



P Wilson & Company
Chartered Surveyors

Agricultural Appraisal

2no. Agricultural Workers Dwellings

S Forshaw

Bolton Fold Farm, Alston Lane, Alston, Preston, PR3 3BN



1.0 Table of Contents

1.0	Table of Contents	1
2.0	Introduction & Scope of this Agricultural Appraisal	2
3.0	Background & Planning History	3
4.0	Planning Policy & Guidance.....	7
5.0	Justification	11
6.0	Conclusion	17

Appendices

Appendix No	Description
1	Plan showing farmland
2	Block plan and building schedule
3	Rightmove search



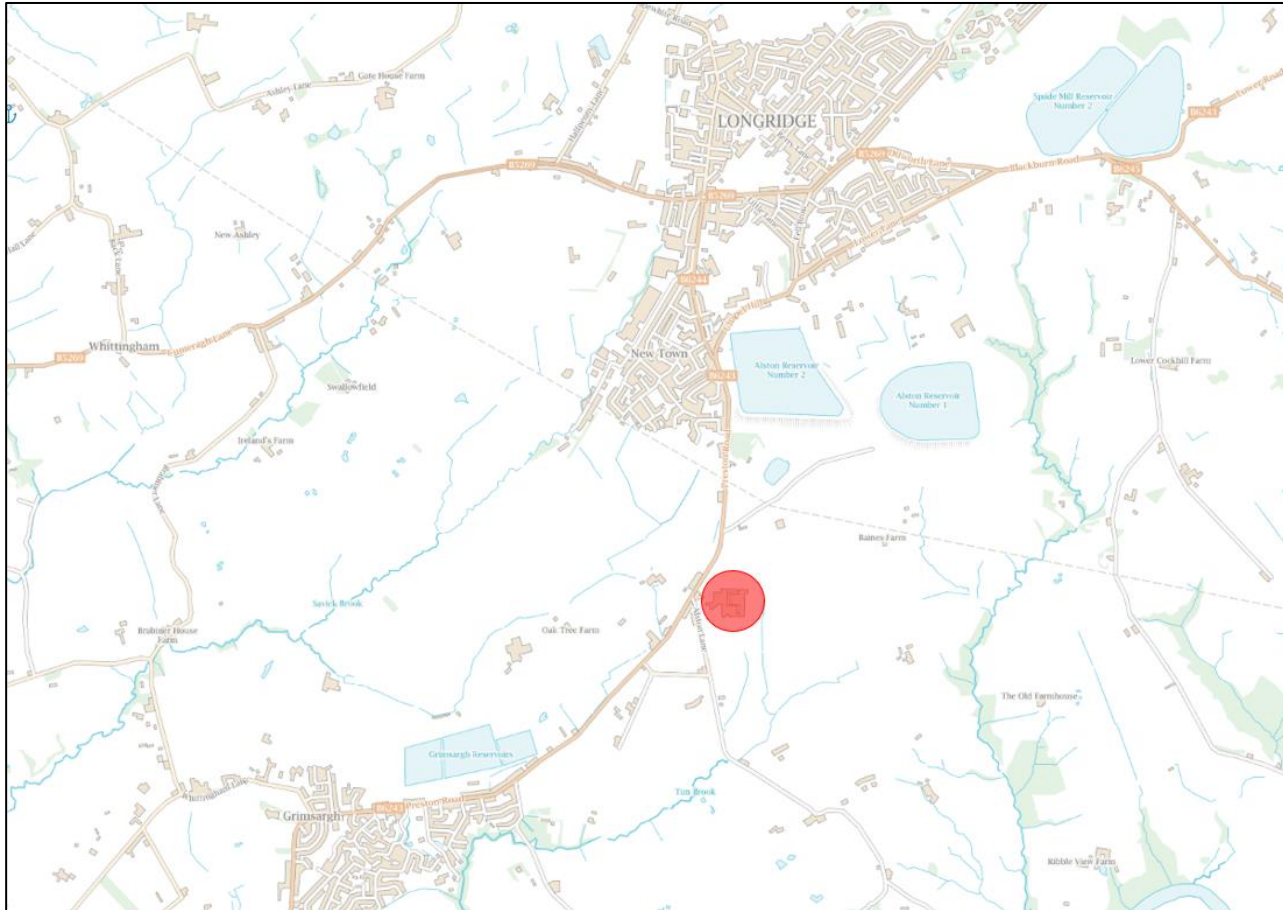
2.0 Introduction & Scope of this Agricultural Appraisal

- 2.1 This agricultural appraisal has been prepared on behalf of Mr S Forshaw (hereinafter referred to as the Applicant) by Robert Harrison BSc (Hons) MRICS FAAV to accompany a planning application for the erection of 2 no. agricultural workers dwelling at Bolton Fold Farm, Alston Lane, Alston, Preston, PR3 3BN.
- 2.2 I am a qualified member of the Royal Institution of Chartered Surveyors in the Rural division, a RICS registered Valuer and a Fellow of the Central Association of Agricultural Valuers. During my time as a rural chartered surveyor (19 years) I have prepared and submitted a substantial number of rural planning applications and provided agricultural planning reports for clients and Local Planning Authorities. I grew up on a family run mixed livestock farm (dairy and sheep) and have experience in all aspects of agriculture. During my studies at Harper Adam University, I have undertaken a foundation course in Agricultural and Rural Industries and hold a BSc (Hons) degree in Rural Enterprise and Land Management.
- 2.3 This agricultural appraisal will accompany a planning application being prepared by the Applicant's planning agent, PWA Planning Consultants for the Applicant.
- 2.4 I am instructed to consider if, under Local and National Planning Policy, there is a need for agricultural workers dwellings at Bolton Fold Farm for the Applicant's sons, Stuart and Andrew Forshaw to reside in for the proper functioning of the agricultural business.
- 2.5 This agricultural appraisal will assess Stuart's and Andrew's role within the agricultural business and whether their role creates a need for them to reside permanently on the farm.



3.0 Background & Planning History

3.1 Bolton Ford Farm is a substantial dairy farm situated between the villages of Grimsargh and Longridge.





3.2 Bolton Fold Farm extends to approximately 31.71 hectares (78.36 acres) of owner/occupied grassland. Bolton Fold Farm is the main farmstead where the dairy farming business is operated from, but the Applicant also farms the following land:

- Land at Shay Farm, Longridge (Grazing Licence) – 21.53 hectares (53.19 acres).
- Land on the north west side of Preston Road (owned) – 15.11 hectares (37.35 acres).
- Land known adjoining Ashlea, Green Nok Lane (Farm Business Tenancy) – 47.87 hectares (118.30 acres).
- Land lying to the north of Houghton Hall Farm (owned – 38.58 hectares (95.35 acres).
- Land at Alston Hall Farm, Alston Lane (Farm Business Tenancy) – 35.71 hectares (88.24 acres).
- Land on the south side of Higher Road, Longridge (owned) – 4.98 hectares (12.31 acres).

