on savings.

So why keep them? I know for years many had it drilled into them (often by me) that cash ISAs were nicer – but now people need deprogramming and pushed to just focus on the highest interest rates which come from top normal savings. Be brave, ditch the cash ISA and earn more.

However, there are a few niche reasons you may want to keep a cash ISA...

- If you're close to paying tax on savings. If you've a good whack of savings and are close to the limit where you'll pay tax, as interest rates are likely to rise, keeping money in cash ISAs now can protect you from future tax.

- You can withdraw from fixed cash ISAs (unlike normal fixes). There are big interest penalties for doing so but, if you could get a good cash ISA fix rate and wanted access in an emergency, they are more flexible.

While cash ISAs aren't much cop for most, other ISAs can be.

If you're a first-time buyer aged 18-39, check out the Lifetime ISA. You can save up to £4,000 a year in it, and once it has been open a year, when used towards a qualifying first home (one costing up to £450,000) you get an unbeatable 25% boost on top. That means there's up to £1,000 a year of free cash. There are cons as well as pros though, so it's worth reading my full guide at www.moneysavingexpert.com/LISAs.

And if you're looking to invest, a stocks and shares ISA does have actual tax benefits for many, unlike cash ISAs.

Claiming universal credit or working tax credits – get a 50% boost.

While not an ISA, just a quick final mention for the Help to Save scheme. This is designed to let those on low incomes save up to £50 a month, with a stonking 50% bonus paid after two years.

Crucially, the bonus is based on the highest amount you had in the account over that time – so imagine you put in £50 a month for ten months, had £500 in there, but needed to withdraw it, then couldn't afford to put any more in. That's all fine and you'd still get a £250 bonus at the end (50% of the max £500 you had in). For full eligibility criteria and to open the account go to www.gov.uk/get-help-savings-low-income

MARTIN LEWIS is the Founder and Chair of MoneySavingExpert.com. To join the 7.5 million people who get his free Money Tips weekly email, go to www.moneysavingexpert.com/latesttip

Diary Dates:

Aylesham Arts Club



The first meeting of the year is on Tues 10 May, 3.30pm at Bechange, Ackholt Road. Then every fortnight, same time, same place.

ALL WELCOME

ayleshamartsclub@gmail.com



1952-2022 Jubilee Celebration
Aylesham Welfare Leisure Centre
Friday 3rd June 12-10pm

Bar, Hog roast and food for sale
Please do not bring food or drink into this event

Live music
Free Fairground rides
Free Craft and games
Free Childrens rides
Free Inflatables
Community stalls
Sports games

JUBILEE PICNIC

ON THE SQUARE

SUNDAY 5 JUNE 12-6PM
MARKET SQUARE • AYLESHAM



LIVE MUSIC ON STAGE
QUEEN'S SPEECH – LIVE BROADCAST

BRING YOUR OWN FOOD, DRINK, SEAT OR BLANKET
Organised by AYLESHAM 4 AYLESHAM with thanks to Aylesham Parish Council

SIGN UP FOR THE VILLAGE NEWS

THIS newsletter is brought to you by the same team that creates *Aylesham In Touch*, and comes out between editions of the magazine.

■ We don't deliver to every address in the village, but if you live in the Parish, we can drop one through your letterbox on request, OR you can receive our new EMAIL version, straight to your in-box!

SCAN THE QR CODE



Or go to:

www.ayleshamintouch.com

Or email:

ayleshamintouch.org.uk

Or write to:

AIT, 2 Aylesham Road,
Snowdown, CT15 4JN



DEREK GARRITTY the Manager and Secretary of the Workshop Trust based in the former secondary school on Ackholt Road retired at the end of April after 25 years at the helm. Pictured here at his farewell bash with Chair, Sue Bott.

On behalf of the Trust Sue said: "We are here to thank Derek for his service and mark the tremendous contribution he has made to the project and the village over many years."



MARK TOWNSEND seen here with the award received for bringing the *First Responder* project to the village. Mark has plans to retire and wanted to make sure the award stays in Aylesham. Pictured here with Keith Owen, Secretary of the Heritage Centre, where the award will be in safe hands.

■ *The story of the First Responders will be in the next edition of Aylesham In Touch*



MARATHON RUNNERS Kirsty Frost, and Jade Roiser ran the Brighton marathon for *Breast Cancer Now* raising over £3,000 and Abigail Hamsher raised £540 for a Cystic Fibrosis charity. They completed it in 5 hours 29 minutes.



40 MEN WANTED

SING TO SUPPORT PROSTATE CANCER UK

info@menunitedinsong.org
www.menunitedinsong.org

What activities would **YOU** like for older people in Aylesham?

We would like to know so that we can try to make them happen.

We will be at **Bechange Community Hub** from **9.30am - 2pm** on

Friday 13th May 2022

There are lots of activities happening at the centre that day:
Fareshare Food 9.30am until its gone • **Baby Club** 9.30 – 11.30am
Upcycling Club 10-12 • **Light Bites** 12.30 – 1.30pm

The beautiful **COMMUNITY GARDEN** will be open to visitors and **Bright Shadow** artist **Lucy Stockton-Smith** will be demonstrating how to make an origami pot to plant a seed in and take home.

FREE DIGITAL SUPPORT – all abilities welcome!
Bring your own device and any questions! We can help with setting up e-mails, using social media, sending e-mails, online shopping and lots more!
We are also able to loan devices for you to try.

All are welcome and we are particularly interested in hearing from people living with dementia and memory problems.

Bechange Community Hub,
Ackholt Road, Aylesham CT3 3AJ
Tel: 01304 840134



This event is a **Thriving Communities** project in collaboration with



Bechange are holding a **“Time for Tea”** event supporting **Dementia UK** on **Thursday 12th May** from **11am - 1pm.**

AYLESHAM IN TOUCH

Make sure you get yours **DELIVERED FREE!**
To addresses within Aylesham Parish only
Scan this QR code with the camera on your smartphone or tablet to go to the sign-up page.



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