



CHARTERED ACCOUNTANTS AND STATUTORY AUDITORS

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Mr G McCloskey  
Pension Practitioner.com  
Daws House  
33-35 Daws Lane  
London NW7 4SD

23 September 2016

Our ref: NAS/WHA/M3/EPS

Dear Gavin

**Re: M L & S Martin Lynch & Sons Ltd Executive Pension Scheme**

Further to our recent telephone conversation, please find attached the following information for your perusal:

- 1 Herewith annexed is a copy of the loan agreement between ML&S Martin Lynch & Sons Ltd Executive Pension Scheme and ML&S Martin Lynch & Sons Ltd. This is in relation to the loan dated 28 August 2015.
- 2 Herewith annexed is the loan summary itemising the loan interest rate the payments made.
- 3 Herewith annexed are the draft accounts for the limited company for the year ended 30 April 2016. These are draft because they have not yet been signed and approved by the board of directors. You will see that all loan payments have been made on time with the appropriate interest as stated in the disclosures on the accounts.

It should be noted that there is still a fixed and floating charge in favour of the pension scheme over the assets of the limited company which was created in 2011 and has not been satisfied and still stands.

With the attached and the above I am hoping that this satisfies the due diligence required to make the necessary disclosures to HMRC.

The pension scheme accounts for the year ended 30 April 2016 have been prepared and soon as we receive a signed copy from the client we will forward these on to you for the meeting you have got with them shortly. The 30 April 2015 financials for the pension scheme were sent to Stacy Lunnion and form the basis for the 2015/16 self-assessment pension scheme tax return form.

Should you have any further queries or require any clarification with regards to the above or the enclosed please do not hesitate to contact me.



CHARTERED ACCOUNTANTS AND STATUTORY AUDITORS

With kind regards,

Yours sincerely,

Mikki Spoor FCCA ACA - Director  
White Hart Associates (London) Ltd

Enclosures



WHA is a trading name of White Hart Associates (London) Limited.  
White Hart Associates (London) Limited is registered to carry out audit work in the UK and Ireland by The Institute of Chartered Accountants in England and Wales.  
Company registered in England and Wales. Company No. 4520239  
Directors: A list of directors is available at the registered office of the company.

Draft 22/9/16

Registered number  
04072599

ML&S Martin Lynch & Sons Limited

Report and Unaudited Accounts

30 April 2016

**ML&S Martin Lynch & Sons Limited**  
**Report and accounts**  
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**ML&S Martin Lynch & Sons Limited**  
**Company Information**

**Director**

Mr M Lynch

**Secretary**

Mrs J Lynch

**Chartered Accountants and Statutory Auditors**

White Hart Associates (London) Limited

East House

109 South Worple Way

Mortlake

London

SW14 8TN

**Registered Office**

East House

109 South Worple Way

Mortlake

London

SW14 8TN

**Registered number**

04072599

**ML&S Martin Lynch & Sons Limited**

**Registered number: 04072599**

**Director's Report**

The director presents his report and accounts for the year ended 30 April 2016.

**Principal activities**

The company's principal activity during the year continued to be that of retailers of radio and electronics equipment.

**Directors**

The following persons served as directors during the year:

Mr M Lynch

**Small company provisions**

This report has been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime.

This report was approved by the board on 23 September 2016 and signed on its behalf.

Mr M Lynch  
Director

## **ML&S Martin Lynch & Sons Limited**

### **Chartered Accountants' report to the board of directors on the preparation of the unaudited statutory accounts of ML&S Martin Lynch & Sons Limited for the year ended 30 April 2016**

In order to assist you to fulfil your duties under the Companies Act 2006, we have prepared for your approval the accounts of ML&S Martin Lynch & Sons Limited for the year ended 30 April 2016 which comprise of the Profit and Loss Account, the Balance Sheet and the related notes from the company's accounting records and from information and explanations you have given us.

As a practising member firm of the Institute of Chartered Accountants in England and Wales, we are subject to its ethical and other professional requirements which are detailed at [icaew.com/membershandbook](http://icaew.com/membershandbook).

This report is made solely to the Board of Directors of ML&S Martin Lynch & Sons Limited, as a body, in accordance with the terms of our engagement letter dated 1 July 2013. Our work has been undertaken solely to prepare for your approval the accounts of ML&S Martin Lynch & Sons Limited and state those matters that we have agreed to state to the Board of Directors of ML&S Martin Lynch & Sons Limited, as a body, in this report in accordance with AAF 2/10 as detailed at [icaew.com/compilation](http://icaew.com/compilation). To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than ML&S Martin Lynch & Sons Limited and its Board of Directors as a body for our work or for this report.