3.3 The Applicant's land is shown on the plan at Appendix 1 and in total extends to 195.49 hectares (483.10 acres) or thereabouts, which is currently down to permanent pasture and used to produce grass silage to feed to the livestock as part of a total mixed diet.

3.4 Bolton Fold Farm is a dairy farm and the livestock comprise the following:

- 450 milking cows.
- 50 dairy cows
- 400 dairy followers (heifers and calves)
- **Total livestock numbers = 900**

N/B – livestock number may change from month to month due to the nature of the enterprise.

3.5 The buildings situated at Bolton Fold Farm comprise dairy buildings, silage/crop stores, agricultural workshops, slurry handling facilities and livestock buildings. A block plan and building schedule is provided at Appendix 2.

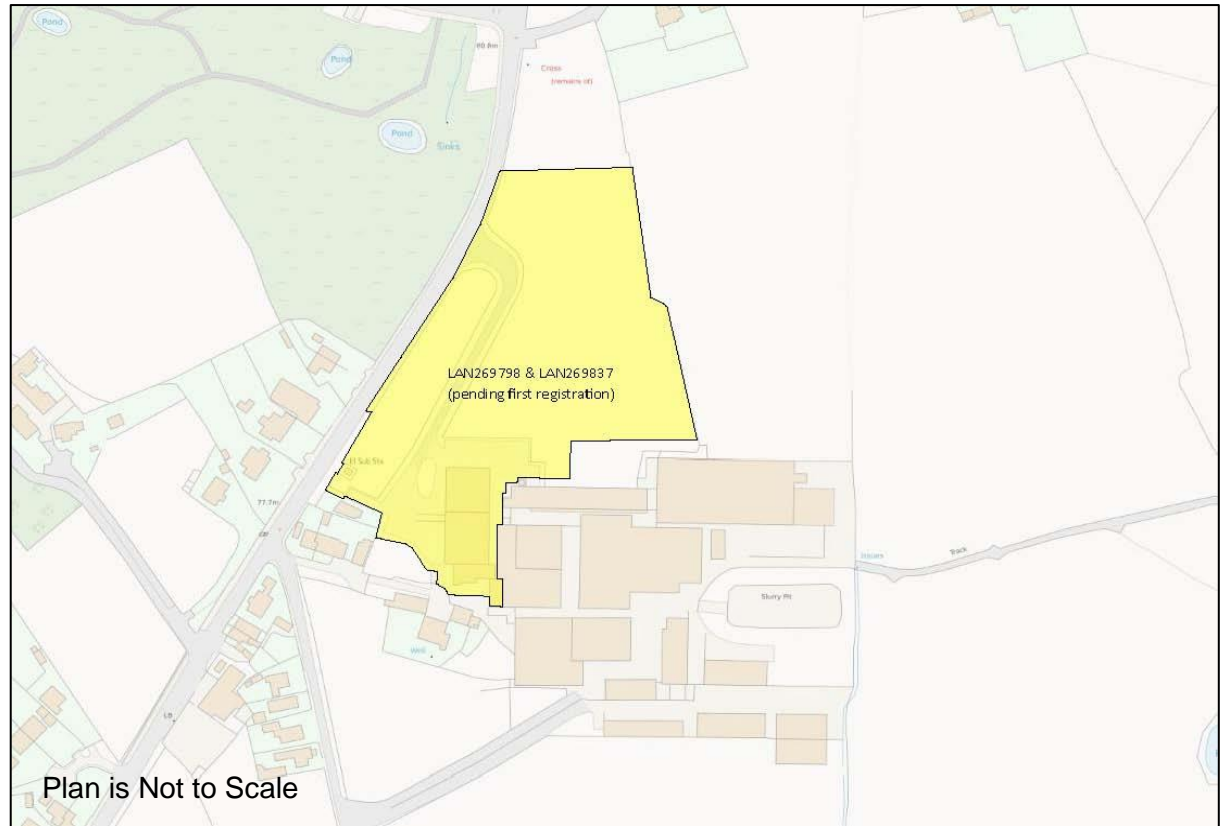
3.6 The dairy cows calve all year round and frequently require assistance, particularly first-time calves. Dairy cows often calve during the night/early morning as this is a quiet time when the dairy cows feel settled.



- 3.7 There are no dwellings situated on Bolton Fold Farm. The original farmhouse is owned and occupied by the Applicant's parents who have no involvement in the Applicant's farming business. The Applicant resides off the farm in a nearby village.
- 3.8 The Applicant's sons, Stuart and Andrew have both worked on their family farm all their lives and is their sole employment. Stuart and Andrew now run the agricultural business as the next generation of the Forshaw family at Bolton Fold Farm.
- 3.9 Stuart (38 years of age) and Andrew (36 years of age) both reside away from the farm (their place of work) in Chipping and Goosnargh respectively. Stuart has a partner and three young children whereas Andrew has a partner and currently no children.
- 3.10 Stuart and Andrew both play a vital role in the proper functioning of the dairy enterprise. Due to the large number of livestock both are responsible for overseeing the milking of the dairy cows, calving and the dairy herd health. They need to be on hand throughout a 24-hour period 7-days a week, 365-day a year to deal with any of the issues in the dairy herd or milking system. It has become almost impossible for them to properly run the family farm while residing off the farm. Stuart has a young family and Andrew intends to start a family and both need to ensure that they and their families have a dwelling on the family farm which their job requires.
- 3.11 The Applicant needs to provide his sons a dwelling each on the farm to ensure they can continue to run the dairy business and remain employed on the family farm.
- 3.12 The Applicant is now looking towards retirement and his role on the farm has significantly reduced due to his age and physical limitations. The farm is run by Stuart and Andrew.
- 3.13 Bolton Fold Farm is shown to be unregistered on the Land Registry. The farm is, I am informed, owned mainly by the Applicant with some of the agricultural buildings and yard area owned by the Applicant's brother, Neil Forshaw.
- 3.14 Bolton Fold Farm House is not owned and has never been owned by the Applicant. The original farmhouse attached to Bolton Fold Farm is owned by the Applicant's mother, Anne Forshaw. There are no residential properties on Bolton Fold Farm either in the ownership of or available to the Applicant.



- 3.15 The Applicants mother, Anne Forshaw owned the business and premises known as “Anne Forshaw – Alston Dairy”. “Anne Forshaw – Alston Dairy” was acquired by The James Hall Group in 2023. The dairy premises acquired by The James Hall Group is pending first registration under Title number LAN269798 and LAN269837 – shown coloured yellow on the plan opposite.
- 3.16 The Applicant’s farming business remains unaffected by the sale of “Anne Forshaw Alston Dairy” by his mother to The James Hall Group. The Applicant had no connection with the “Anne Forshaw Alston Dairy” business other than a supplier of milk produced on Bolton Fold Farm.





