

ATHELSTAN ASSOCIATES LIMITED

Pension Practitioner
Daws House
33-35 Daws Lane
London NW7 4SD

For the attention of Mr M Miserotti

Dear Mark

24th November 2010

RE: Andrew Ray Pension Scheme

Thank you for the email. I hadn't received the letter or the questionnaire. I did note that the postcode on the letter was incorrect, and should be ME13 8QL. Please also note that the sponsoring company is now Athelstan Associates Ltd, which is at the same address.

Please find enclosed the most recent statements received as follows.

Cater Allen Statements 30th June 2009 and 13th August 2009

Bank of Scotland Statements 1 to 5

Scottish Widows Bank Statements 1 to 4

Hopefully this is all that is required.

The withdrawals from the Bank of Scotland on the 7th December 2009 for £985.83 and the 2nd March 2010 for £822.50 was for fees associated with the fund management. For this reason I have marked the Event Questionnaire Item 5 as yes. Otherwise there were no outgoings from the fund.

Yours sincerely

A handwritten signature in black ink, appearing to read 'A Ray'.

Mr A T Ray

Cc Mr G McClosky

Athelstan Associates Ltd, 16 Athelstan Road, Faversham, Kent ME13 8QL
Tel. (01795) 590903; Fax. (01795) 590905; E-mail: e@athelstan-associates.co.uk
Company Registered Office: As above: Company Registered Number: 07151462

Pension Scheme Return & Event Questionnaire

Information required for the pension scheme return

The scheme administrator is required to complete a pension scheme return for the tax year. We undertake this as part of our pension scheme service to the trustees. The return is over 11 pages long. In addition, there may be an event report due, presently there are over 16 different event reports that may arise.

We have condensed the information needed into a short questionnaire. Please check the appropriate box and return this form to us. If there are any parts of this form that you are unsure of please contact your scheme consultant.

Commencing on 6th April 2009 and ending on 5th April 2010

Yes No

- | | |
|--|----|
| 1. Did the scheme have any interest tangible moveable property* | No |
| 2. Did the scheme own or dispose of any shares in the sponsoring employer | No |
| 3. Did the scheme acquire or own shares in an unquoted company, this excludes the sponsoring employer | No |
| 4. Did the scheme acquire any assets from a connected party** directly or indirectly | No |
| 5. Did any member take funds from the scheme – other than as pension income | No |
| 6. Do you require a trustee meeting. If yes, this will be arranged on receipt of the completed questionnaire | No |

Notes:

*Tangible moveable property includes: Assets that you can touch and move, such as fine wines, machinery, works of art, assets that have a lifespan of less than 51 years e.g. patents.

**A connected party includes: A relative, a partner, co-director, or co trustee.

A connected party may also include a company that does not participate in the scheme but may be connected to you through the associations given above.

In order that we may prepare your benefit statement, we will require the total remuneration, inclusive of dividend income for each scheme member. Please give the name and remuneration below for income in respect of the tax year ending 5th April 2010.

ANDREW RAY - 837600

Scheme Name: ANDREW RAY PENSION SCHEME.

Signed: ARay Date: 24.11.10

Please return this form to Pension Practitioner .Com Limited at:

Daws House
33-35 Daws Lane
London
NW7 4SD

You can also email this form with other paperwork we may have requested you to provide in the cover letter to: post@pensionpractitioner.com



Cater Allen

PRIVATE BANK

9 Nelson Street, Bradford, BD1 5AN

Telephone: 0800 092 3300

International Telephone: +44 (0)114 228 2407

General Fax: 0870 240 6263

CHAPS/SWIFT Fax: 0870 240 6259

www.caterallen.co.uk

Reserve Account for Pensions

Quarterly Statement

****DUPLICATE****

Account Name

ANDREW RAY PENSION SCHEME

00016/00000

ANDREW RAY PENSION SCHEME

22 HERBERT ROAD

HEXTABLE

NR SWANLEY

KENT

BR8 7SD

Account Number 54033720

Sort Code 16-57-10

Date 30th June 2009

Sheet 1 of 1

Date	Details of transactions	Payments(£)	Receipts(£)	Balance(£)
2009				
1 Apr	Brought Forward			£263,220.98
29 Jun	GIRO:THACKERAYS LTD REF: AC THACKERAYS LTD		£70,000.00	£333,220.98
30 Jun	CREDIT INTEREST FROM 01APR2009 TO 30JUN2009		£403.54	£333,624.52
	Totals		£70,403.54	£333,624.52

