

New Horizons Retirement Benefits Scheme

Fifth Floor Unex Tower, Station Street, Stratford, London E15 1DA

Tel: 020 3141 3500

Our Ref. RSF/RMc

15th August 2016

PRIVATE & CONFIDENTIAL

Stacey Lunnon
Pension Practitioner.Com
Daws House
33 - 35 Daws Lane
London
NW7 4SD

Dear Stacey

Pension Scheme Return Year to 05/04/2016

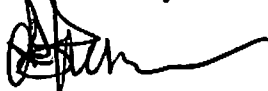
Please find enclosed the Accounts to 05/04/2016 together with supporting documentation. The accounts and supporting documentation consist of the following;

- 1) Statement of Income and Expenditure for the period to 5/4/2016 and Balance Sheet at 5/4/2016
- 2) Extended Trial Balance to 5/4/2016
- 3) Schedule of Debtors and Creditors at 5/4/2016 (including the VAT account)
- 4) Schedule of Freehold Property
- 5) The Managing Agents Owners Schedules to 30/04/2016
- 6) VAT Return for the quarter to 30/04/2016
- 7) Cash book re the Current Account to 05/04/2016
- 8) Cash book re the Business Reserve Account (No.40908777) to 05/04/2016
- 9) Cash book re Business Reserve Account (No.40908696) to 05/04/2016
- 10) Bank Statement for the period 04/04/2016 to 02/05/2016 for the Current Account (No 40908557)
- 11) Bank Statement for the period 03/09/2014 to 02/09/2015 for the Business Reserve Account (No 40908696)
- 12) Bank Statement for the period 03/09/2014 to 02/09/2015 for the Business Reserve Account (No 40908777)

I trust the enclosed is sufficient for your needs but if there is any further information you require please let me know.

Kind regards

Yours sincerely



R Fletcher
cc. Nick Vivian

New Horizons Pension Scheme			
Statement of Income & Expenditure			
for the period to 30th April 2016			
	£	£	£
Income			
Rent Received	54,250.00		
Bank Interest Received	67.18		
Funds transferred in from other pension schemes	24,000.00		
Funds from Principal Employer	0.00		
Expenditure			
Professional Fees	5,024.18		
Bank Charges	0.00		
Loan Interest	0.00		
Funds transferred out of pension scheme	100,000.33		
Administration & Accountancy	0.00		
Legal Expenses	0.00		
Excess, Expenditure over Income	(69,727.30)		
Balance Sheet as at 30th April 2016			
Fixed Assets			
Freehold Property			
3rd & 10 Heydon Business Centre Ayrford		477,062.22	
Current Assets			
Debtors		18,025.00	
Managing Agents First		23,353.95	
Bank Account Current A/C		3,701.84	
Bank Account Premium A/C		25,543.51	
Current Liabilities			
Creditors		14,454.28	
Loan		0.00	
Net Current Assets			58,053.12
Net Assets			529,915.34
Represented By			(529,915.34)
Accumulated Fund			(529,915.34)
Total Fund			(529,915.34)