4.0 Planning Policy & Guidance

4.1 In accordance with S38(6) Planning and Compulsory Purchase Act 2004, the application is to be determined in accordance with the development plan, unless material considerations indicate otherwise. Regard must also be had for guidance contained within the NPPF published July 2018, updated February 2019 (NPPF2).

4.2 The application site is designed with the Ribble Valley Core Strategy (adopted December 2014) as Open Countryside and as such the following Policy and Guidance will apply:

- Ribble Valley Core Strategy (adopted December 2014)
 - Policy DMH3: Dwellings in the open countryside and AONB
- National Planning Policy Framework (NPPF)
 - Paragraph 38
 - Paragraph 80
 - Paragraph 81
 - Paragraph 84
 - Paragraph 85

4.2 Policy DMH3: Dwellings in the open countryside and AONB

4.2.1 Policy DMH3 states:



“Within areas defined as open countryside or AONB on the proposals map, residential development will be limited to:

- 1. Development essential for the purposes of agriculture or residential development which meets an identified local need. In assessing any proposal for an agricultural, forestry or other essential workers dwellings a functional and financial test will be applied.*
- 2. The appropriate conversion of buildings to dwellings providing they are suitably located and their form and general design are in keeping with their surroundings. Buildings must be structurally sound and capable of conversion without the need for complete or substantial reconstruction.*
- 3. The rebuilding or replacement of existing dwellings subject to the following criteria:*
 - the residential use of the property should not have been abandoned.*
 - there being no adverse impact on the landscape in relation to the new dwelling.*
 - the need to extend an existing curtilage. Core strategy adoption version 105 the creation of a permanent dwelling by the removal of any condition that restricts the occupation of dwellings to tourism/visitor use or for holiday use will be refused on the basis of unsustainability.”*

4.3 National Planning Policy Framework (NPPF)

4.3.1 The NPPF contains the following paragraphs which are material to the assessment of the Applicants planning application.

Paragraph 38	Local Planning Authorities should approach decisions in a positive and creative way.
Paragraph 80	<i>“Planning policies and decisions should avoid the development of isolated homes in the countryside unless one or more of the following circumstances apply:</i>



	<p>a) <i>there is an essential need for a rural worker, including those taking majority control of a farm business, to live permanently at or near their place of work in the countryside;</i></p>
Paragraph 81	<p><i>“Planning policies and decisions should help create the conditions in which businesses can invest, expand and adapt. Significant weight should be placed on the need to support economic growth and productivity, taking into account both local business needs and wider opportunities for development. The approach taken should allow each area to build on its strengths, counter any weaknesses and address the challenges of the future. This is particularly important where Britain can be a global leader in driving innovation⁴⁰, and in areas with high levels of productivity, which should be able to capitalise on their performance and potential.”</i></p>
Paragraph 84	<p><i>“Planning policies and decisions should enable:</i></p> <p>a) <i>the sustainable growth and expansion of all types of business in rural areas, both through conversion of existing buildings and well-designed new buildings;</i></p> <p>b) <i>the development and diversification of agricultural and other land-based rural businesses;</i></p>
Paragraph 85	<p><i>“Planning policies and decisions should recognise that sites to meet local business and community needs in rural areas may have to be found adjacent to or beyond existing settlements, and in locations that are not well served by public transport. In these circumstances it will be important to ensure that development is sensitive to its surroundings, does not have an unacceptable impact on local roads and exploits any opportunities to make</i></p>



a location more sustainable (for example by improving the scope for access on foot, by cycling or by public transport). The use of previously developed land, and sites that are physically well-related to existing settlements, should be encouraged where suitable opportunities exist.”

4.3.2 The NPPF replaced PPS7, which included at Annex A guidance on Agricultural Worker’s Dwellings.

4.3.3 In accordance with paragraph 80 of NPPF, an Applicant is required to demonstrate “*there is an essential need for a rural worker, including those taking majority control of a farm business, to live permanently at or near their place of work in the countryside*”.

4.3.4 In order to establish the essential need, the following criteria is usually considered:

- i. Employment requirements at the Farm.
- ii. The functional need of the farming business.
- iii. Financial viability of the farming business.
- iv. Availability of existing accommodation on the Holding and in the area.



5.0 Justification

5.1 Employment Requirements

5.1.2 Standard Man Days (SMD) is an estimate of the farm labour requirement. A SMD is the equivalent of 2,200 hours per year. This is 45 weeks work of 39 hours plus an average of 10 hours overtime.

Enterprise	Standard Man Days (SMD) per animal	Total SMD
450 Dairy Cows	4.0	1800
400 dairy followers	2.0	800
Sub Total		2,600
Plus 15% for Maintenance, Repairs & Management		390
TOTAL SMD		2,990

5.1.3 The average full-time agricultural worker provides 275 standard man days, therefore based on the above table it can be calculated that the total labour requirement for the applicants' enterprise at Bolton Fold Farm equates to **10.87 full time workers** (2,990).

5.2 Functional need of the Farming Business

5.2.1 A dairy business requires a high level of 24-hour supervision to ensure its proper and continuing functioning as a viable farming business. A high standard of animal welfare, stockmanship and supervision is required to ensure that the farming business operates effectively in terms of its financial viability and its health and safety. The Forshaw family rear animals, and this involves being able to



quickly identify, respond and administer treatment to ill or injured animals promptly throughout a 24-hour period to avoid losses. On a dairy farm, 24-hour supervision is required to rear calves, calving cows and managing the dairy herd.

5.2.2 Employed at Bold Fold Farm is the Applicant and his two sons (Stuart and Andrew). Stuart and Andrew are now responsible for the management and supervision the significant number of livestock throughout the day. Examples of the supervision required, are:

- i. Supervision and monitoring of livestock leading up to and during giving birth. It is vital that the dairy cattle are regularly inspected during this time. Typically, dairy cows calve during the night. Failure to do so may result in the mothers having difficulties giving birth and essential human intervention may be required to avoid unnecessary loss of the calf and/or the mother. The farming business operates an all year round calving.
- ii. New born calves require immediate to ensure they suckle their mother and obtain the colostrum within hours of birth;
- iii. After giving birth dairy cattle require very close supervision as they have the tendency to suffer from “milk fever” (calcium deficiency) which can result in death unless the symptoms are recognised early and treatment administered quickly;
- iv. Ill livestock often require isolating from other livestock to avoid the illness spreading. Once isolated the animal must be regularly monitored and many require treatment around-the-clock;
- v. Regular inspections need to be carried out to detect illness and provide essential care for the livestock. This is particularly important with the recent foot and mouth and bluetongue outbreaks that have occurred in Britain. Guidance provided by DEFRA state that vigilance and good stockmanship are vital in the fight against animal disease. This is reiterated by the legislation and regulations contained within the Animal Welfare Act 2006 and by the Farm Welfare Council;
- vi. It is essential that 24-hour supervision is in place to protect livestock against theft, predators and intruders. Likewise, if livestock escape from the farm buildings or fields, someone needs to be on hand to gather the livestock up and return them to the buildings or fields;



