



Turner Nicklin,
Piccadilly House,
49 Piccadilly,
Manchester,
M1 2AP

Daws House

33-35 Daws Lane

London

NW7 4SD

19TH December 2011

Dear Mark,

Re: M and B Pension Fund Mark and Belinda Rowland

Please find enclosed the following documents to enable you to complete the Annual return for M and B pension Fund

- Bank Statements September 2010 – October 2011
- Completion Statement Purchase of Commercial Premises
- Valuation on purchase of commercial property
- Signed Permission to send introducer copy statements and receive information over the telephone for Investec

Mr Rowland has funded an extensive refurbishment of the commercial premises at a cost of 200,000 GBP funded by Lancashire Trade Frames the sponsoring company. Mr Rowland is currently paying the mortgage from the Lancashire Trade Frames; the monthly cost is 3,600 GBP.

It is Mr Rowland's intention is to recoup the 200,000 GBP spent on the refurbishments by reducing the rent from 6,000 GBP per month down to 3,600 GBP per month.

The value of the property is estimated to be 1.1 million. Mr Rowland is obtaining a current valuation to confirm the actual asset value this document should be available early into the New Year.

Please do not hesitate to contact me if you require any further information or clarification.

Yours faithfully

David Nicklin

Tel: 0161 212 1586 - Email: info@turnernicklin.com - Web: www.turnernicklin.com

COMPLETION STATEMENT

Mark Rowland and Belinda Rowland as trustees of the M and B Pension Fund

Purchase of Rosebank House, , Woodhill Road, Bury

Completion: 4 February 2011

Purchase Price: £662,500.00

Less Receipts:

From Barclays Bank Plc Mortgage £225,000.00

From you on account £ 70,000.00

Interest earned £ 1.75

£ 295,001.75

£367,498.25

Plus Disbursements:

Woodcocks Legal Fees 3,425.00

VAT thereon 685.00

Drainage Search (inc. Vat) 115.00

Mining Search (inc. vat) 85.00

Environmental search (inc. Vat) 175.08

Local search (inc. Vat) 90.00

Pre-completion Searches 8.00

Telegraphic Transfer fee 30.00

Stamp Duty Land Tax on purchase 26,500.00

Stamp Duty Land tax on lease rent 215.00

Land Registration fee 550.00

£ 31,878.08

Balance due form client on completion

£399,376.33

Bank: Barclays Bank Plc

Sort Code: 20 – 15 - 70

Account No. 30978922

Account Name: Woodcocks Client Account Ref GJ/49506.11

.....
Woodcocks

Latest news**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 small businesses - are covered by the scheme. In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000). The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank, including their share of any joint account, and not to each separate account. For further information about the scheme (including the amounts covered and eligibility to claim) please call us on 0845 366 6333, refer to the FSCS website www.FSCS.org.uk or call 0800 678 1100 or 020 7892 7300.

Statements

Please check your statements carefully and tell us as soon as possible if you find any discrepancies.

Pension and Trust Reserve Account

The Pension and Trust Reserve Account is a savings account offering market-leading rates of interest.

Pension and Trust Reserve

(Effective from 27 August 2010)

	Monthly Interest		Annual Interest
	Gross	Net	Gross
£25,000 +	2.23%	1.78%	2.25%

Pension and Trust Cheque Account

The Pension and Trust Cheque Account is an instant access, transactional bank account offering flexibility, streamlined administration, easy payment mechanisms and competitive interest rates.

Pension and Trust Cheque Account

(Effective from 11 February 2009)

	Monthly Interest		Annual Interest
	Gross	Net	Gross
£0 - £9,999	0.05%	0.04%	0.05%
£10,000 - £24,999	0.25%	0.20%	0.25%
£25,000 +	0.50%	0.40%	0.50%

CONTACT DETAILS

Telephone	+ 44 (0)20 7597 4012
Fax	+ 44 (0)20 7597 4125
E mail	IPBTreasury@investec.co.uk
Website	www.investecspb.co.uk

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Pension and Trust Cheque Account