It is your duty to ensure that ML&S Martin Lynch & Sons Limited has kept adequate accounting records and to prepare statutory accounts that give a true and fair view of the assets, liabilities, financial position and profit of ML&S Martin Lynch & Sons Limited. You consider that ML&S Martin Lynch & Sons Limited is exempt from the statutory audit requirement for the year.

We have not been instructed to carry out an audit or a review of the accounts of ML&S Martin Lynch & Sons Limited. For this reason, we have not verified the accuracy or completeness of the accounting records or information and explanations you have given to us and we do not, therefore, express any opinion on the statutory accounts.

White Hart Associates (London) Limited  
Chartered Accountants and Statutory Auditors  
East House  
109 South Worple Way  
Mortlake  
London  
SW14 8TN

23 September 2016

**ML&S Martin Lynch & Sons Limited**  
**Profit and Loss Account**  
**for the year ended 30 April 2016**

	<b>Notes</b>	<b>2016 £</b>	<b>2015 £</b>
<b>Turnover</b>		4,425,477	3,825,621
Cost of sales		(3,298,859)	(2,840,877)
<b>Gross profit</b>		<u>1,126,618</u>	<u>984,744</u>
Administrative expenses		(863,942)	(766,257)
Other operating income (costs)		(1,976)	(1,567)
<b>Operating profit</b>	<b>2</b>	<u>260,700</u>	<u>216,920</u>
Exceptional items:			
loss on the disposal of tangible fixed assets		(308)	(2,879)
		<u>260,392</u>	<u>214,041</u>
Interest receivable		93	61
Interest payable	<b>3</b>	(20,542)	-
<b>Profit on ordinary activities before taxation</b>		<u>239,943</u>	<u>214,102</u>
Tax on profit on ordinary activities	<b>4</b>	(43,277)	(46,571)
<b>Profit for the financial year</b>		<u>196,666</u>	<u>167,531</u>



**ML&S Martin Lynch & Sons Limited**  
**Balance Sheet**  
**as at 30 April 2016**

	Notes	2016 £	2015 £
<b>Fixed assets</b>			
Intangible assets	5	500	5,166
Tangible assets	6	127,943	125,427
		<u>128,443</u>	<u>130,593</u>
<b>Current assets</b>			
Stocks		626,626	527,101
Debtors	7	492,096	500,503
Cash at bank and in hand		578,597	182,389
		<u>1,697,319</u>	<u>1,209,993</u>
<b>Creditors: amounts falling due within one year</b>	8	(688,220)	(529,955)
<b>Net current assets</b>		<u>1,009,099</u>	<u>680,038</u>
<b>Total assets less current liabilities</b>		<u>1,137,542</u>	<u>810,631</u>
<b>Creditors: amounts falling due after more than one year</b>	9	(232,614)	-
<b>Provisions for liabilities</b>	10	(20,808)	(23,177)
<b>Net assets</b>		<u>884,120</u>	<u>787,454</u>
<b>Capital and reserves</b>			
Called up share capital	11	2	2
Profit and loss account	12	884,118	787,452
<b>Shareholders' funds</b>		<u>884,120</u>	<u>787,454</u>

The director is satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit in accordance with section 476 of the Act.

The director acknowledges his responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime.

Mr M Lynch  
 Director  
 Approved by the board on 23 September 2016

**ML&S Martin Lynch & Sons Limited**  
**Notes to the Accounts**  
**for the year ended 30 April 2016**

**1 Accounting policies**

***Basis of preparation***

The accounts have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2015).

***Turnover***

Turnover represents the value, net of value added tax and discounts, of goods provided to customers and work carried out in respect of services provided to customers.

***Depreciation***

Depreciation has been provided at the following rates in order to write off the assets over their estimated useful lives.

Plant and machinery	20% straight line
Motor vehicles	25% straight line
Computer equipment	33.33% straight line
Website design and development	25% straight line

***Stocks***

Stock is valued at the lower of cost and net realisable value.

