

LLOYDS BANK**Statement of Fees**

J31D9Q01EKPAA0000000025001003 000

MR LEE N DUNNING
OAKLAND HOUSE
OAKLANDS TERRACE
TY COCH
CWMBRAN
NP44 7AJ



**CERTIFIED TRUE COPY
OF AN ORIGINAL DOCUMENT**

SIGNED
DATE 16/10/2023

David Nicklin
Cert PFS Cert CII (MP)
Protection Adviser
Stratagem Financial Planning
FCA 819330

Account provider
Write to us at
Your Branch
Call us on
Visit us online

Lloyds Bank plc
514 Cowbridge Road East Victoria Park, Cardiff CF5 1BL
CARDIFF VICTORIA
0345 3000000
www.lloydsbank.com/privatebanking

Account	PB PREMIER CURRENT	
Account identification	Sort Code	30-98-94
	Account Number	36596460
	IBAN	GB33LOYD30989436596460
	BIC	LOYDGB21454
Period	From 15 August 2022 to 14 August 2023	
Date	26 September 2023	

- This document provides you with an overview of all the fees for services linked to your payment account during the period shown above.
- It also informs you about any interest you may have paid or earned during this time.
- Information on individual transactions and account balance can be found on your account statement.

Summary of fees and interest**Total fees paid (total package of services fees and total fees paid)****Total interest paid****Total interest earned**

interest not applicable

Pension Schemes

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Nephesh Limited
C/o Pension Practitioner .Com
Daws House
33-35 Daws Lane
London
United Kingdom
NW7 4SD

David Nicklin
Cert PFS Cert CII (MP)
Protection Adviser
Stratagem Financial Planning
FCA 819330

Pension Schemes Services
Yorke House
Castle Meadow Road
Nottingham
NG2 1BG

Tel: **0845 600 2622**
Monday to Friday 09.00 - 17.00

Fax: **0115 974 1480**

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DATE 10.10.2023

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User Name: (A0118619)

ACKNOWLEDGEMENT OF REGISTRATION FOR TAX RELIEF AND EXEMPTIONS

The Nephesh SSAS has been registered by HM Revenue & Customs (HMRC) on **17/04/2012**. Tax relief and exemptions are due from this date.

Your Pension Scheme Tax Reference (PSTR) is **00783254RQ**. You should use this when you want to view the scheme details online and in all future communications with HMRC.

HMRC may carry out checks to ensure that the conditions to be a registered pension scheme for tax relief and exemptions are met and continue to be met.

Pension Cert 1

IMS 08/05

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Pension Scheme Bank Account

BIC: MYMBGB2L IBAN: GB03MYMB23058045263282



One Southampton Row
London WC1B 5HA
T: 0345 08 08 500
metrobankonline.co.uk

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SIGNED 1.....

DATE 12/10/2023

David Nicklin
Cert PFS Cert CII (MP)
Protection Adviser
Stratagem Financial Planning
FCA 819330

REGISTERED SCHEME ADMIN LTD - SSAS
VENTURE WALES, PENTREBACH
MERTHYR TYDFIL
CF48 4DR

ACCOUNT NAME: NEPHESH SSAS

Your account summary

From: 01 SEP 2023	To: 30 SEP 2023
Opening balance	£163,842.03
Total money in	£134.66
Total money out	£0.00
End balance	£163,976.69

Account number	45263282
Sort code	23-05-80
Statement number	16
Overdraft limit	£0.00

Your transactions

Date	Transaction	Money out (£)	Money in (£)	Balance (£)
	Balance brought forward			163,842.03
29 SEP 2023	Credit Interest		134.66	163,976.69
	Closing Balance			163,976.69

Statement number	16
Sort code	23-05-80



Your deposit is classed as an eligible deposit for the purposes of the Financial Services Compensation Scheme (FSCS).

Important Information about compensation arrangements.

Deposits held with us are covered by the Financial Services Compensation Scheme (FSCS), subject to eligibility criteria. We will provide you with an information sheet and exclusions list every year.

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

We love to hear from you - if you have any queries regarding your statement or any transaction on your statement, please call us on 0345 08 08 500 (or +44 20 3402 8312 outside the UK), or visit your local store.

Calls to 0345 numbers will be charged at your local rate. Calls may be recorded for training or quality monitoring purposes.

Listening to you

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 will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

Dated: 04 April 2012

CERTIFIED TRUE COPY
OF AN ORIGINAL DOCUMENT

SIGNED

DATE 16/10/2023

David Nicklin
Cert PFS Cert CII (MP)
Protection Adviser
Stratagem Financial Planning
FCA 819330

Trust Deed

establishing the

Nephesh SSAS

Parties

- 1 **Nephesh Limited** (company number 03448839) of 1-2 Post Office Terrace, Ponthir, Newport, Gwent, NP18 1GW (in this deed called the 'Principal Employer')
- 2 **Lee Nicholas Dunning and Djamila Djeddar** both of 1-2 Post Office Terrace, Ponthir, Newport, Gwent, NP18 1GW (in this deed called the 'Trustees')

Recitals


- (A) The Principal Employer wishes to establish a pension scheme to be known as **Nephesh SSAS** (in this deed called the 'Scheme') intended to qualify as a registered pension scheme for the purposes of Part 4 of the Finance Act 2004.
- (B) The Trustees have agreed to be the trustees of the Scheme.