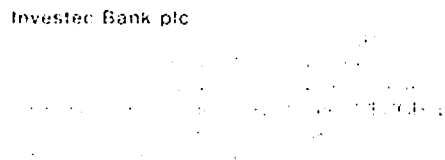
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	3FEB11
Our Ref	BANK10203H000108
Account No	
Account type	Pension Cheque Account
Currency	GBP

Statement

M And B Pension Fund
Lanacashire PVCU Trade Frames Ltd
Unit 7
Meado Business Park Bolton
BL2 6PT

Account Type Pension Cheque Account
Account Number 472035/01P T Cheque
Currency GBP
Statement Date 05 OCT 2011
Statement Number 5
IBAN Number GB10IVES08606847203501
BIC Code IVEGB2L

Date	Transaction details	Debit	Credit	Balance
05 JUL	BROUGHT FORWARD			15,716.26CR
05 AUG	INTEREST 05-JUL-11 TO 05-AUG-11		3.34	15,719.60CR
05 SEP	INTEREST 05-AUG-11 TO 05-SEP-11		3.34	15,722.94CR
05 OCT	INTEREST 05-SEP-11 TO 05-OCT-11		3.23	15,726.17CR
05 OCT	CARRIED FORWARD			15,726.17CR

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Lanacashire PVCU Trade Frames Ltd
Unit 7
Meado Business Park Bolton
BL2 6PT

Account Type	Pension Cheque Account
Account Number	472035/01P T Cheque
Currency	GBP
Statement Date	05 JUL 2011
Statement Number	4
IBAN Number	GB10IVES08606847203501
BIC Code	IVESGB2L

Date	Transaction details	Debit	Credit	Balance
05 APR	BROUGHT FORWARD			15,706.46CR
05 MAY	INTEREST 05-APR-11 TO 05-MAY-11		3.23	15,709.69CR
06 JUN	INTEREST 05-MAY-11 TO 05-JUN-11		3.34	15,713.03CR
05 JUL	INTEREST 05-JUN-11 TO 05-JUL-11		3.23	15,716.26CR
05 JUL	CARRIED FORWARD			15,716.26CR

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Statement

M And B Pension Fund
Lanacashire PVCU Trade Frames Ltd
Unit 7
Meado Business Park Bolton
BL2 6PT

Account Type Pension Cheque Account
Account Number 472035/01P T Cheque
Currency GBP
Statement Date 05 APR 2011
Statement Number 3
IBAN Number GB10IVES08606847203501
BIC Code IVEGB2L

Date	Transaction details	Debit	Credit	Balance
05 JAN	BROUGHT FORWARD			464,944.65CR
24 JAN	PAYMENT CHARGE BANK10124H000113	20.00		464,924.65CR
24 JAN	CHAPS PAYMENT BANK10124H000113	50,000.00		414,924.65CR
03 FEB	PAYMENT CHARGE BANK10203H000108	20.00		414,904.65CR
03 FEB	CHAPS PAYMENT BANK10203H000108	399,376.33		15,528.32CR
07 FEB	INTEREST 05-JAN-11 TO 05-FEB-11		171.80	15,700.12CR
07 MAR	INTEREST 05-FEB-11 TO 05-MAR-11		3.01	15,703.13CR
05 APR	INTEREST 05-MAR-11 TO 05-APR-11		3.33	15,706.46CR
05 APR	CARRIED FORWARD			15,706.46CR

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Bank

Statement

M And B Pension Fund
Lancashire PVCU Trade Frames Ltd
Unit 7
Meado Business Park Bolton
BL2 6PT

Account Type Pension Cheque Account
Account Number 472035/01P T Cheque
Currency GBP
Statement Date 05 JAN 2011
Statement Number 2
IBAN Number GB10IVES08606847203501
BIC Code IVESGB2L

Date	Transaction details	Debit	Credit	Balance
05 OCT	BROUGHT FORWARD			219,917.34CR
07 OCT	POSTAL DEPOSIT		44,650.52	264,567.86CR
05 NOV	INTEREST 05-OCT-10 TO 05-NOV-10		111.74	264,679.60CR
06 DEC	INTEREST 05-NOV-10 TO 05-DEC-10		108.77	264,788.37CR
22 DEC	CREDIT LANCASHIRE PVCU TRADE FRAMES LTD		200,000.00	464,788.37CR
05 JAN	INTEREST 05-DEC-10 TO 05-JAN-11		156.28	464,944.65CR
05 JAN	CARRIED FORWARD			464,944.65CR