Interest for the period of this statement was £403.54CR Gross

PART OF THE SANTANDER GROUP

Please see the reverse of this statement for additional information concerning your account.

Cater Allen Private Bank is the name used for banking services provided by Cater Allen Limited. Registered Office: Abbey National House, 2 Triton Square, Regent's Place, London, NW1 3AN. Registered in England number 383032. Authorised and regulated by the Financial Services Authority. Cater Allen Limited is one of the Abbey group of companies. Cater Allen and the flame logo are registered trademarks. All deposits held with Cater Allen Private Bank are fully and irrevocably guaranteed by Abbey National plc. Calls may be recorded or monitored.



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Reserve Account for Pensions

Quarterly Statement

****DUPLICATE****

Account Name

ANDREW RAY PENSION SCHEME

00017/00000

ANDREW RAY PENSION SCHEME

22 HERBERT ROAD

HEXTABLE

NR SWANLEY

KENT

BR8 7SD

Account Number 54033720

Sort Code 16-57-10

Date 13th August 2009

Sheet 1 of 1

Date	Details of transactions	Payments(£)	Receipts(£)	Balance(£)
2009				
1 Jul	Brought Forward			£333,624.52
8 Jul	CHEQUE 000027	£1,000.00		£332,624.52
13 Jul	CHEQUE 000028	£258,000.00		£74,624.52
13 Jul	CHEQUE 000029	£70,000.00		£4,624.52
31 Jul	GIRO:THACKERAYS LTD REF: AC THACKERAYS LTD		£100,000.00	£104,624.52
31 Jul	GIRO:THACKERAYS LTD REF: AC THACKERAYS LTD		£100,000.00	£204,624.52
5 Aug	CHEQUE 000030	£200,000.00		£4,624.52
13 Aug	CREDIT INTEREST TO 13 AUG 2009		£78.96	£4,703.48
13 Aug	WITHDRAWAL CHEQUE-ACC CLOSED	£4,703.48		£0.00
	Totals	£533,703.48	£200,078.96	£0.00

Interest for the period of this statement was £78.96CR Gross

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002647 /68800/T35
Andrew Ray Pension Scheme
FAO The Trustees
22 Herbert Road
Hextable
Swanley
Kent
BR8 7SD

[illegible]

Branch Code 12-20-26
Account No. 06194700
From 22MAY10
To 23AUG10
Statement No. 5
Page No. 1 of 1

BIC : BOFSGB21282
IBAN : GB23 BOFS 1220 2606 1947 00
PENSION FUND CHEQUE A/C

PENSION FUND CHEQUE A/C				
Date	Description	Withdrawals	Pay-ins	Balance (DR = Overdrawn)
2010	BALANCE BROUGHT FORWARD			63840.12
28MAY	TAX DEDUCTED	0.98		
	GROSS CREDIT INTEREST TO 28MAY			
	TAX BASED ON 100% OF GROSS INTEREST		4.90	63844.04
30JUN	TAX DEDUCTED	1.15		
	GROSS CREDIT INTEREST TO 30JUN			
	TAX BASED ON 100% OF GROSS INTEREST		5.77	63848.66
12JUL	010004	60000.00		3848.66
30JUL	TAX DEDUCTED	0.45		
	GROSS CREDIT INTEREST TO 30JUL			
	TAX BASED ON 100% OF GROSS INTEREST		2.29	3850.50

Total Withdrawals	£60002.58
Total Pay-ins	£12.96

For important information on compensation arrangements
please refer to the back of this statement

