



HARTSFIELD
T R U S T E E S E R V I C E S

One Temple Quay, Temple Back East,
Bristol BS1 6DZ
Telephone: 0800 612 6644
Email: info@hartsfield-trustees.co.uk
www.hartsfield-trustees.co.uk

PRIVATE & CONFIDENTIAL

Trustee of the BristolPad Pension Scheme
c/o Ian Nicholas Day
BristolPad Ltd
44 North Road
St Andrews
Bristol
BS6 5AF

24 January 2020

Dear Ian

BristolPad Pension Scheme

Please find enclosed the valuation of your scheme for the quarter ending 31 December 2019 which we trust you will find to be in order.

Also enclosed are any bank statements received since the last valuation along with any invoices paid and a copy of your 2019 HMRC Pension Scheme Return.

Please do not hesitate to contact me if you should have any queries or would like any further information regarding the scheme.

Yours sincerely,

Adrian Stapleford
Pension Account Manager
Hartsfield Trustee Services

Direct Line: 0117 363 4674
Email: adrian.stapleford@hartsfield.co.uk

BristolPad Pension Scheme

Valuation Summary

Valuation as at 31 December 2019

Scheme Manager: Hartsfield Trustee Services Limited

Scheme Assets

Loan to Prosperity Cathedral View NMPI Ltd
Novia GIA 568886
L001 to BristolPad Limited