- vii. Dairy cows must be inspected regularly to detect when individual cows are on heat and ready to be “served” (inseminated). This is vital in a dairy system to ensure herd and production performance is maintained;
- viii. The animal’s welfare in terms of the ‘five freedoms’ is considered. The five freedoms as provide by the Farm Animal Welfare Council (FAWC) comprise:
 - Freedom from Hunger and Thirst - by ready access to fresh water and a diet to maintain full health and vigour.
 - Freedom from Discomfort - by providing an appropriate environment including shelter and a comfortable resting area.
 - Freedom from Pain, Injury or Disease - by prevention or rapid diagnosis and treatment.
 - Freedom to Express Normal Behaviour - by providing sufficient space, proper facilities and company of the animal's own kind.
 - Freedom from Fear and Distress - by ensuring conditions and treatment which avoid mental suffering;
- xi. The Applicant has developed a high quality herd through purchasing high quality cattle and then utilising an embryo transfer breeding programme. Embryo transfer (ET) is an excellent way of increasing the productivity of individual animals or a group within a herd. They can either be selected from high genetic merit females or from the top breeding females within the herd. Undertaking multiple ovulation embryo transfer (MOET) allows us to produce numerous offspring from a single donor cow in one production year. ET may also be used for health reasons in a herd e.g. Johne’s disease or mastitis, where very good cows pose a health risk to calves they would produce. By using embryo transfer their embryos ca be safely implanted into recipient cows which ae disease free, therefore the calves born and raised are disease free offspring.

5.2.3 The aforementioned examples demonstrate just some of the reasons why it is essential for Stuart and Andrew to reside at Bolton Fold Farm. Any one of the examples given above can occur during a 24-hour period.

5.2.4 A typical day for the Applicant and his two sons, who’s fulltime employment is at Bolton Fold Farm, starts at 6:00am and often finishes at 21:00. The periods between milking is occupied by routine herd management, calving cows, feeding animals and maintenance of the farmland and farm buildings.



5.2.5 The significant livestock numbers at Bolton Fold Farm requires that Stuart and Andrew are on hand throughout a 24-hour period. For example, if a cow is due to give birth, regular inspections (every couple of hours) must be carried out to ensure:

- The cow does not have problems whilst calving. Human intervention is often required to ensure both calve and mother survive;
- The calve is on its feet and takes the first milk from its mother;
- To ensure the mother accepts the calve and does not show signs of 'milk fever'.

5.2.6 It is proving almost impossible for Stuart and Andrew to provide the level of supervision the livestock need whilst continuing to reside away from the farm. They until now managed this but with great difficulty and personal sacrifice which can no longer continue for their own health and welfare but also for their farming business.

5.3 Financial Viability of the Farming Business

5.3.1 Bolton Fold Farm has been in business for in excess of three years and has been profitable for at least one of those years. The farm accounts are available if the Council require to assess them.

5.4 Alternative Accommodation

5.4.1 Bolton Fold Farm is located in a sought-after location. A search of available properties within a 1 mile radius using the Rightmove Best Price Guide (**Appendix 3**) provides a range of properties between £235,000 - £589,000, which would be outside the budget of an agricultural worker.

5.4.3 Notwithstanding a property being available and within an affordable budget, it is my professional opinion that Stuart and Andrew need to reside at Bolton Fold Farm to properly manage and supervise the large number of livestock at the farm. Continuing to live away from the farm is not a long-term or viable option for either Stuart and Andrew or an agricultural business of this nature.

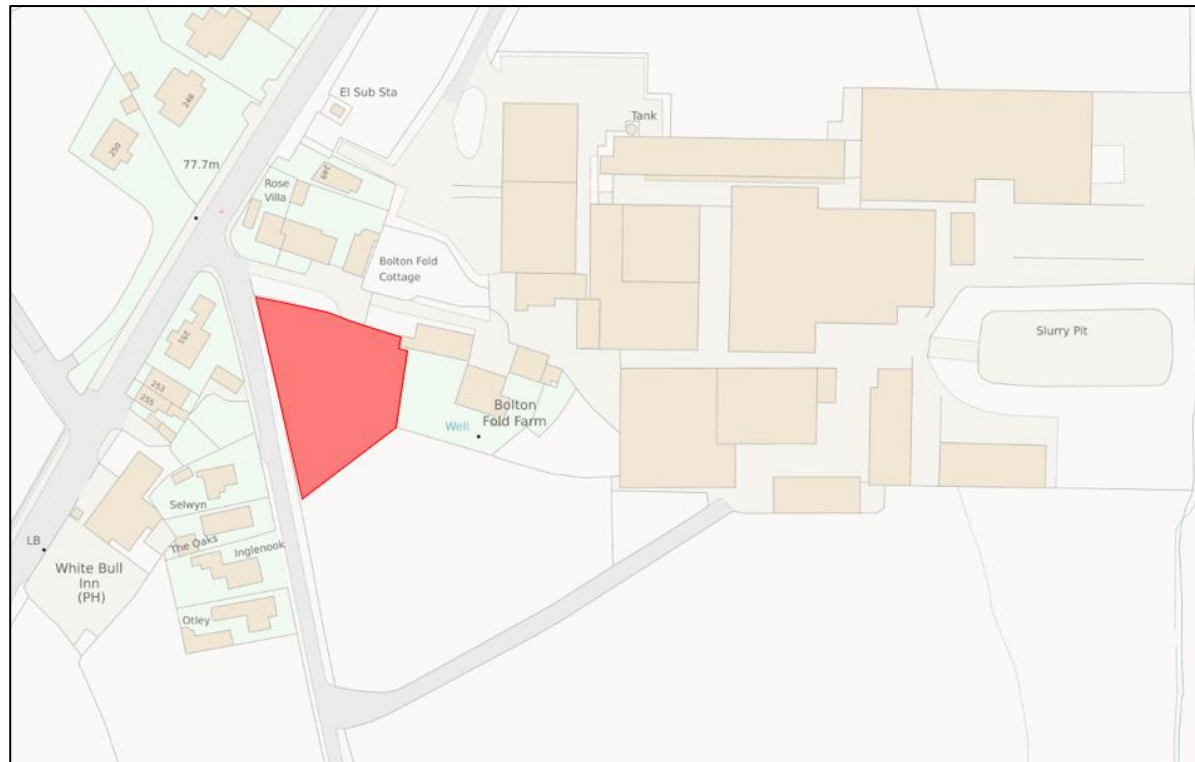
5.4.4 There is no farmhouse attached to the Applicant's farm. The original farmhouse has been in third party ownership for several decades.