BANK OF SCOTLAND STATEMENT OF ACCOUNT

PENTLAND HOUSE,
 8 LOCHSIDE AVENUE, EDINBURGH E
 Tel: n/a

From 24FEB10
 To 21MAY10
 Branch Code 12-20-26
 Account No. 06194700
 Date 21MAY10
 Statement No. 4
 Page No. 1 of 1

2026/0001219/0001/0001
 Andrew Ray Pension Scheme
 FAO The Trustees
 22 Herbert Road
 Hextable
 Swanley
 Kent

BR8 7SD

ACCOUNT NAME : ANDREW RAY PENSION SCHEME

BIC : BOFSGB21282
 IBAN : GB23 BOFS 1220 2606 1947 00

PENSION FUND CHEQUE A/C

Date	Description	Withdrawals	Pay-Ins	Balance (DR=Overdrawn)
2010	BALANCE BROUGHT FORWARD			61742.32
26FEB	TAX DEDUCTED	0.48		
	GROSS CREDIT INTEREST TO 26FEB			
	TAX BASED ON 100% OF GROSS INTEREST		2.44	61744.28
02MAR	010003	822.50		60921.78
31MAR	TAX DEDUCTED	1.10		
	GROSS CREDIT INTEREST TO 31MAR			
	TAX BASED ON 100% OF GROSS INTEREST		5.52	60926.20
20APR	9000004		2909.84	63836.04
30APR	TAX DEDUCTED	1.01		
	GROSS CREDIT INTEREST TO 30APR			
	TAX BASED ON 100% OF GROSS INTEREST		5.09	63840.12
TOTAL WITHDRAWALS				£825.09
TOTAL PAYINS				£2922.89



STATEMENT OF ACCOUNT

002152/68800/T38
Andrew Ray Pension Scheme
FAO The Trustees
22 Herbert Road
Hextable
Swanley
Kent
BR8 7SD

Branch Code 12-20-26
Account No. 06194700
From 24NOV09
To 23FEB10
Statement No. 3
Page No. 1 of 1



ACCOUNT NAME : ANDREW RAY PENSION SCHEME

BIC : BOFSGB21282
IBAN : GB23 BOFS 1220 2606 1947 00
PENSION FUND CHEQUE A/C

Date	Description	Withdrawals	Pay-ins	Balance (DR = Overdrawn)
2009	BALANCE BROUGHT FORWARD			2727.70
30NOV	TAX DEDUCTED	0.04		
	GROSS CREDIT INTEREST TO 30NOV			
	TAX BASED ON 100% OF GROSS INTEREST		0.23	2727.89
07DEC	010002	985.83		1742.06
31DEC	TAX DEDUCTED	0.03		
	GROSS CREDIT INTEREST TO 31DEC			
	TAX BASED ON 100% OF GROSS INTEREST		0.17	1742.20
2010				
29JAN	TAX DEDUCTED	0.02		
	GROSS CREDIT INTEREST TO 29JAN			
	TAX BASED ON 100% OF GROSS INTEREST		0.14	1742.32
12FEB	THACKERAYS LTD THACKERAYS		60000.00	61742.32

Total Withdrawals £985.92
Total Pay-ins £60000.54



STATEMENT OF ACCOUNT

003028/68800/T36
Andrew Ray Pension Scheme
FAO The Trustees
22 Herbert Road
Hextable
Swanley
Kent
BR8 7SD

Branch Code 12-20-26
Account No. 06194700
From 22AUG09
To 23NOV09
Statement No. 2
Page No. 1 of 1