New Horizon Pension Scheme																	
Extended Trial Balance Period Ending 31/03/18																	
	Opening Balance Debit	Opening Balance Credit	Bank Account Debit	Bank Account Credit	Business Premium ac no 40903598 Account Debit	Business Premium ac no 40903598 Account Credit	Business Premium Account ac no 40903777 Debit	Business Premium Account ac no 40903777 Credit	Adjustments Debits	Adjustments Credits	Closing Balances Debit	Closing Balances Credit	Trial Balance	ISE Account Debit	ISE Account Credit	Balance Sheet Debit	Balance Sheet Credit
Rent Received	16,645.83	(11,741.78)		(54,281.00)							11,741.78	(16,604.17)	(54,250.00)		(54,250.00)		
Bank Interest Received				(12.04)		(0.61)		(54.33)					(87.16)		(87.16)		
Funds transferred in from other pension schemes				(24,000.00)									(24,000.00)		(24,000.00)		
Funds from Sponsoring Company																	
Funds transferred out of pension scheme																	
Miscellaneous Expenses			168,960.33										168,960.33				
Property Insurance																	
Bank Charges																	
Legal Expenses																	
Loan Interest																	
Administration & Accountancy																	
Professional Fees			2,123.45														
			2,310.70														
			750.00														
Flat -P Dawson			3,703.94	(37,334.56)									3,703.94			3,703.94	
Bank Account Current A/C	37,334.56																
Bank Account Premium Ac	102,593.37				108.78	(103.15)	25,434.75	(102,600.22)					25,543.51			25,543.51	
Bank Transfers			25,000.00	(102,590.00)													
Managing Agents Flat	5,816.77		17,458.18													23,334.95	
Freeland Properties	471,862.22												471,862.22			471,862.22	
																	0.00
																	0.00
																	0.00
																	0.00
Glenny Property Partners Loan Account																	0.00
VAT Account	3,329.17	(2,712.50)	10,922.20	(11,796.97)							2,712.50	(3,320.83)					0.00
			856.43														0.00
Creditors												(14,454.28)				0.00	(14,454.28)
Debtors											19,823.00					19,823.00	0.00
TOTALS	638,068.92	(114,454.28)	228,999.23	(229,695.23)	103.76	(103.76)	127,934.75	(127,694.75)	0.00	0.00	34,379.26	(34,379.26)	623,642.64	172,044.48	(78,317.18)	544,369.62	(14,454.28)
Accumulated Fund		(623,642.64)															(623,642.64)
Excess Expenditure over Income	638,068.92	(638,068.92)		0.00											93,727.30		(620,915.34)
TOTALS															(620,915.34)	544,369.62	(544,369.62)

MS Rt 5/6/2016

05/04/2016

05/04/2015

as at 30/4/2016		05/04/2016		05/04/2015	
Schedule of Debtors		£	£		£
Rent receivable	per owners statement dated 30/1/2015 & 30/4/2016		16,604.17	per owners statement dated 30/1/2014 & 30/4/2015	16,645.83
Output VAT	per owners statement dated 30/1/2015 & 30/4/2016		3,320.83	per owners statement dated 30/1/2014 & 30/4/2015	3,329.17
Total	per owners statement dated 30/1/2015 & 30/4/2016		19,925.00	per owners statement dated 30/1/2014 & 30/4/2015	19,975.00
Total			19,925.00		19,975.00

Schedule of Creditors		£	£
Rent receivable	Paid in advance 6/4/2016 to 23/6/2016		Paid in advance 6/4/2015 to 23/6/2015
	I.e. 79 days 79/365x£54,250	11,741.78	I.e. 79 days 79/365x£54,250
HMRC VAT	see Vat account below	2,712.50	see Vat account below
Total		14,454.28	

VAT Account					
Debtor	Output VAT on arrears @5/4/2015		3,329.17		
Creditor - HMRC	quarter to 30/4/2015			2,614.55	
Creditor - HMRC	Input -April 2015			97.95	2,712.50
Output VAT Received	per cash book				11,796.97
Input VAT Paid	per cash book		856.43		
Paid to HMRC	per cash book		10,932.20		
Debtor	Output VAT on arrears @5/4/2016 prop agents commission				3,320.83
Creditor - HMRC	quarter to 30/4/2016	2,614.85			
Creditor - HMRC	add back Input -April 2016	97.65	2,712.50		
			17,830.30		17,830.30

New Horizons Retirement Benefit Scheme

Year to 05/04/2016

Freehold Property	Purchase date			
Purchase of 3& 4 Heron Business Centre Ashford	30/03/2010	155,500.00		
Legal fees & Stamp duty- HBJ Wareing		3,087.67	158,587.67	
Purchase of 10 Heron Business Centre Ashford	27/08/2010	303,000.00		
Stamp duty		9,090.00		
Legal fees - HBJ Wareing		1,184.55	313,274.55	
Balance at 05/04/2015			471,862.22	
Additions during the period from purchase to 05/04/2016			0.00	
Disposals during the period from purchase to 05/04/2016			0.00	
Balance at 05/04/2016			471,862.22	