***Deferred taxation***

Full provision is made for deferred taxation resulting from timing differences between the recognition of gains and losses in the accounts and their recognition for tax purposes. Deferred taxation is calculated on an un-discounted basis at the tax rates which are expected to apply in the periods when the timing differences will reverse.

***Foreign currencies***

Transactions in foreign currencies are recorded at the rate ruling at the date of the transaction. Monetary assets and liabilities denominated in foreign currencies are translated at the rate of exchange ruling at the balance sheet date. All differences are taken to the profit and loss account.

***Pensions***

The company operates a defined contribution pension scheme. Contributions are charged to the profit and loss account as they become payable in accordance with the rules of the scheme.

<b>2 Operating profit</b>	<b>2016</b>	<b>2015</b>
	<b>£</b>	<b>£</b>
This is stated after charging:		
Depreciation of owned fixed assets	23,270	11,937
Amortisation of software	4,666	4,666
Director's remuneration	18,000	18,000
Pension costs	-	25,000
	<hr/>	<hr/>
<b>3 Interest payable</b>	<b>2016</b>	<b>2015</b>
	<b>£</b>	<b>£</b>
Interest payable	20,542	-
	<hr/>	<hr/>

**ML&S Martin Lynch & Sons Limited**  
**Notes to the Accounts**  
**for the year ended 30 April 2016**

<b>4 Taxation</b>	<b>2016</b>	<b>2015</b>
	<b>£</b>	<b>£</b>
UK corporation tax	45,646	25,270
Deferred tax	(2,369)	21,301
	<u>43,277</u>	<u>46,571</u>

**5 Intangible fixed assets** **£**  
Website design and development:

**Cost**

At 1 May 2015	<u>18,665</u>
At 30 April 2016	<u>18,665</u>

**Amortisation**

At 1 May 2015	13,499
Provided during the year	<u>4,666</u>
At 30 April 2016	<u>18,165</u>

**Net book value**

At 30 April 2016	<u>500</u>
At 30 April 2015	<u>5,166</u>

The website design and development is being written off in equal annual instalments over its estimated economic life of 4 years.

**6 Tangible fixed assets**

	<b>Land and buildings £</b>	<b>Plant and machinery etc £</b>	<b>Motor vehicles £</b>	<b>Total £</b>
<b>Cost</b>				
At 1 May 2015	11,845	224,731	30,681	267,257
Additions	-	10,804	22,467	33,271
Disposals	-	(107,474)	(19,500)	(126,974)
At 30 April 2016	<u>11,845</u>	<u>128,061</u>	<u>33,648</u>	<u>173,554</u>
<b>Depreciation</b>				
At 1 May 2015	-	119,565	22,265	141,830
Charge for the year	-	15,892	7,378	23,270
On disposals	-	(107,474)	(12,015)	(119,489)
At 30 April 2016	<u>-</u>	<u>27,983</u>	<u>17,628</u>	<u>45,611</u>
<b>Net book value</b>				
At 30 April 2016	<u>11,845</u>	<u>100,078</u>	<u>16,020</u>	<u>127,943</u>
At 30 April 2015	<u>11,845</u>	<u>105,166</u>	<u>8,416</u>	<u>125,427</u>

**ML&S Martin Lynch & Sons Limited**  
**Notes to the Accounts**  
**for the year ended 30 April 2016**

<b>7 Debtors</b>		<b>2016</b>	<b>2015</b>	
		<b>£</b>	<b>£</b>	
Trade debtors		131,269	117,235	
Other debtors		360,827	383,268	
		<u>492,096</u>	<u>500,503</u>	
<b>8 Creditors: amounts falling due within one year</b>		<b>2016</b>	<b>2015</b>	
		<b>£</b>	<b>£</b>	
Trade creditors		451,781	323,182	
Corporation tax		45,646	25,270	
Other taxes and social security costs		87,250	37,985	
Other creditors		103,543	143,518	
		<u>688,220</u>	<u>529,955</u>	
<b>9 Creditors: amounts falling due after one year</b>		<b>2016</b>	<b>2015</b>	
		<b>£</b>	<b>£</b>	
Other creditors		<u>232,614</u>	<u>-</u>	
<b>10 Provisions for liabilities</b>				
Deferred taxation:		<b>2016</b>	<b>2015</b>	
		<b>£</b>	<b>£</b>	
Accelerated capital allowances		20,808	23,177	
		<u>20,808</u>	<u>23,177</u>	
		<b>2016</b>	<b>2015</b>	
		<b>£</b>	<b>£</b>	
At 1 May		23,177	1,876	
Deferred tax charge in profit and loss account		(2,369)	21,301	
		<u>20,808</u>	<u>23,177</u>	
At 30 April		<u>20,808</u>	<u>23,177</u>	
<b>11 Share capital</b>	<b>Nominal value</b>	<b>2016 Number</b>	<b>2016</b>	<b>2015</b>
			<b>£</b>	<b>£</b>
Allotted, called up and fully paid:				
Ordinary shares	£1 each	2	2	2