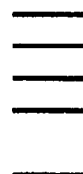
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Investec

Bank

M And B Pension Fund
Lancashire PVCU Trade Frames Ltd
Unit 7
Meado Business Park Bolton
BL2 6PT

Statement



Account Type	Pension Cheque Account
Account Number	472035/01P T Cheque
Currency	GBP
Statement Date	05 OCT 2010
Statement Number	1
IBAN Number	GB10IVES08606847203501
BIC Code	IVESGB2L

Date	Transaction details	Debit	Credit	Balance
29 SEP	DIRECT CREDIT SCOT EQ 0235697930 REF		55,682.35	55,682.35CR
30 SEP	DIRECT CREDIT SCOT EQ 0235927373 REF		54,223.30	109,905.65CR
30 SEP	DIRECT CREDIT SCOT EQ 0235929481 REF		55,942.84	165,848.49CR
01 OCT	DIRECT CREDIT SCOT EQ-0235959049 REF		54,050.75	219,899.24CR
05 OCT	INTEREST 05-SEP-10 TO 05-OCT-10		16.10	219,917.34CR
05 OCT	CARRIED FORWARD			219,917.34CR

264,567.86
130.00 C'
264,567.86

Visit our website www.investecspb.co.uk for details of our competitive savings products and current interest rates.

This is your first statement from Investec for your new bank account.

TOM MYERSCOUGH & CO. CHARTERED SURVEYORS

**6 School Street
Radcliffe
Manchester
M26 3BP**

**Telephone: 0161 724 8027
Fax: 0161 725 9095
Email: info@tommyerscough.co.uk
VAT No: 389 8732 76**

Land Surveyors • Valuers • Planning & Development Surveyors

VALUATION REPORT

- on -

**Rosebank House
Woodhill Road
Bury
BL8 1BD**

Prepared for: M & B Pension Fund

Inspected on: 4th January 2011

NB:

A structural survey of the property has not been carried out, the inspection being for valuation purposes only. It has not been possible to report on the floors or other parts of the building covered by furniture or floor coverings, or otherwise concealed. The report has been prepared assuming that the inspection of those parts which have not been inspected would neither reveal material defects or cause the valuer to alter the valuation materially.

Liability in respect of this report is limited to the instructing party unless consent is given in writing by Tom Myerscough & Co.LLP.

The terms 'left' and 'right' 'front' and 'rear' have been used as if facing the property from the front.

This valuation report is to determine the market value of the subject property which means:

“The best price at which the sale of an interest in property would have been completed unconditionally for cash consideration on the date of valuation, assuming” :-

- (1) A willing seller.
- (2) That prior to the date of valuation, there had been a reasonable period (having regard to the nature of the property and the state of the market) for the proper marketing of the interest, for the agreement of the price and terms and for the completion of the sale.
- (3) That the state of the market, level of values and other circumstances were, on any earlier assumed date of exchange of contracts, the same as on the date of valuation.
- (4) That no account is taken of any additional bid by a prospective purchaser with a special interest.
- (5) That both parties to the transaction had acted knowledgeably, prudently and without compulsion.

SITUATION & DESCRIPTION

The property comprises a two storey brick built office complex with two single storey additions on each end all with flat roofs and abutting a brick built works unit to the rear which has a double pitched roof supported by steel trusses on a steel framework. The roof covering to this works unit is corrugated asbestos. There is a further works unit adjoining and to the rear of this brick built works which comprises a steel portal framed building with pitched corrugated asbestos roof and corrugated wall cladding.

The property is some sixty years old and set in 0.72 hectares of flat land fronting Woodhill Road which lies to the north of Bury town centre. The property is surrounded by a 2.4 metre high galvanised steel security fence with 6.5 metre wide double gates off Woodhill Road leading into a concrete surfaced parking area to the front of the office building with ample space for 12 cars.