NEW HORIZON RBT 29/4/2016

Income Rec'd
Rent Rec'd
13562.50

Output VAT Rec'd
on Cash Basis
2712.50

Income Rec'd
Insurance

16275.00

Expenses
Input VAT
9765

Agents Commission
488.25

Insurance

(585.90)

FUNDS HELD @ 29/11/2016

Paid to Owner

FUNDS HELD @ 29/4/2016

15629.10

23334.95

39,024.05

2126.60

36897.45

NEW HORIZON RETIREMENT BENEFIT TRUST

VAT RETURN. 1/2/2016 TO 30/4/2016

	TOTAL	VAT	NET
OUTPUT VAT per liability Report.	16,275.00	2,712.50	13,562.50
			2,712.50
INPUT VAT per liability Report	585.90	97.65	488.25
			97.65
Payment due to HMRC			<u>2,614.85</u>

~~23/5/2016~~ 23/5/2016

Funds available
in current a/c.



THE TRUSTEES OF THE NEW HORIZONS RETIREMENT BENEFITS SCHEME

VAT Registration Number: 982 5637 79

Submit a return

Confirm details

Please make sure you **check all the figures shown below are correct**. If any of the amounts are incorrect, click the 'Back' button to return to the previous page and correct your figures.

Errors made on a submitted return can only be amended by sending the correct figures to HM Revenue & Customs by post. You cannot make corrections online or by telephone. Further information on how to correct errors can be found in [VAT Notice 700/45](#).

Please note: You **do not** need to enter amounts for boxes 3 and 5. These figures have been automatically calculated based on the information you entered in boxes 1, 2 and 4.

Once you have checked **all** the figures are correct, click the 'Next' button to submit your return.

If you would like to print this information for your records, please use the print facility on your browser.

VAT period

Period: 04 16
Date from: 01 Feb 2016
Date to: 30 Apr 2016
Due date: 07 Jun 2016

Business details

VAT Registration Number: 982 5637 79
Business name: THE TRUSTEES OF THE NEW HORIZONS RETIREMENT BENEFITS SCHEME
Business address: GLENNY HOUSE
56A LONGBRIDGE ROAD
BARKING
IG11 8RW

VAT return figures

VAT due in this period on sales and other outputs (Box 1):	GBP2,712.50
VAT due in this period on acquisitions from other EC Member States (Box 2):	GBP0.00
Total VAT due (the sum of boxes 1 and 2) (Box 3):	GBP2,712.50
VAT reclaimed in this period on purchases and other inputs, (including acquisitions from the EC) (Box 4):	GBP97.65
Net VAT to be paid to HM Revenue & Customs or reclaimed by you (Difference between boxes 3 and 4) (Box 5):	GBP2,614.85
Total value of sales and all other outputs excluding any VAT. Include your box 8 figure (Box 6):	GBP13,562.00
Total value of purchases and all other inputs excluding any VAT. Include your box 9 figure (Box 7):	GBP488.00
Total value of all supplies of goods and related costs, excluding any VAT, to other EC Member States (Box 8):	GBP0.00
Total value of all acquisitions of goods and related costs, excluding any VAT, from other EC Member States (Box 9):	GBP0.00

Declaration

When you submit the above information, you are making a legal declaration that the information is correct and complete to the best of your knowledge and belief. A false declaration can result in prosecution.

[Back](#)[Submit](#)