**ML&S Martin Lynch & Sons Limited**  
**Notes to the Accounts**  
**for the year ended 30 April 2016**

**12 Profit and loss account**

	<b>2016</b> <b>£</b>
At 1 May 2015	787,452
Profit for the year	196,666
Dividends	(100,000)
At 30 April 2016	<u>884,118</u>

**13 Dividends**

	<b>2016</b> <b>£</b>	<b>2015</b> <b>£</b>
Dividends for which the company became liable during the year:		
Dividends paid	<u>100,000</u>	<u>50,000</u>

**14 Other financial commitments**

	<b>2016</b> <b>£</b>	<b>2015</b> <b>£</b>
At the year end the company had annual commitments under non-cancellable operating leases as set out below:		
Operating leases which expire:		
in over five years	<u>45,000</u>	<u>45,000</u>

**15 Related party transactions**

	<b>2016</b> <b>£</b>	<b>2015</b> <b>£</b>
<b>Mr M &amp; Mrs J Lynch</b>		
Shareholders, one of which is the director of the company.		
Loans to the company to support cash flow which are unsecured, interest free and have no fixed repayment date.		
Amounts outstanding in other creditors at the year end	<u>15,310</u>	<u>108,490</u>

**M J Lynch and Sons Limited**

A company with common shareholders.		
Loan to the related party which is unsecured, interest free and has no fixed repayment date.		
Amount due from the related party included in debtors.	<u>331,456</u>	<u>333,434</u>

**M L & S Martin Lynch & Sons EPS**

Company pension scheme		
The pension scheme owns the business premises that the company occupy. The 10 year lease to occupy the premises commenced on 1st November 2014, for an annual rent of £45,000. There is also a loan from the pension scheme that is repayable over five years, with an interest rate of 10%. There is a charge in favour of the pension scheme, in the form of a floating charge over the assets of the company, dated 5th May 2011.		
Amount due to the related party included in other creditors	288,621	-
Amount paid in rent during the period	<u>46,500</u>	<u>22,500</u>

**ML&S Martin Lynch & Sons Limited**  
**Notes to the Accounts**  
**for the year ended 30 April 2016**

**16 Ultimate controlling party**

The ultimate controlling party for this company is Mr M Lynch, the sole director, by virtue of his ownership of 50% of the issued share capital of the company.

**ML&S Martin Lynch & Sons Limited**  
**Detailed Profit and Loss Account**  
**for the year ended 30 April 2016**  
*for the information of the director only*

	<b>2016</b> <b>£</b>	<b>2015</b> <b>£</b>
<b>Sales</b>	4,425,477	3,825,621
Cost of sales	(3,298,859)	(2,840,877)
<b>Gross profit</b>	<u>1,126,618</u>	<u>984,744</u>
Administrative expenses	(863,942)	(766,257)
Other operating income	(1,976)	(1,567)
<b>Operating profit</b>	<u>260,700</u>	<u>216,920</u>
Exceptional items	(308)	(2,879)
Interest receivable	93	61
Interest payable	(20,542)	-
<b>Profit before tax</b>	<u>239,943</u>	<u>214,102</u>

**ML&S Martin Lynch & Sons Limited**  
**Schedule to the Detailed Profit and Loss Account**  
**for the year ended 30 April 2016**  
*for the information of the director only*