A side access road secured by double gates is situated on the southerly side of the building and gives access to two loading bay entrances into each of the works units. The first entrance into the brick built works units is 4.1 metres wide whilst the second entrance into the second works unit is 6.2 metres wide and both of these entrances have electric roller shutter doors to them.

Bury itself is a metropolitan borough within Greater Manchester and located some eight miles to the north of Manchester city centre. The site itself is surrounded by open fields with the river Irwell running to the east and Bury town centre some half a mile to the south with junction 2 of the M66 motorway located a mile to the east. The M66 motorway links directly onto the M60 Manchester Orbital motorway and therefrom to the national motorway network. A metrolink passenger railway links Bury town centre to Manchester city centre with regular services during the day.

ACCOMMODATION

The ground floor offices are accessed through two sets of glazed double doors with a canopy entrance over clay tiled steps. These doors lead into an entrance hall with a laminated timber floor and an open tread staircase of steel and glazed construction leading to the first floor. There are two offices to the left of the entrance hall which lead into a single storey store room with concertina door to the front parking area and a personal door leading into the abutting works at the rear. There are a further three offices to the right hand side of the entrance hall with another personal door leading into the works from the end room.

The stairs from the entrance hall lead into an open general office on the first floor which has a false ceiling and overlooks the front parking area. There is a large managing directors office on one side of the general office and on the other southerly side the general office leads to a kitchen area fitted with stainless steel sink unit and worktop area. There are two toilet areas, one being the gents fitted with one urinal and one W.C. compartment fitted with low level W.C. and vanity basin. In the ladies W.C. compartment there are two W.C. compartments fitted with low level W.C.'s with a vanity basin. Both W.C. areas have tiled floors and half tiled walls. From this landing area a door leads onto a timber and steel staircase providing access down onto the adjoining works unit floor.

The overall office accommodation on two floors comprises 304.5 square metres and all main rooms are heated via wall hung radiators from a gas fired boiler located in the ladies W.C. compartment.

The works unit abutting and to the rear of the office complex has a concrete floor and comprises some 1969 square metres clear apart from the supporting steel uprights beneath the valley gutter of the double pitched roof. An area of some 86 square metres providing smaller storage rooms has been added onto the southerly side of this building and as previously mentioned there is a loading entrance at the rear of this works unit also along this southerly boundary.

The steel portal framed second works unit to the rear of the first one just described are connected to each other by a 2.2 metre wide doorway. This second works unit comprises 869 square metres and has a clear span under the steel purlins supporting the roof. This building also has a concrete floor and a loading bay entrance on its southerly side.

There is no fixed heating to the works unit and I understand the electric system to the second unit has been removed prior to reinstatement.

CONDITION

There had been a snowfall immediately prior to our arrival on site which therefore limited our inspection of the roof surfaces and exterior ground condition but nevertheless it could be established that work was required to make the work units roofs watertight as there was evidence of water penetration in a number of places.

The corrugated cladding to the rearmost works unit needed repair and replacement in places where asbestos panels were cracked and missing. Gutters and rainwater pipes required replacing and refixing where missing and where they are unconnected to the south side of the building. Patch pointing was also required to parts of the brickwork on the southerly side around where the concrete lintels are laminated.

On the northerly side differential settlement has affected the brickwork where the first works unit abuts the office complex and although this appears to be of long standing the brickwork should be pointed up where the settlement has occurred and the situation monitored.

Under the 'Control of Asbestos Regulations 2006', there is now a legal duty for people responsible for maintenance and repair of buildings (including the property owner and tenant) to confirm whether any materials within premises are likely to contain asbestos and to check the condition of the materials. A written record of the location and condition of the asbestos must be provided and the risk of any persons being exposed to asbestos must be assessed. A written management plan must then be produced. Any works with asbestos materials must be undertaken by trained contractors using proper precautions and asbestos materials should be disposed of by a licensed contractor as controlled waste.

SITE CONDITION

From our limited visual inspection the property is considered to have a low environmental risk but we cannot give any assurances that previous uses on the site or in the surrounding areas have not contaminated subsoils or ground waters. A purchaser in the market might, in practice, undertake further investigations than those undertaken by us. If those further investigations were to reveal contamination, then this might reduce the market value now reported.