5.4.5 An assessment has been made to establish whether any existing buildings situated on the farm could be converted to provide private accommodation for Stuart and Andrew. All buildings situated on Bolton Fold Farm are of modern construction and fully utilised for agricultural purposes. Therefore, no existing buildings are available or suitable for conversion into residential use.

5.5 Sitting

5.5.1 In addition to assessing the need for Stuart and Andrew to reside on Bolton Fold Farm, I have also been asked to comment upon the proposed siting of the agricultural workers dwellings.





5.5.2 The proposed site for the agricultural workers dwellings is shown below. It seems a sensible location for the dwelling as it would be conveniently located to the farm and livestock buildings (“within sight and sound of the livestock). The proposed site is served by the existing farm track leading from the public highway (Preston Road). I am also advised the services (water, electric) which supply the farmhouse are close by. Furthermore, the proposed site of the dwelling benefits from an existing refuse collection route and local amenities (schools, public transport, doctor surgery, shops etc) situated in nearby Longridge, Grimsargh and Preston.

5.5.3 I therefore consider the proposed site both sensible and sustainable in the context of planning assessments.

5.6 Other Material Matters for Consideration

5.6.1 I am aware that Ribble Valley Council have recently granted outline planning permission for an agricultural workers dwellings at Little Town Farm, Thornley, Preston, PR3 2TB (application reference 3/2019/0515) and Sudells Farm, Preston Road, Longridge, PR3 3BL (application reference 3/2020/0197).

5.6.2 The case outlined in this Agricultural Assessment for needing permanent accommodation for Stuart and Andrew to reside on the farm is almost identical to approval 3/2019/0515 and 312020/0197. Ribble Valley and their agricultural expert adviser both concluded that there was a need for an additional dwelling in these applications. The same conclusion can be drawn for the Applicant’s application albeit 2 no.dwellings due to the significant size of the dairy enterprise.



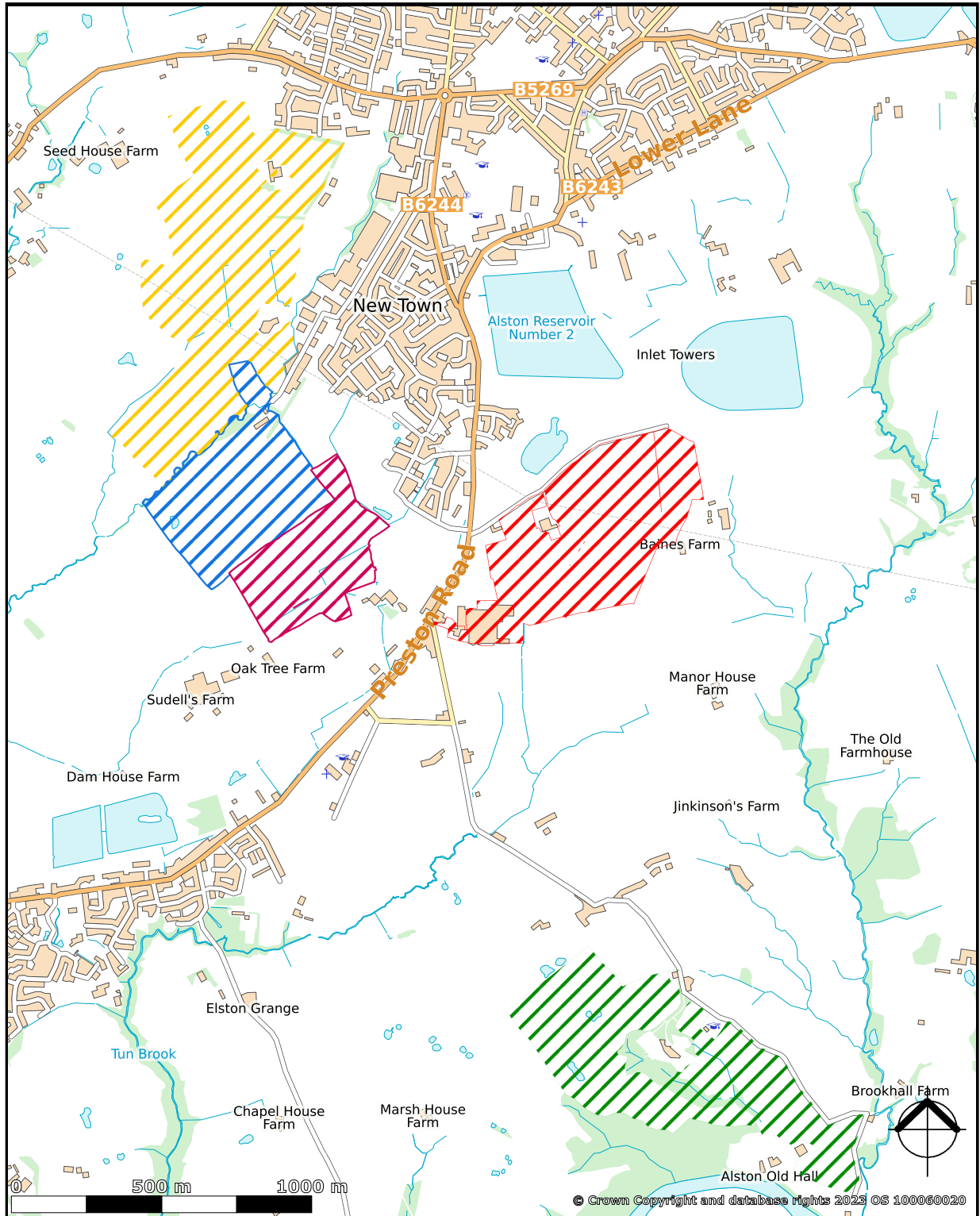
6.0 Conclusion

- 6.1 In my professional opinion it is essential for Stuart and Andrew to reside as Bolton Fold Farm for them to fulfil their employment and the role they play within the established agricultural business. They cannot continue to fulfil their roles on the farm without residing on site. Their job dictates they must reside at this place of work and they now require a permanent family home each on the farm.
- 6.2 There is an emphasis within the NPPF to support the needs of rural businesses. Agricultural business often requires the main stockperson(s) to reside at their place of work. Particularly in the case of a livestock enterprise such as that of the Applicant. The stockpersons are Stuart and Andrew.
- 6.3 Paragraph 80 of the NPPF says isolated homes in the countryside should be avoided unless there is an essential need for a rural worker to place at their place of work. Local Plan Policy DMH3 mirrors paragraph 80 of the NPPF. It is my conclusion that an essential need exists for both Stuart and Andrew to reside at their place of work for the proper functioning of their business.
- 6.4 Paragraph 81 of the NPPF says that Local Planning Authorities should assist businesses create conditions in which businesses can invest, expand and adapt. Paragraph 81 also urges Local Planning Authorities to support economic growth and productivity and take into account local business needs.
- 6.5 Paragraphs 84 and 85 of the NPPF say Local Planning Authorities should help support a strong rural economy.
- 6.6 It is considered that the evidence in this Agricultural Appraisal supports the essential need for Stuart and Andrew to live at their place of work at Bolton Fold Farm for the proper functioning of their dairy enterprise. There are no available properties on Bolton Fold Farm therefore new dwellings are needed.
- 6.7 The proposal satisfies relevant Local and Government Policy and the Applicants planning application should be supported.