Total Value

£75,000.00
£254,002.25
£5,416.55

Scheme Bank Accounts

Barclays BristolPad Pension Scheme

£252,962.08

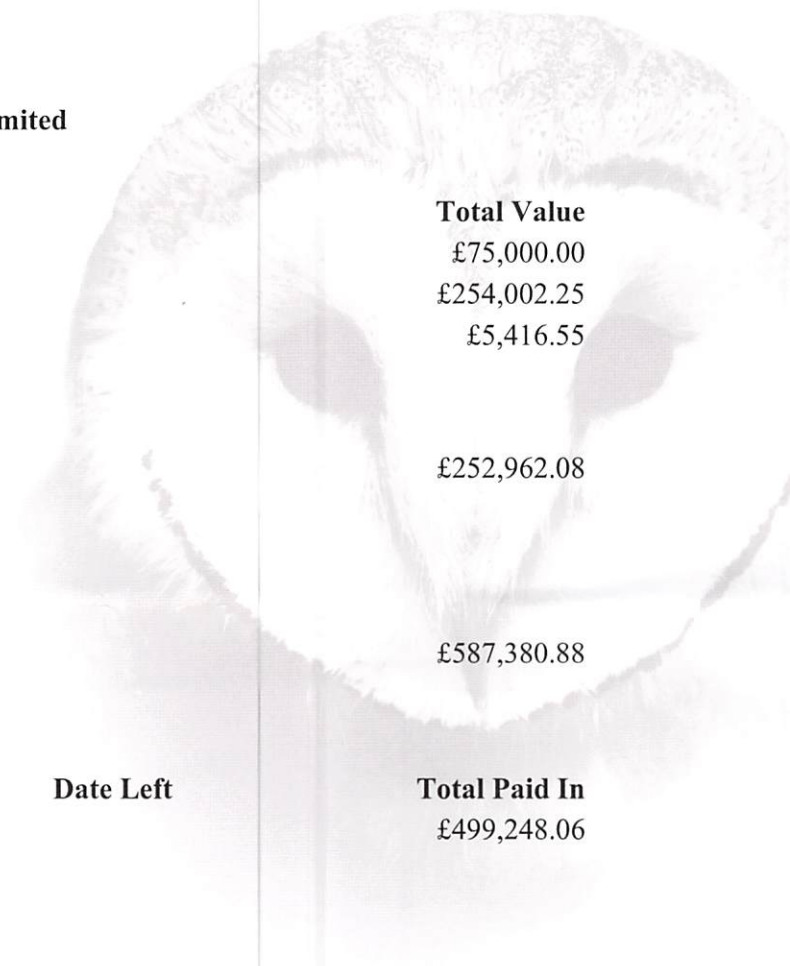
Scheme Liabilities

Current Valuation

£587,380.88

Scheme Members

Member Name	Date Joined	Date Left	Total Paid In
Ian Day	08/04/2015		£499,248.06



THE TRUSTEES
WHITE HORSE TRUSTEES LIMITED
HARTSFIELD GROUP
ONE TEMPLE QUAY
TEMPLE BACK EAST
BRISTOL
BS1 6DZ



Your Clients Premium Account

At a glance

01 Oct - 31 Dec 2019

Date	Description	Money out £	Money in £	Balance £
1 Oct	Start Balance			193,317.45
15 Oct	STO Standing Order to Hartsfield Trustee Ref:- Bristolpad	132.00		193,185.45
25 Oct	STO Standing Order to Hartsfield Financi Ref:- Bristolpad	422.27		192,763.18
15 Nov	STO Standing Order to Hartsfield Trustee Ref:- Bristolpad	132.00		192,631.18
25 Nov	STO Standing Order to Hartsfield Financi Ref:- Bristolpad	422.27		192,208.91
2 Dec	% Interest Earned Gross For The Period 2 Sep - 1 Dec		141.14	192,350.05
13 Dec	Giro Direct Credit From Bristolpad Ltd Ref: Pension Contributi		61,166.30	253,516.35
16 Dec	STO Standing Order to Hartsfield Trustee Ref:- Bristolpad	132.00		253,384.35
27 Dec	STO Standing Order to Hartsfield Financi Ref:- Bristolpad	422.27		252,962.08
31 Dec	Balance carried forward			252,962.08
	Total Payments/Receipts	1,662.81	61,307.44	

Start balance	£193,317.45
Money out	£1,662.81
Money in	£61,307.44
► Gross interest earned	£141.14
End balance	£252,962.08

Your deposit is eligible for protection by the Financial Services Compensation Scheme.

Anything wrong? If you notice any incorrect or unusual transactions, see the next page for how to get in touch with us.

Credit interest rates

Current rates Correct at the time of printing
Effective from 02 Aug 2018

Balance	Gross %	AER %
▶ £1 - £99,999	0.200	0.200
▶ £100,000 - £999,999	0.300	0.300
▶ £1,000,000+	0.400	0.401

Bank of England Base Rate Information

Rate effective from 02 Aug 2018 was	0.750%
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Banking terms explained

Gross This is the rate of interest payable without the deduction of tax.
AER or Annual Equivalent Rate is the gross rate of interest worked out as if it was paid and compounded once a year. This allows you to compare interest rates between accounts that pay interest at different intervals.

Dispute resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you may not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors – including most individuals and businesses – are covered by the scheme.

We will issue the FSCS information sheet and exclusions list which set out in detail what is, and is not, covered by the FSCS, once a calendar year usually with your account statement.

For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk.

Important information about going overdrawn without an agreed overdraft limit or exceeding your agreed overdraft limit

An unarranged overdraft rate of 29.5% will apply if there is not enough money in your account(s) to make a payment and so cause an unarranged overdraft on your account(s).

What is an unarranged overdraft?

An unarranged overdraft occurs where either:

- you go overdrawn on your account without agreeing an overdraft with us first; or
 - you exceed your agreed overdraft limit.
- c) not every Barclays product will allow you to go overdrawn or exceed your agreed overdraft limit. Please check your terms and conditions for more information.

If you try to make any payment from your account and you don't have the funds available, or if we have reasonable grounds to believe that you won't have sufficient funds on the date that the payment will be made from your account, we will treat this as a request to make, or extend, the use of our unarranged overdraft facilities. It's within our discretion to process the payment or return it unpaid.

What can you do to help avoid or limit an unarranged overdraft?

Get In Touch. If you become aware in advance that payments may take your account into an unarranged overdraft, please contact us as early as possible so that we can discuss the ways we could help. This will maximise the chances of us being able to:

- understand any changes in your business and explore the options available;
- consider options for authorised borrowing facilities;
- facilitate payments being made;
- limit the costs associated with unarranged borrowing;
- address any concerns that you may have.

Register for Text Alerts. Business banking customers can register for our 'Near Limit' Text Alert which is designed to help you avoid going overdrawn (if you don't have an agreed overdraft limit), or exceeding your agreed overdraft limit, by notifying you when your balance falls below a figure you specify. Once you have signed up for this Text Alert, if your account goes into an unarranged overdraft, we'll send you a Text Alert the following working day (Monday – Friday) to let you know. By acting on this information you have the opportunity to clear your unarranged overdraft.

You can register for Text Alerts through Online Banking, in any of our branches or over the phone. Visit barclays.co.uk/businessbankingtextalerts for more information. Terms and conditions apply.

Go online for more support. For useful tips to keep on top of your cashflow, helpful downloadable tools, and a simple guide to borrowing, visit barclays.co.uk/businessfinance

For details relating to unarranged borrowing, please refer to your banking services tariff guide.

- For Business Banking customers, this can be found online at <https://www.barclays.co.uk/business-rates>

Interest

Interest is calculated daily on the cleared balance of your account at the close of business. We'll let you know if interest is calculated on the statement balance rather than the cleared balance. The cleared balance includes only credits and debits that have cleared. Ask your branch or Barclays Business Team for details of clearance times and the dates when we pay or charge interest. The rates of interest shown are current at the time of printing this statement and may have changed during the period of the statement.