An online search of the Environment Agency's flood map indicates that the property is not within an area that is prone to flooding and during our site visit we did not identify any significant risk of flooding.

SERVICES

All main services gas, water and electricity are connected to the property with the drainage connected to the public sewer but as no tests were carried out to these services no guarantee on their condition can be given. The property is served by a free standing separate electrical sub station which is situated along side the southerly boundary.

PLANNING

The site has no specific designation in Bury MBC's Unitary Development Plan (UDP), and there are no known highway or planning proposals affecting the property.

TENURE

I understand the property is freehold and free from chief rent but as I have not had site of the deeds to the property I would recommend a qualified solicitor checks the tenure to ensure there are no onerous covenants affecting the property.

VALUATION

There has been a marked downturn in the property market in general over the last two years and industrial and office space in the north-west has seen supply overtake demand. There has been a restricted number of transactions taking place in the open market due to a severe lack of funding for prospective purchasers and in the main only those properties in good condition and in a good location and competitively priced are attracting the limited number of legitimate purchasers.

The subject property requires a substantial degree of repair and improvement to the works units to bring it to the standard of competitive comparative properties and parts of the building are somewhat outworn.

Asbestos has a limited life and the asbestos cladding on this site will require replacing in the foreseeable future which will be an expensive undertaking.

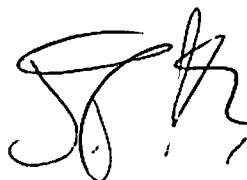
I consider the current market value of this property bearing in mind the above facts to be £665,000 (Six Hundred and Sixty Five Thousand Pounds) and its current market rental value to be £60,000 pa (Sixty Thousand Pounds).

The property is suitable as banking security and has an economic life of at least twenty-five years. The reinstatement value is £ 1,100,000 (One Million One Hundred Thousand Pounds)

This valuation of the buildings at Rosebank House Woodhill Street, Bury BL8 1BD has been carried out following an inspection of the property on the 4th January 2011 on a comparable and investment method by Thomas Gerard Myerscough FRICS who is an independent valuer and has been valuing land and property in the Manchester area continually over the last 36 years.

A handwritten signature in black ink, appearing to be 'T G Myerscough', with a long horizontal line extending from the end of the signature.