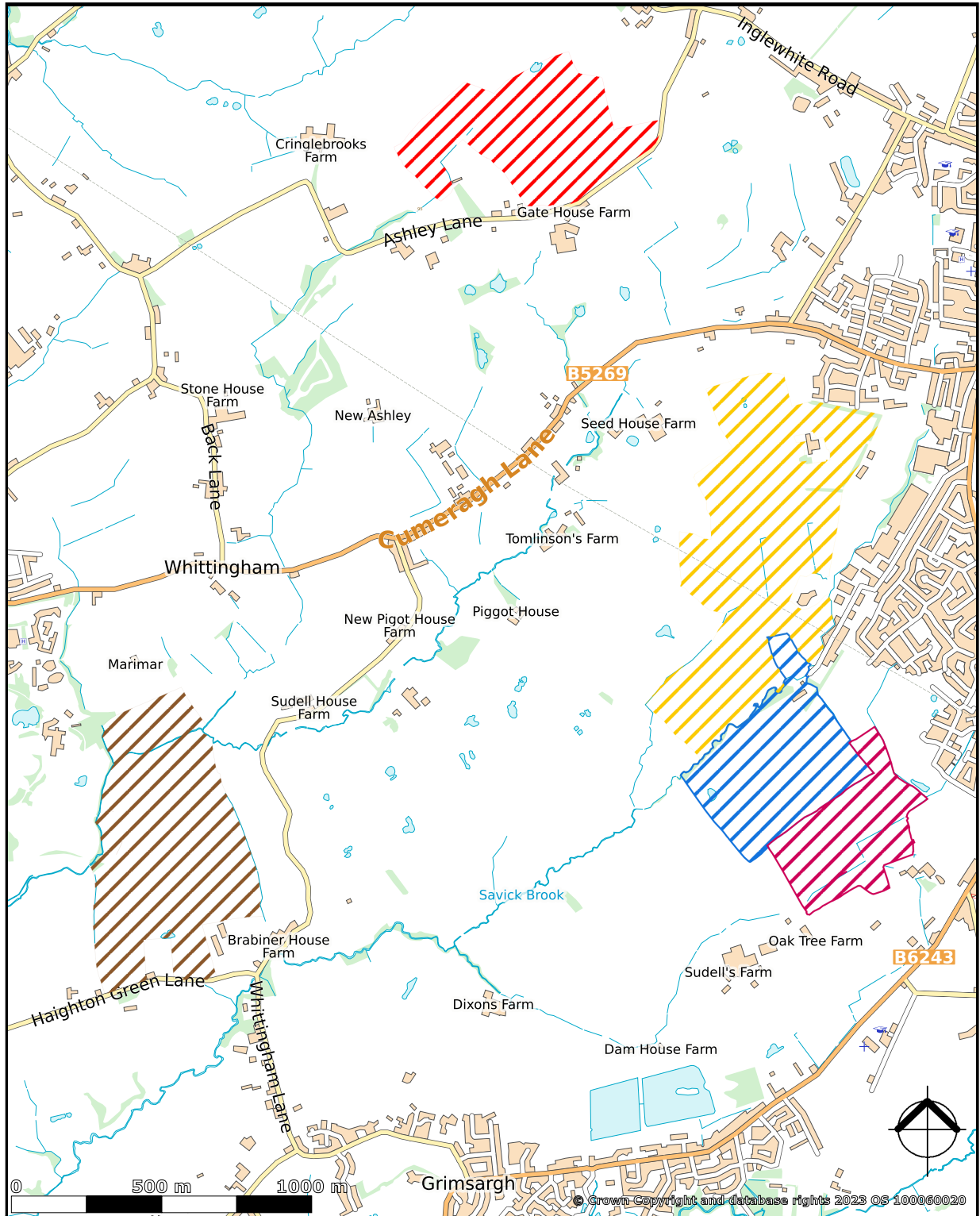


APPENDIX 1

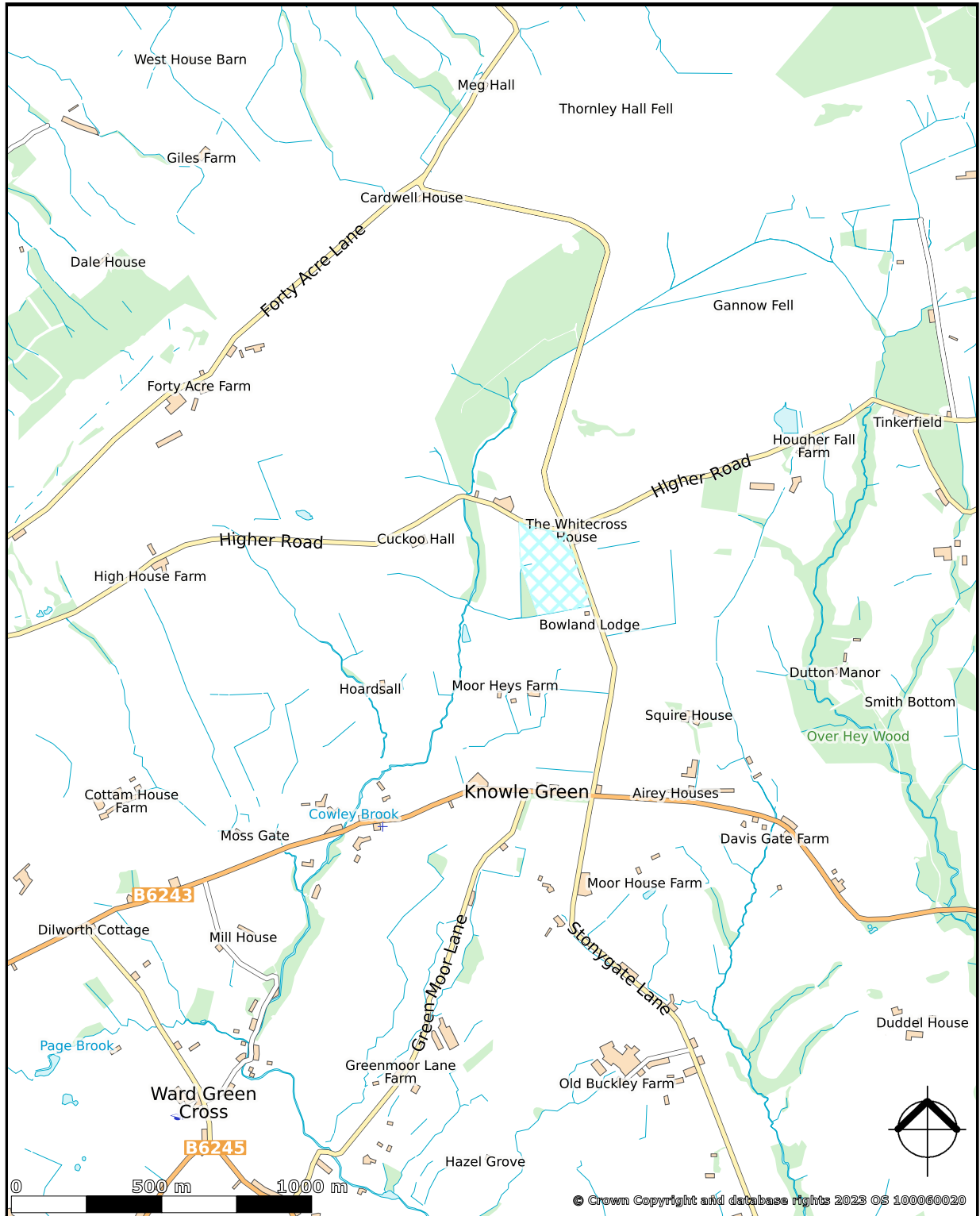
Schedule of Land - Bolton Fold Farm, Alston Lane, Alston, Preston, PR3 3BN