ACCOUNT NAME : ANDREW RAY PENSION SCHEME

BIC : BOFSGB21282
IBAN : GB23 BOFS 1220 2606 1947 00
PENSION FUND CHEQUE A/C

Date	Description	Withdrawals	Pay-ins	Balance (DR = Overdrawn)
2009	BALANCE BROUGHT FORWARD			132703.76
28AUG	TAX DEDUCTED	1.97		
	GROSS CREDIT INTEREST TO 28AUG			
	TAX BASED ON 100% OF GROSS INTEREST		9.86	132711.65
30SEP	TAX DEDUCTED	2.40		
	GROSS CREDIT INTEREST TO 30SEP			
	TAX BASED ON 100% OF GROSS INTEREST		12.00	132721.25
22OCT	010001	130000.00		2721.25
30OCT	TAX DEDUCTED	1.61		
	GROSS CREDIT INTEREST TO 30OCT			
	TAX BASED ON 100% OF GROSS INTEREST		8.06	2727.70

Total Withdrawals £130005.98
Total Pay-ins £29.92

LS02044/003028/08 194700/H/PAGE 1 OF 1



STATEMENT OF ACCOUNT

007138/68800/T89
Andrew Ray Pension Scheme
FAO The Trustees
22 Herbert Road
Hextable
Swanley
Kent
BR8 7SD

Branch Code 12-20-26
Account No. 06194700
From 23JUL09
To 21AUG09
Statement No. 1
Page No. 1 of 1



ACCOUNT NAME : ANDREW RAY PENSION SCHEME

BIC : BOFSGB21282
IBAN : GB23 BOFS 1220 2606 1947 00
PENSION FUND CHEQUE A/C

Date	Description	Withdrawals	Pay-ins	Balance (DR = Overdrawn)
2009	BALANCE BROUGHT FORWARD			0.00
30JUL	THACKERAYS LTD THACKERAYS		100000.00	
	THACKERAYS LTD THACKERAYS		28000.00	128000.00
31JUL	TAX DEDUCTED	0.07		
	GROSS CREDIT INTEREST TO 31JUL			
	TAX BASED ON 100% OF GROSS INTEREST		0.35	128000.28
21AUG	9000002		4703.48	132703.76

Total Withdrawals £0.07
Total Pay-ins £132703.83

LSC20A4/007138/06194700/H/PAGE 1 OF 1

Scottish Widows Bank plc

Andrew Ray Pension Scheme
16 Athelstan Road
FAVERSHAM
Kent
ME13 8QL

Registered Office PO Box 12757
67 Morrison Street
Edinburgh EH3 8YJ
Telephone 0845 845 0829
Facsimile 0845 846 0829
Website www.scottishwidowsbank.co.uk

Page 1

Statement Date : 2 July 2010
Statement Number : 4
Account Number : 50499120580
Account Type : Pension Fund Deposit Account Non
Comm
Account Name : Andrew Ray Pension Scheme

Account Activity

Date	Description	Paid Out	Paid In	Balance
02/04/2010	Balance brought forward			£334,763.82
01/07/2010	Interest GROSS		£1,656.85	£336,420.67
01/07/2010	Balance carried forward			£336,420.67
	Totals	£0.00	£1,656.85	

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Please refer to the reverse of this statement for our contact details and some information you may find useful.

SWBDST0101

Scottish Widows Bank plc. Registered Office: PO Box 12757, 67 Morrison Street, Edinburgh, EH3 8YJ. Registered in Scotland no. 154554.
Authorised and regulated by the Financial Services Authority. Our Financial Services Authority register number is 201601.
Confirmation can be obtained by visiting the Financial Services Authority website at www.fsa.gov.uk/pages/register/

6432 03/10

Scottish Widows Bank plc

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67 Morrison Street
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Telephone 0845 845 0829
Facsimile 0845 846 0829
Website www.scottishwidowsbank.co.uk

Andrew Ray Pension Scheme
16 Athelstan Road
FAVERSHAM
Kent
ME13 8QL

Statement Date : 2 April 2010
Statement Number : 3
Account Number : 50499120580
Account Type : Pension Fund Deposit Account Non
Comm
Account Name : Andrew Ray Pension Scheme