In accordance with UK tax legislation, from 6 April 2016 interest is paid gross. For UK resident individuals (including sole traders or partnerships), if you are a UK taxpayer you may have to pay tax on interest earned in excess of your Personal Savings Allowance. For information and guidance please refer to HMRC's website www.gov.uk/hmrc/savingsallowance

The management of your tax affairs is your responsibility, including making any required declarations to the relevant tax authority(ies), where you are tax resident. If the statement shows that we have applied interest to your account, we'll give you on request details of the rate(s) of interest used and a clear explanation of how the interest was calculated. Details of Barclays interest rates for business customers are available at barclays.co.uk/businessbanking.

Using your debit card in the UK and abroad

Barclays will charge you a 2.75% Non-Sterling Transaction Fee for using your debit card abroad when making purchases, withdrawing cash, or when you are being refunded. This fee will also apply whenever you do not pay in sterling, for example when you shop online at a non-UK website.

VISA converts transactions into sterling using the VISA Exchange Rate on the day it processes the transaction. This date may be different to the day on which the transaction took place. Historic exchange rate information is available on www.visaeurope.com

When using your debit card abroad some merchant terminals or ATMs may offer you the choice of paying for your transaction in sterling. If you choose to pay in sterling the 2.75% Non-Sterling Transaction Fee will not apply, but you should always try to find out what the merchant or ATM provider's commission charges are and what exchange rate they are using, as overall it may be more expensive to pay in sterling.

International Bank Account Number (IBAN) and Bank Identification Code (SWIFTBIC)

Your IBAN and SWIFTBIC are shown on the front of your statement. By using them you could reduce charges when receiving international payments in euros. Find out more at: business.barclays.co.uk/bb/ibanInformation.

Online

barclays.co.uk

On the phone

0345 605 2345*

Talk to an advisor 7am - 11pm or use our 24-hour automated service

Write to us

**Barclays,
Leicester
LE87 2BB**

Your branch

**LEICESTER,
LE87 2BBB**

Lost and stolen cards

01604 230 230

– 24 hours

Tell us straight away if:

- you do not receive a Barclays card you were expecting
- any of your cards are lost, stolen, or damaged
- you think someone else may know your PIN.

Call charges will apply (please check with your service provider). We may monitor or record calls for quality, security, and training

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 youtube.com/BarclaysUK

 www.linkedin.com/BarclaysCorporateBanking

Getting information from Barclays

We send information to Business banking customers with their statements about relevant new offers and products. If you don't get these messages and you'd like to, or if you do and you'd rather you didn't, just call us, or come into a branch. And if you change your mind at any time, just get in touch.

You can get this in Braille, large print or audio by calling 0800 400 100 (via Text Relay if appropriate)

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Pension Schemes - Registered Pension Scheme Return

[Return to Registered Pension Scheme Return History >](#)
[Return to Pension Scheme Returns for a scheme >](#)

Details

Pension Scheme Tax Reference	00822402RN
Pension Scheme Name	BristolPad Pension Scheme
Is the scheme an Occupational scheme?	Yes
Tax Year ended	05 Apr 2019
Date submitted	26 Nov 2019
Submitted by	White Horse Trustees Ltd
Scheme Administrator	White Horse Trustees Ltd
Amended Return	No
Accounting Period	06 Apr 2018 - 05 Apr 2019
During this period, was the aggregate of payments to and from the scheme greater than £100,000?	No
Specify the aggregate of payments to and from the scheme	£70416
At the end of this period, did the scheme have assets with a total value before pension liabilities greater than £400,000?	Yes

Connected Parties

At any time during the period from 06/04/2018 to 05/04/2019 did the scheme either directly or indirectly own assets that it had acquired from either: a. a sponsoring employer or any person connected with that employer? or b. a person who was a director of or a person connected to a director of a close company that was also a sponsoring employer? or c. a person who was either a sole owner or partner or a person connected with the sole owner or partner of a business which was a sponsoring employer? or d. a member or person connected with a member?	Yes
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Outstanding Loans

Total amount outstanding at the end of the period	£92083
Total amount of any loans made	£0
Total amount of any loans repaid	£70416
Total amount of interest received	£9099

Cash and Bank Information

Total amount of all cash and bank balances at the beginning of the period	£163326
Total amount of all cash and bank balances at the end of the period	£160208
Total amount of interest credited to these accounts	£468

Arms Length Transactions

Total cost or market value of any assets owned at the end of the period	£319746
Specify whether this amount is	Market value
Total amount of income from assets received	£3204

Declaration

I, White Horse Trustees Ltd declare that

To the best of my knowledge and belief, the information given in this return is correct and complete

Yes

I understand that, if I make a false statement on this return I may be liable to a penalty, and that false statements may also lead to prosecution

Yes

Scheme Administrator ID

A0106542

Scheme Administrator

White Horse Trustees Ltd

Address

c/o Hartsfield Trustee Services Ltd
Hartham Park
Corsham
Wiltshire
SN13 0RP
United Kingdom

Email address

admin@hartsfield.co.uk

Telephone number

0800 612 6644

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[History >](#)

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