Schedule of Land - Bolton Fold Farm, Alston Lane, Alston, Preston, PR3 3BN



Schedule of Land - Bolton Fold Farm, Alston Lane, Alston, Preston, PR3 3BN





APPENDIX 2

Schedule of Buildings

Ownership boundary of Farmyard at Bolton Fold Farm



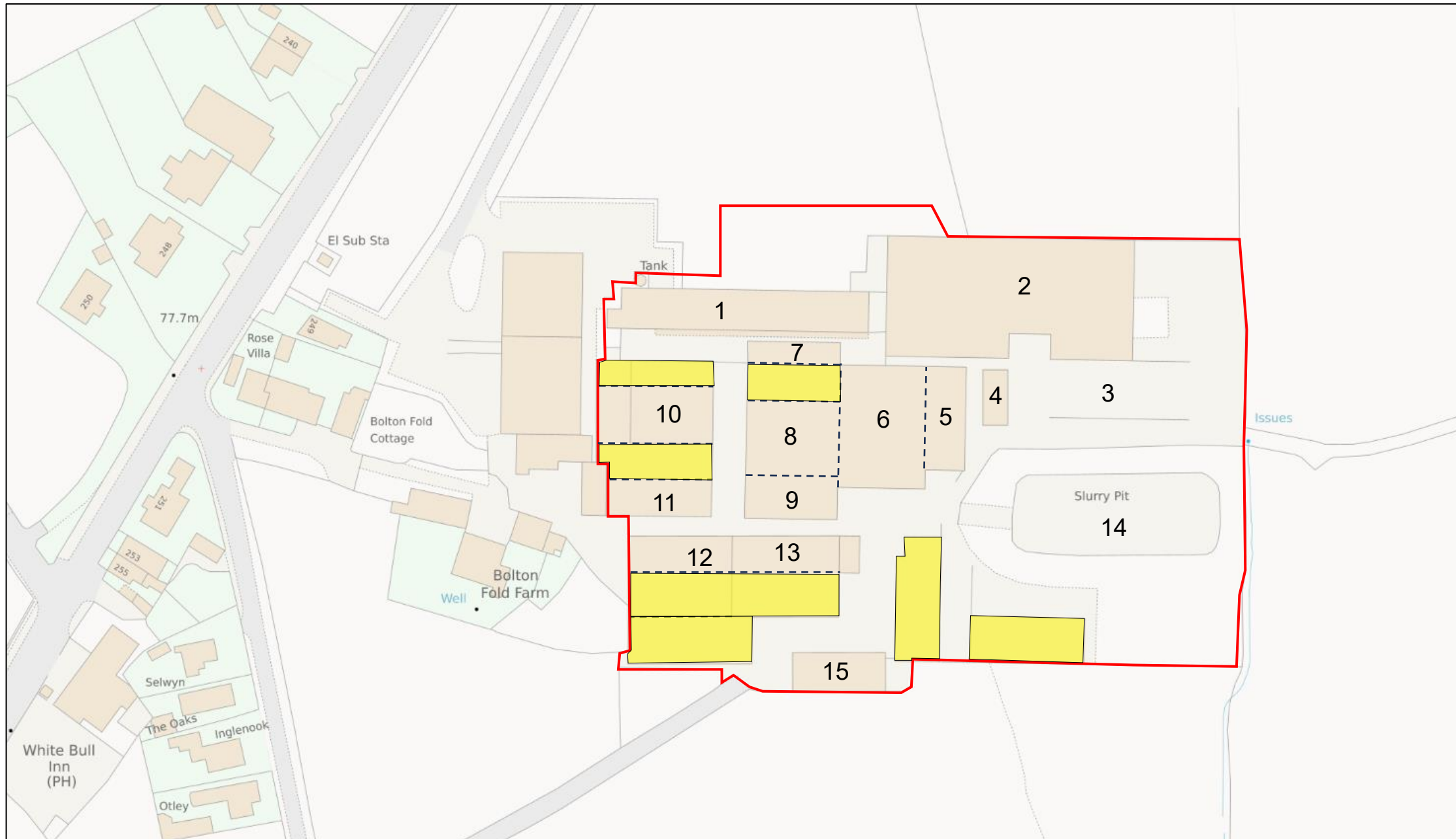
Buildings not in control of the Applicant



Building No	Description
1	Milking parlour, diary and collecting yard
2	Cubicle house
3	Silage clamp
4	Calf housing
5	Silage clamp
6	Silage clamp
7	Muck midden
8	Farm workshop
9	Cubicle house
10	Calving pens
11	Heifer building
12	Dry cows
13	Heifer building
14	Slurry store
15	Feed building

Farmyard Plan

Not to scale. For identification purposes only.