Page 1

Account Activity

Date	Description	Paid Out	Paid In	Balance
02/01/2010	Balance brought forward			£332,707.16
03/02/2010	Transfer from 207020007160		£426.79	£333,133.95
01/04/2010	Interest GROSS		£1,629.87	£334,763.82
01/04/2010	Balance carried forward			£334,763.82
	Totals	£0.00	£2,056.66	

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Scottish Widows Bank plc, Registered Office: PO Box 12757, 67 Morrison Street, Edinburgh, EH3 8YJ. Registered in Scotland no. 154554.
Authorised and regulated by the Financial Services Authority. Our Financial Services Authority register number is 201601.
Confirmation can be obtained by visiting the Financial Services Authority website at www.fsa.gov.uk/pages/register/

SCOTTISH WIDOWS BANK

Scottish Widows Bank plc

Andrew Ray Pension Scheme
16 Athelstan Road
FAVERSHAM
Kent
ME13 8QL

Registered Office PO Box 12757
67 Morrison Street
Edinburgh EH3 8YJ
Telephone 0845 845 0829
Facsimile 0845 846 0829
Website www.scottishwidowsbank.co.uk

Statement Date : 1 January 2010
Statement Number : 2
Account Number : 50499120580
Account Type : Pension Fund Deposit Account Non
Comm
Account Name : Andrew Ray Pension Scheme

Page 1

Account Activity

Date	Description	Paid Out	Paid In	Balance
02/10/2009	Balance brought forward			£201,499.14
20/10/2009	Cheque Deposit		£130,000.00	£331,499.14
01/01/2010	Interest NET		£1,208.02	£332,707.16
01/01/2010	Balance carried forward			£332,707.16
	Totals	£0.00	£131,208.02	

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SWBDST0101

Company No 154554. Registered in Scotland, Registered Office at 67 Morrison Street, Edinburgh, EH3 8YJ.
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Signatory to the Banking Codes.

6432 09/06

SCOTTISH WIDOWS BANK

Scottish Widows Bank plc

Andrew Ray Pension Scheme
16 Athelstan Road
FAVERSHAM
Kent
ME13 8QL

Registered Office PO Box 12757
67 Morrison Street
Edinburgh EH3 8YJ
Telephone 0845 845 0829
Facsimile 0845 846 0829
Website www.scottishwidowsbank.co.uk

Statement Date : 2 October 2009
Statement Number : 1
Account Number : 50499120580
Account Type : Pension Fund Deposit Account Non
Comm
Account Name : Andrew Ray Pension Scheme

Page 1

Account Activity

Date	Description	Paid Out	Paid In	Balance
06/07/2009	Balance brought forward			£0.00
06/07/2009	Cheque Deposit		£1,000.00	£1,000.00
03/08/2009	Cheque Deposit		£200,000.00	£201,000.00
01/10/2009	Interest NET		£499.14	£201,499.14
01/10/2009	Balance carried forward			£201,499.14
	Totals	£0.00	£201,499.14	

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SWBDST0101

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Signatory to the Banking Codes.

6432 09/06

Cater Allen

PRIVATE BANK

Mr A T Ray
22 Herbert Road
Hextable
Nr Swanley
Kent
BR8 7SD

STATEMENT OF TAX DEDUCTED
FOR THE PURPOSE OF SECTION 352
OF THE INCOME AND CORPORATION TAXES ACT OF 1988

Account name: ANDREW RAY PENSION SCHEME

Account number: 54033720

STATEMENT OF
INTEREST CREDITED
TO THE ABOVE
ACCOUNT FROM
06 April 2009
TO
13 August 2009

Gross Interest:	£482.50
Income tax deducted:	£0.00
Interest credited:	£482.50

PLEASE KEEP THIS STATEMENT BECAUSE IT WILL BE NEEDED IF A CLAIM
FOR REPAYMENT OF INCOME TAX IS MADE

Yours sincerely



Richard Dunn
Managing Director

PART OF THE SANTANDER GROUP

9 Nelson Street, Bradford, BD1 5AN Tel: 0800 092 3300 International Tel: +44 (0)114 228 2407
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CAPS 0470 MAY 07 TD