	<b>2016</b> <b>£</b>	<b>2015</b> <b>£</b>
<b>Sales</b>		
Sales	4,425,477	3,825,621
<b>Cost of sales</b>		
Purchases	3,156,106	2,796,186
Opening stock	527,101	335,376
Second hand purchases	241,120	235,203
Closing stock	(626,626)	(527,101)
Other direct costs	1,158	1,213
	<u>3,298,859</u>	<u>2,840,877</u>
<b>Administrative expenses</b>		
Employee costs:		
Wages and salaries	431,506	351,748
Director's salary	18,000	18,000
Pensions	-	25,000
Temporary staff and recruitment	4,800	-
Staff training and welfare	5,058	742
Travel and subsistence	6,460	5,725
Motor expenses	6,770	14,685
	<u>472,594</u>	<u>415,900</u>
Premises costs:		
Rent	46,500	44,708
Rates	22,910	22,811
Premises expenses	9,216	19,155
Light and heat	7,374	2,670
Cleaning	131	465
	<u>86,131</u>	<u>89,809</u>
General administrative expenses:		
Telephone and fax	6,784	6,065
Postage	100,348	70,537
Stationery and printing	6,441	7,998
Subscriptions	3,285	3,092
Bank charges	987	2,037
Insurance	4,851	3,326
Credit card charges	45,747	28,903
Equipment hire	647	68
Computer support and software	8,272	5,899
Repairs and maintenance	1,092	4,868
Depreciation	27,936	16,603
Sundry expenses	1,424	378
	<u>207,814</u>	<u>149,774</u>
Legal and professional costs:		
Accountancy fees	21,769	26,628
Advertising and PR	69,848	80,017
Other legal and professional	5,786	4,129
	<u>97,403</u>	<u>110,774</u>
	<u>863,942</u>	<u>766,257</u>
<b>Other operating income</b>		
Exchange (losses)/gains	<u>(1,976)</u>	<u>(1,567)</u>



# ML&S PENSION LOAN TO ML&S MARTIN LYNCH & SONS LTD

## LOAN VALUES

Loan amount	£	322,977.01
Annual interest rate		10.00%
Loan period in years		5
Start date of loan		28/08/2015

## LOAN SUMMARY

Monthly payment	£	6,862.31
Number of payments		60
Total interest	£	88,761.41
Total cost of loan	£	411,738.42