APPENDIX 3



PR3 3BN



+ 1 mile



Filters



Houses For Sale in PR3 3BN, within 1 miles, 3 – 4 bed >

☆ Save search

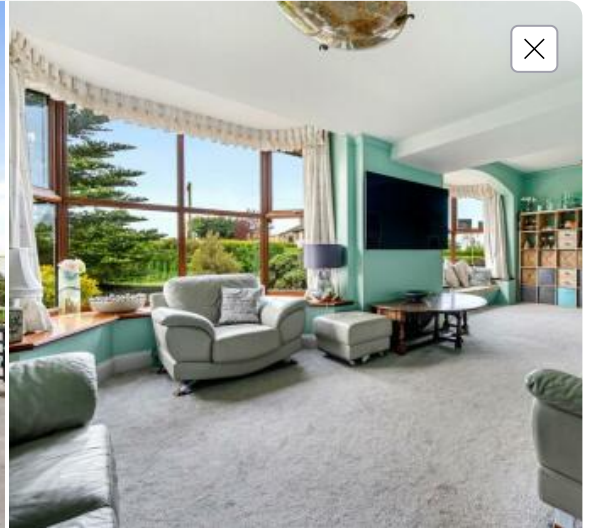
🔔 Create Alert

13 results

Highest Price



☰ Prioritise properties with... + Add keyword



£589,950

PREMIUM LISTING

Alston Lane, Alston, Preston

Semi-Detached 4 3



Added on 11/05/2023

 **Call**  **Contact**

 **Save**



£400,000

Offers in Region of

Preston Road, Grimsargh, Preston, Lancashire

Detached  4  2



NEW HOME

Added on 04/04/2023

 **Call**  **Contact**

 **Save**

1/22





£389,950

VIEWING ADVISED

Betula Drive, Longridge, Longridge, PR3

Detached 4 3



Reduced on 15/05/2023

Call Contact

Save




Contact your local property experts *Click here*

1/10





£369,995

Plot 103 The Harrison, Elston Park, Preston Road, Grimsargh, Preston, PR2 5JT

NEW HOME AGENTS

Detached 4 3

NEW HOME

Added on 05/07/2023

Call Contact

Save



£369,995

Preston Road, Grimsargh, Preston, PR2 5JT

NEW HOME AGENTS

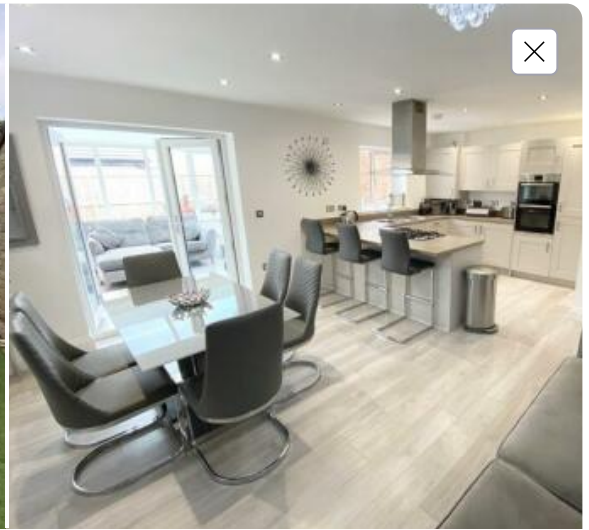
Detached 4

NEW HOME

Added on 16/05/2023

Call Contact

Save



£364,950

Offers in Excess of

GARDEN

Betula Drive, Longridge

Detached 4 2

Reduced on 12/06/2023

Call Contact

Save



1/30





£359,950

Betula Drive, Longridge, Preston

Detached 4 2



Added on 03/03/2023

Call Contact

Save



£339,950

Betula Drive, Longridge, Preston

House  4  2



Reduced on 10/07/2023

 **Call**  **Contact**

 **Save**



£285,000

Elston Lane, Grimsargh, Grimsargh, PR2

Semi-Detached  4  1



Added on 06/03/2023

 **Call**  **Contact**

 **Save**




Sell it well with Fardella & B

GET IN TOUCH TODAY >>



1/19



X

£285,000

Preston Road, Grimsargh, PR2

Semi-Detached  3  1



Added on 01/07/2023

 Call  Contact


 Save

1/10

X



£249,995

Tunbrook Avenue, PR2
Semi-Detached  3

NEW HOME
AGENTS

NEW HOME

Added on 01/06/2023

 Call  Contact

 Save



£235,000

Alston Meadows, Longridge, Preston

Semi-Detached  3  1

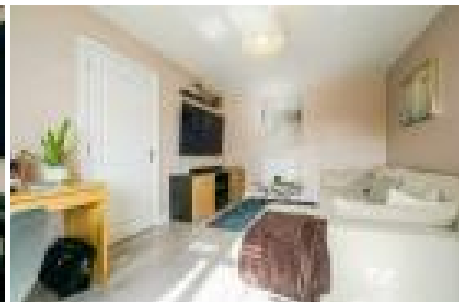
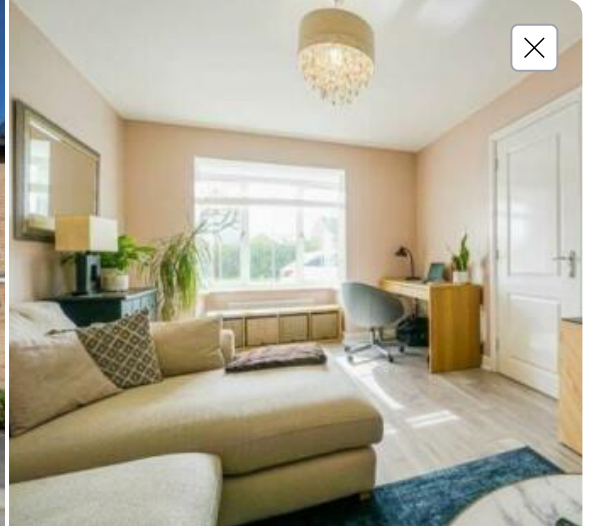


ONLINE VIEWING

Reduced on 19/07/2023

 **Call**  **Contact**

 **Save**



£235,000

VIEWING ADVISED

Alston Meadows, Longridge, Preston, Lancashire, PR3

Semi-Detached  3  3



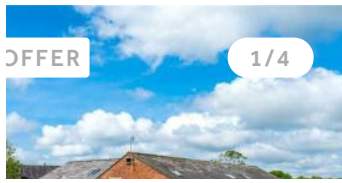
Reduced on 18/07/2023

 **Call**  **Contact**

 **Save**

RECENTLY SOLD NEAR

PR3 by Armitstead Barnett



Green Lane, Haighton,...



£695,000
Whittingham Lane, Whittingham,...



£600,000
Whittingham Lane,



Armitstead Barnett
Garstang

We're selling properties in your area
[Click here to get help with selling yours >](#)

Previous

Page 1 of 1

Next

Sold House Prices

Nearby PR3 3BN

Suggested Links

Rightmove

Search for sale

Search for rent

Commercial for sale

Commercial to rent

Search sold prices

Sign in / Create account

Blog

Tech blog

Resources

Quick links

Rightmove PLC ▼

Locations ▼

Professional ▼

[Site map](#)

[Cookies](#)

[Terms of Use](#)

[Privacy Policy](#)