Operative provisions

- 1 The Principal Employer establishes the Scheme and appoints the Trustees as the first trustees of the Scheme.
- 2 The Scheme shall be governed by the attached Rules, PROVIDED THAT:
 - 2.1 the power in Rule 3.1 (Power of Amendment) may be exercised by the Principal Employer
 - 2.2 the power in Rule 4.1 (Appointment and Removal of Trustees) may be exercised by deed by the Principal Employer.
- 3 The provisions of this deed shall have effect on and from its date.


IN WITNESS OF WHICH this document is executed as a deed and is delivered on the date stated above.

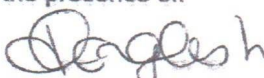
SIGNED as a deed, and delivered when dated, by
Nephesh Limited acting by

Director Signature: 
Name : LEE DUNNING

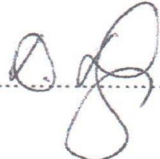
Witness Signature: 
Name : H. ENGLISH
Address : 18, MILTON ROAD, NEWPORT

SIGNED as a deed, and delivered when dated, by
Lee Nicholas Dunning in the presence of:

 (signature)

Witness Signature: 
Name : H. ENGLISH
Address : 18, MILTON ROAD, NEWPORT

SIGNED as a deed, and delivered when dated, by
Djamila Djeddar in the presence of:

 (signature)

Witness

Signature:



Name : H. ENGLISH

Address : 18 MILTON ROAD, NEWPORT

CERTIFIED TRUE COPY
OF AN ORIGINAL DOCUMENT

SIGNED
DATE 12 June 2022

Resolution of the Trustees of the Nephesh SSAS

David Nicklin
Cert PFS Cert CII (MP)
Protection Adviser
Stratagem Financial Planning
FCA 819330

Date: 1st June 2022

Interpretation

The Trustee confirms that the terms used in this resolution should be interpreted as they are defined in the Rules as adopted by a Trust Deed dated 4th April 2012 and all subsequent amendments for the **Nephesh SSAS** (the "**Scheme**").

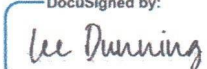
Background

- 1) Diana Martel (formerly known as Djamila Djeddar) tended her notice to retire as a trustee to the Scheme via email dated 20th August 2020, and her involvement in the Scheme was terminated as of that date.
- 2) The retirement of Diana Martel was accepted by the remaining Trustee of the Scheme, and Ms Martel's appointment as a trustee to the Scheme was terminated on 20th August 2020.
- 3) Given the potential confusion involved in the change in Ms Martel's name and the use of her former name on the establishing Deeds to the Scheme, the remaining Trustee to the Scheme wishes to confirm this retirement for the avoidance of any future doubt.

Resolution

- 1) The Trustee to the Scheme confirms that they were, and remain, satisfied that the email provided by Ms Martel informing the Trustee of her decision to retire as a trustee to the Scheme fulfils the requirement of the Scheme's rules to provide 'notice in writing' when a trustee provides a notice of retirement.
- 2) The Trustee also confirms that they accepted the notice to retire as a trustee to the Scheme provided by Diana Martel on 20th August 2020, effective from that date.
- 3) The Trustee further confirms that, following this retirement, Ms Martel was removed from the trusts of the Scheme, and all assets and trusts of the Scheme are now vested in the Trustee alone.
- 4) A copy of the notice to retire, along with a copy of the deed of change of name for Ms Martel is attached to this Resolution.

Signed by the Trustee of the Nephesh SSAS

DocuSigned by:

.....D8ADD8BB23304E6.....

Lee Dunning
TRUSTEE

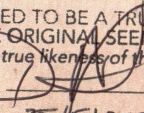


DRIVING LICENCE - TRWYDDDED YRRU

1. **DUNNING**
2. **LEE NICHOLAS**

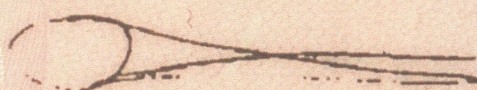
David Nicklin
Cert PFS Cert CII (MP)
Protection Adviser
Stratagem Financial Planning
FCA 819330

CERTIFIED TO BE A TRUE COPY
OF THE ORIGINAL SEEN BY ME
This is a true likeness of the person

SIGNED 
DATE 25/5/2022

3. 22.10.1967 UNITED KINGDOM
4a. 12.07.2016 4c. DVLA
4b. 11.07.2026
5. DUNNI610227LN9CE 69



7. 
8. OAKLAND HOUSE, OAKLANDS TERRACE, TY
COCH, CWMBRAN, NP44 7AJ
9. AM/A/B1/B/C1/D1/BE/C1E/D1E/f/k/l/n/p/q

11.07.2026