T G Myerscough FRICS
Chartered Surveyor

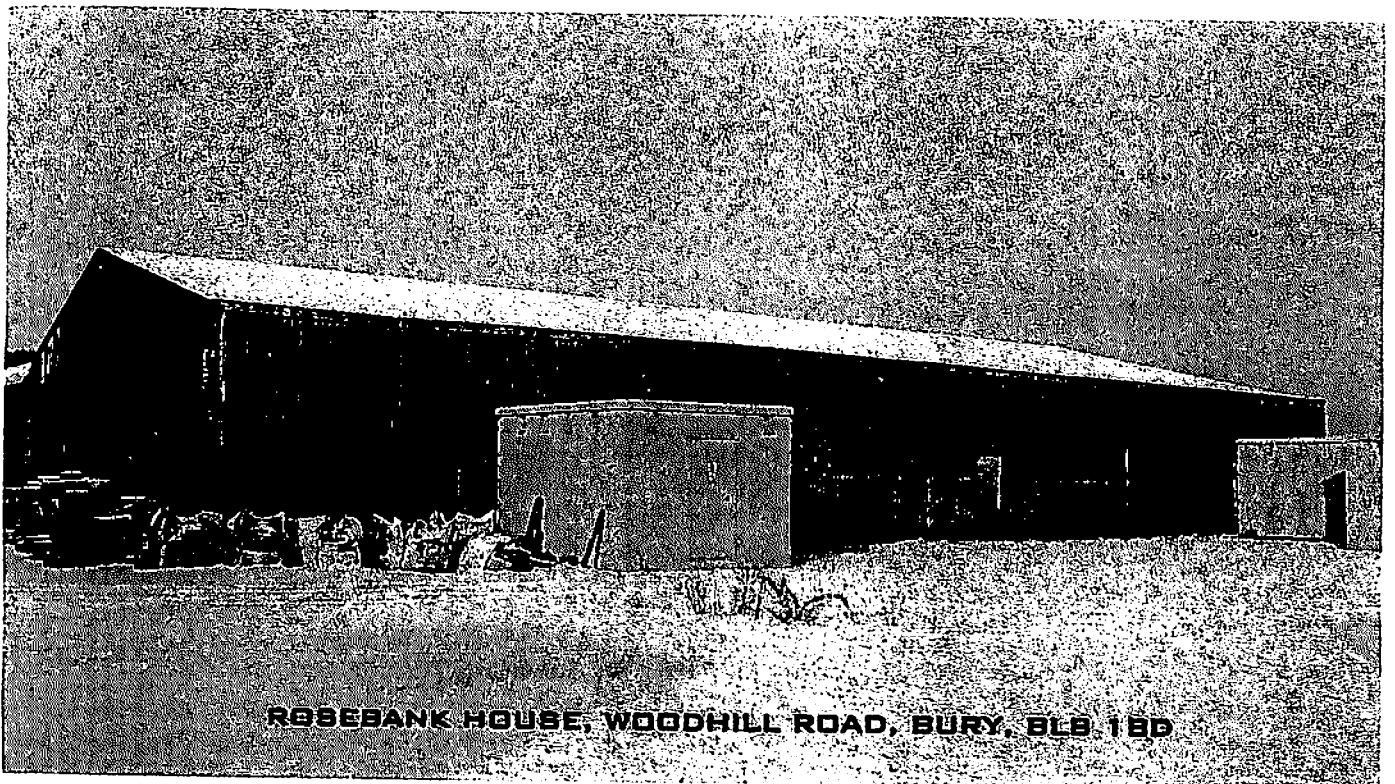
A handwritten signature in black ink, appearing to be 'James P Eccles', with a stylized 'J' and 'E'.