VAT Liability Report Qtr to 30/04/2016

Audit	Posted	Description	Nominal Batch	Supplier	Supplier Audit	Invoice	Invoice Date	Nett	VAT	Code	Gross
Selections											
VAT Period: 1 Feb 2016 - 30 Apr 2016 .			Batch Range: 19595 - 19893.			VAT Period and Batch Range recorded against selected owners.					
NHRBT New Horizons Retirement Benefits Trust											
VAT Outputs on Charges (VAT due on invoice)											
524127	25 Mar 2016	Quarterly Rent in Advance	19664			136599	3 Mar 2016	4,437.50 Cr	887.50 Cr	8	5,325.00 Cr
524154	25 Mar 2016	Quarterly Rent in Advance	19664			136600	3 Mar 2016	9,125.00 Cr	1,825.00 Cr	8	10,950.00 Cr
								13,562.50 Cr	2,712.50 Cr		16,275.00 Cr
VAT Inputs on Expenditure											
217451	28 Apr 2016	Management Fees (Income)	19844	GLENNY	139261		28 Apr 2016	159.75 Dr	31.95 Dr	S	191.70 Dr
217452	28 Apr 2016	Management Fees (Income)	19844	GLENNY	139262		28 Apr 2016	328.50 Dr	65.70 Dr	S	394.20 Dr
								488.25 Dr	97.65 Dr		585.90 Dr
								0.00	0.00		0.00
VAT Liability Summary (Owner NHRBT)											
VAT Code		Nett Outputs		VAT Outputs		Nett Inputs		VAT Inputs			
8 20.00%		13,562.50 Cr		2,712.50 Cr		0.00		0.00			
S 20.00%		0.00		0.00		488.25 Dr		97.65 Dr			
Totals		13,562.50 Cr		2,712.50 Cr		488.25 Dr		97.65 Dr			

In accordance with S47/48 of the
Landlord and Tenant Act 1987, the
Landlord's address for the service of any
Notice is:

Kent County Council
KCC Property & Infrastructure Support
Rent and Budget Officer
Room 1.41 Sessions House
County Hall
Maidstone
ME14 1XQ

New Horizons Retirement Benefits Trust
C/o Glenny LLP
Unex Tower
5th Floor
Station Street
Stratford
E15 1DA
Tel: 020 3141 3500

Re: Units 3/4 Heron Business Centre Ashford Kent

Date: 3 Mar 2016
Invoice No: Copy (136599)
Tenant Ref: KENTCC
VAT No: 982 5637 79

WITHOUT PREJUDICE

N.B. You are required to pay by the due date or you may incur additional costs.

Date due	Description	VAT %	Net	V.A.T	Gross
25 Mar 2016 - 23 Jun 2016	Quarterly Rent in Advance	20.00	4,437.50	887.50	5,325.00
				Total Due:	£5,325.00

Please return the remittance advice slip below with cheques made payable to GLENNY LLP

Cheques to Unex Tower, 5th Floor, Station Street, Stratford, London, E15 1 DA

Acceptance of payment from a person or company who is not the person named above does not imply recognition of that party as Tenant. Payments made by such a third party are only accepted on the basis that the third party is acting as Agent for the Tenant.

Remittance Advice Slip

Re: Units 3/4 Heron Business Centre Ashford Kent

Ref: KENTCC

Cheque enclosed for: £

Invoice No: Copy (136599)

Defective Premises Act 1972: You are requested to report to us as Managing Agents on behalf of your landlord any defect or item of disrepair which might give rise to liability under this Act.

In accordance with S47/48 of the
Landlord and Tenant Act 1987, the
Landlord's address for the service of any
Notice is:

Speedy Hire Centres (Southern) Ltd
Speedy Support Services Ltd
Chase House
16 The Parks
Newton-le Willows
Merseyside
WA12 0JQ

New Horizons Retirement Benefits Trust
C/o Glenny LLP
Unex Tower
5th Floor
Station Street
Stratford
E15 1DA
Tel: 020 3141 3500

Re: Unit 10, Heron Business Centre

Date: 3 Mar 2016
Invoice No: Copy (136600)
Tenant Ref: SPEEDYH10
VAT No: 982 5637 79

WITHOUT PREJUDICE

N.B. You are required to pay by the due date or you may incur additional costs.

Date due	Description	VAT %	Net	V.A.T	Gross
25 Mar 2016 - 23 Jun 2016	Quarterly Rent in Advance	20.00	9,125.00	1,825.00	10,950.00
				Total Due:	£10,950.00

Please return the remittance advice slip below with cheques made payable to GLENNY LLP

Cheques to Unex Tower, 5th Floor, Station Street, Stratford, London, E15 1 DA

Acceptance of payment from a person or company who is not the person named above does not imply recognition of that party as Tenant. Payments made by such a third party are only accepted on the basis that the third party is acting as Agent for the Tenant.