PMT NO.	PAYMENT DATE	BEGINNING BALANCE	INTEREST	PRINCIPAL	ENDING BALANCE
1	28/09/2015	£ 322,977.01	£ 6,862.31	£ 4,170.83	£ 318,806.18
2	28/10/2015	£ 318,806.18	£ 6,862.31	£ 4,205.59	£ 314,600.59
3	28/11/2015	£ 314,600.59	£ 6,862.31	£ 4,240.64	£ 310,359.95
4	28/12/2015	£ 310,359.95	£ 6,862.31	£ 4,275.97	£ 306,083.98
5	28/01/2016	£ 306,083.98	£ 6,862.31	£ 4,311.61	£ 301,772.37
6	28/02/2016	£ 301,772.37	£ 6,862.31	£ 4,347.54	£ 297,424.84
7	28/03/2016	£ 297,424.84	£ 6,862.31	£ 4,383.77	£ 293,041.07
8	28/04/2016	£ 293,041.07	£ 6,862.31	£ 4,420.30	£ 288,620.77
9	28/05/2016	£ 288,620.77	£ 6,862.31	£ 4,457.13	£ 284,163.64
10	28/06/2016	£ 284,163.64	£ 6,862.31	£ 4,494.28	£ 279,669.36
11	28/07/2016	£ 279,669.36	£ 6,862.31	£ 4,531.73	£ 275,137.63
12	28/08/2016	£ 275,137.63	£ 6,862.31	£ 4,569.49	£ 270,568.14
13	28/09/2016	£ 270,568.14	£ 6,862.31	£ 4,607.57	£ 265,960.57
14	28/10/2016	£ 265,960.57	£ 6,862.31	£ 4,645.97	£ 261,314.60
15	28/11/2016	£ 261,314.60	£ 6,862.31	£ 4,684.69	£ 256,629.91
16	28/12/2016	£ 256,629.91	£ 6,862.31	£ 4,723.72	£ 251,906.19
17	28/01/2017	£ 251,906.19	£ 6,862.31	£ 4,763.09	£ 247,143.10
18	28/02/2017	£ 247,143.10	£ 6,862.31	£ 4,802.78	£ 242,340.32
19	28/03/2017	£ 242,340.32	£ 6,862.31	£ 4,842.80	£ 237,497.51
20	28/04/2017	£ 237,497.51	£ 6,862.31	£ 4,883.16	£ 232,614.35
21	28/05/2017	£ 232,614.35	£ 6,862.31	£ 4,923.85	£ 227,690.50
22	28/06/2017	£ 227,690.50	£ 6,862.31	£ 4,964.89	£ 222,725.61
23	28/07/2017	£ 222,725.61	£ 6,862.31	£ 5,006.26	£ 217,719.35
24	28/08/2017	£ 217,719.35	£ 6,862.31	£ 5,047.98	£ 212,671.37
25	28/09/2017	£ 212,671.37	£ 6,862.31	£ 5,090.05	£ 207,581.33
26	28/10/2017	£ 207,581.33	£ 6,862.31	£ 5,132.46	£ 202,448.86
27	28/11/2017	£ 202,448.86	£ 6,862.31	£ 5,175.23	£ 197,273.63
28	28/12/2017	£ 197,273.63	£ 6,862.31	£ 5,218.36	£ 192,055.27
29	28/01/2018	£ 192,055.27	£ 6,862.31	£ 5,261.85	£ 186,793.42
30	28/02/2018	£ 186,793.42	£ 6,862.31	£ 5,305.70	£ 181,487.73
31	28/03/2018	£ 181,487.73	£ 6,862.31	£ 5,349.91	£ 176,137.82
32	28/04/2018	£ 176,137.82	£ 6,862.31	£ 5,394.49	£ 170,743.33
33	28/05/2018	£ 170,743.33	£ 6,862.31	£ 5,439.45	£ 165,303.88
34	28/06/2018	£ 165,303.88	£ 6,862.31	£ 5,484.77	£ 159,819.11
35	28/07/2018	£ 159,819.11	£ 6,862.31	£ 5,530.48	£ 154,288.63
36	28/08/2018	£ 154,288.63	£ 6,862.31	£ 5,576.57	£ 148,712.06
37	28/09/2018	£ 148,712.06	£ 6,862.31	£ 5,623.04	£ 143,089.02
38	28/10/2018	£ 143,089.02	£ 6,862.31	£ 5,669.90	£ 137,419.12
39	28/11/2018	£ 137,419.12	£ 6,862.31	£ 5,717.15	£ 131,701.97
40	28/12/2018	£ 131,701.97	£ 6,862.31	£ 5,764.79	£ 125,937.18
41	28/01/2019	£ 125,937.18	£ 6,862.31	£ 5,812.83	£ 120,124.35
42	28/02/2019	£ 120,124.35	£ 6,862.31	£ 5,861.27	£ 114,263.08
43	28/03/2019	£ 114,263.08	£ 6,862.31	£ 5,910.11	£ 108,352.97
44	28/04/2019	£ 108,352.97	£ 6,862.31	£ 5,959.37	£ 102,393.60
45	28/05/2019	£ 102,393.60	£ 6,862.31	£ 6,009.03	£ 96,384.57
46	28/06/2019	£ 96,384.57	£ 6,862.31	£ 6,059.10	£ 90,325.47
47	28/07/2019	£ 90,325.47	£ 6,862.31	£ 6,109.59	£ 84,215.88
48	28/08/2019	£ 84,215.88	£ 6,862.31	£ 6,160.51	£ 78,055.37
49	28/09/2019	£ 78,055.37	£ 6,862.31	£ 6,211.85	£ 71,843.52
50	28/10/2019	£ 71,843.52	£ 6,862.31	£ 6,263.61	£ 65,579.91
51	28/11/2019	£ 65,579.91	£ 6,862.31	£ 6,315.81	£ 59,264.10
52	28/12/2019	£ 59,264.10	£ 6,862.31	£ 6,368.44	£ 52,895.66
53	28/01/2020	£ 52,895.66	£ 6,862.31	£ 6,421.51	£ 46,474.16
54	28/02/2020	£ 46,474.16	£ 6,862.31	£ 6,475.02	£ 39,999.13
55	28/03/2020	£ 39,999.13	£ 6,862.31	£ 6,528.98	£ 33,470.15
56	28/04/2020	£ 33,470.15	£ 6,862.31	£ 6,583.39	£ 26,886.76
57	28/05/2020	£ 26,886.76	£ 6,862.31	£ 6,638.25	£ 20,248.51
58	28/06/2020	£ 20,248.51	£ 6,862.31	£ 6,693.57	£ 13,554.94
59	28/07/2020	£ 13,554.94	£ 6,862.31	£ 6,749.35	£ 6,805.59
60	28/08/2020	£ 6,805.59	£ 6,862.31	£ 6,805.59	£ 0.00