James P Eccles B.Sc. (Hons)
Building Surveyor

APPENDIX 1
PHOTOGRAPHS



ROSEBANK HOUSE, WOODHILL ROAD, BURY, BL8 1BD

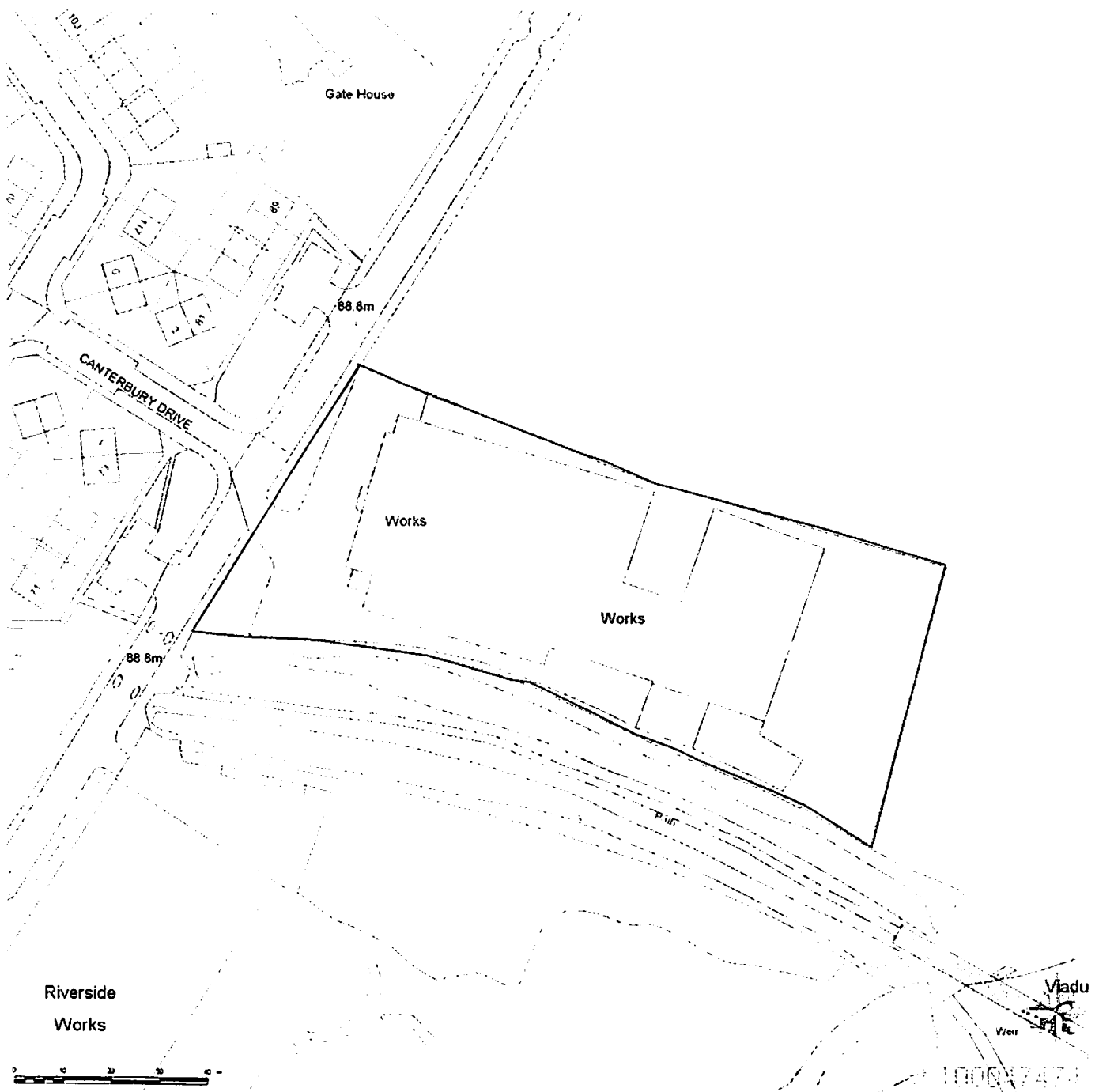


ROSEBANK HOUSE, WOODHILL ROAD, BURY, BL8 1BD

APPENDIX 2
LOCATION PLAN

AREA 5 HA
SCALE 1:1250

CENTRE COORDINATES: 380023, 411762



Richards & Richards
Rosebank House, Woodhill Road
Bury, BL81BD



Supplied by Streetwise Maps Ltd
www.streetwise.net
Licence No: 100047474

**PLEASE NOTE: THE AREA EDGED RED IS FOR INDICATIVE PURPOSES ONLY
AND IS NOT A LEGAL BOUNDARY**

APPENDIX 3
COMPARABLE EVIDENCE

11/01/2011

Valuation of: Rosebank House,
Woodhill Road,
Bury

Comparables on offer:

Lowercroft Business Park, Lowercroft Road, Bury, BL8 3PA Unit 1, Lowercroft Business Park, is a traditionally constructed, portal framed warehouse, with brick elevations, concrete floor and steel cladding to the front elevation. The warehouse/factory is open plan, with offices and ancillary space. Access to the unit is via a large concertina door, which opens on to a large concrete forecourt area.	12,121 sq. ft. Apprx 1,126 sq. m. £ 25,000 per Annum.
Unit 2, Woodhill Street, Bury BL8 1AT The unit comprises a portal frame warehouse unit, with attached single storey amenity / office block, with kitchen and toilet facilities. Externally are surfaced parking / yard areas, along with a communal loading area.	3,606 sq. ft. Apprx 335 sq. m. £ 16,500 per Annum
Woodhill Works, Woodhill Street, Bury, BL8 1AT Industrial unit totalling 7562 sq ft (702 sq m), including several offices and stores / workshops built by the present owner in the late 1970's. Close to Bury town centre, with access off Brandlesholme Road, secured by an alarm system, gas heating systems and four core three phase electrics. Newly decorated throughout. Outside there is a spacious car park.	7562 sq ft (702 sq m), £30,000 per annum to let or for sale £330,000
Alfred Works, Woodhill Street, Bury, Lancashire, BL8 1AT <ul style="list-style-type: none">• Development Site• Works and Land• Commercial/Residential Potential• Originally Stone Construction• Gas Fired Heating• Convenient Location• Garage Block Included	2620 sq ft (243 sq m) On offer at £250,000

M And B Pension Fund
Lanacashire PVCU Trade Frames Ltd
Unit 7
Meado Business Park Bolton
BL2 6PT

1 April 2011

Dear Sir

Re Account Number: 472035

We are writing in reference to the Investec account that you hold with us through a referral by Pension Practitioner.com

We have noted through a review that you had not expressly stated on your application form, your preference regarding information sharing.

If in fact your preference is for Pension Practitioner.com to receive duplicate statements and information over the telephone on your account, please let us know by signing and returning the slip below in the prepaid envelope provided.

We would like to assure you that we treat the confidentiality and security of your information as a top priority.

Please feel free to call us on 020 597 4795, if you would like to discuss this further.

Yours faithfully



Lynn Swanton
Specialised Banking Business



Jamal Iqbal
Specialised Banking Business

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INFORMATION OVER THE TELEPHONE**

Client name: M And B Pension Fund
Account number: 472035

I/We authorise Investec Bank plc to disclose information about my/our account to the Pension
Practitioner.com

Signed 

Signed 

Date 19/12/2011

Barclays Corporate Bank
1st Floor
3 Hardman Street
Spinningfields
Manchester
M3 3HF

18th November 2010

FAO Louise Bellis,

I refer to your email dated 10th November 2010 requesting the following Information.

- Completed application form enclosed.
- Dated copy of the Trust Deed.
- Confirmation of Shareholders and amount of share held. The shareholders are Mark Peter Rowland @41 shares and Belinda Jayne Rowland@ 39 shares the total number of shares is 80.
- Confirmation that Mark and Belinda are the only beneficiaries to the trust. We can confirm that the only myself Mark Peter Rowland and Belinda Jayne Rowland are the only beneficiaries to the trust.

I trust that this information is sufficient to allow my application to proceed to the next step.

Yours Sincerely

Mark Rowland MD

Belinda Rowland MD

Mark Rowland

From: louise.bellis@barclayscorporate.com
Sent: 10 November 2010 13:12
To: Mark Rowland
Cc: steve.berry@barclayscorporate.com
Subject: Re: M & B Pension Fund
Attachments: 9971768dCOM NEW Account Opening Application Form.pdf; Valuation Authority Lancs PVCU.doc

Hi Mark,

To set up a record for the above pension fund we will need the following:-

1. Attached Application form completing.
2. A dated copy of the trust, the one we have isn't dated.
3. As Lancashire PVCU Trade Frames Limited are the Principal Employer we will need to confirm our records are up to date. We will need a letter (on letter headed paper) signed by either the MD or FD confirming who the current shareholders are and the percentage that each own.
4. The beneficiary forms received with the trust confirms yourself and Belinda are the beneficiaries of the pension - to clarify this could you confirm in the above letter (confirming shareholders) that these are the only beneficiaries to the trust.

Please can you sign the attached valuation authority. I have put the current account details of Lancashire PVCU as the debiting account details for the fee, if otherwise please amend accordingly.

If you have any questions, please don't hesitate to contact me on the below number.

Once completed, please post all forms for my attention to the below address.

<<9971768dCOM NEW Account Opening Application Form.pdf>> <<Valuation Authority Lancs PVCU.doc>>

Many Thanks
Louise

Louise Bellis
Relationship Support Manager
Barclays Corporate

Tel: +44 (0)161 251 2676
Fax: +44 (0)161 251 2017
Clearway: (7) 2700 5623
Email: louise.bellis@barclayscorporate.com
Address: Barclays Corporate Bank, 1st Floor, 3 Hardman Street, Spinningfields, Manchester, M3 3HF.

www.barclayscorporate.com

Useful Telephone Numbers

Customer Service Team	0161 251 2322
Business Master Helpdesk	0845 605 2300
Business Internet Banking Helpdesk	0845 600 8818
BACS Helpdesk	0845 605 2444
Company Barclaycard	08448 222 100

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