Remittance Advice Slip

Re: Unit 10, Heron Business Centre

Ref: SPEEDYH10

Cheque enclosed for: £

Invoice No: Copy (136600)

Defective Premises Act 1972: You are requested to report to us as Managing Agents on behalf of your landlord any defect or item of disrepair which might give rise to liability under this Act.

Audit	Period From	Period to	Transaction Description	Posted	Trans Date	Nominal	Heading Description	Nett	VAT	Gross	
3/4HERON 3/4HERON KENTCC 524127	25 Mar 2016	- 23 Jun 2016	Units 3/4 Heron Business Centre Ashford Kent	3 Mar 2016	25 Mar 2016	CONTROL					
			Units 3/4 Heron Business Centre Ashford Kent								
			Kent County Council								
			Quarterly Rent in Advance				Rent	4,437.50	887.50	5,325.00	Dr
							Unit Totals	4,437.50	887.50	5,325.00	Dr
							Property Totals	4,437.50	887.50	5,325.00	Dr
HERON10 HERONBC10 SPEEDYH10 524154	25 Mar 2016	- 23 Jun 2016	Unit 10, Heron Business Centre	3 Mar 2016	25 Mar 2016	CONTROL					
			Unit 10, Heron Business Centre								
			Speedy Hire Centres (Southern) Ltd								
			Quarterly Rent in Advance				Rent	9,125.00	1,825.00	10,950.00	Dr
							Unit Totals	9,125.00	1,825.00	10,950.00	Dr
							Property Totals	9,125.00	1,825.00	10,950.00	Dr
Report Totals								13,562.50	2,712.50	16,275.00	Dr

VAT Analysis

Code	Rate	Nett	VAT	Gross
8	20.00%	13,562.50	2,712.50	16,275.00 Dr
Totals:		13,562.50	2,712.50	16,275.00 Dr

Heading Analysis

Heading Description	Nett	VAT	Amount
Rent	13,562.50	2,712.50	16,275.00 Dr
Balance:			16,275.00 Dr

**THE TRUSTEES OF THE NEW HORIZONS RETIREMENT
BENEFITS SCHEME**

VAT Registration Number: 982 5637 79

Submit a return

Acknowledgement

Your VAT Return has been successfully submitted

Net VAT to be paid to HM Revenue & Customs or reclaimed by you GBP2,614.85
(Difference between boxes 3 and 4) (Box 5):

The tax due as declared on this return GBP2,614.85 will be debited from your bank account on 10 Jun 2016. If you have submitted this VAT Return on behalf of the VAT Registered entity, you must print this acknowledgement and present to the account holder / authorised signatory of the account prior to the stated Direct Debit collection date.

Please note: HM Revenue and Customs (HMRC) now accepts Faster Payments. Before making an electronic payment contact your bank or building society to check the services available to you, any daily value limits and the latest cut off times for making payment. For more information on making electronic payments see the 'Pay your VAT bill' section of the GOV.UK website.

Repayments of VAT can take up to 30 days to process. Don't contact HMRC until 21 days after submitting your return.

If you have other outstanding returns to complete, follow the 'Submit a return' link from the left hand 'VAT' menu.

To view or print a PDF copy of the submitted return for your records, you will need to download it by following the 'Download VAT return' link below (opens in a new window). You will need [Adobe Acrobat reader](#) installed on your computer in order to open the printed copy of the return.

[Download VAT return \(PDF, 450 kb\)](#)

You can view, print or save a copy of a receipt for this submission by following the link [Submission receipt](#)

Your feedback would be greatly appreciated. If you have time please provide [Customer feedback](#).

Alternatively you can [return to GOV.UK](#).

06/30/2018	Bank Reconciliation				3,703.64
06/30/2018	Balance per Bank Statement				
	Less Unrecorded Deposits				
	Less Outstanding Checks				
	Less Unrecorded Checks				
	Balance per Cash Book				3,703.64

1

12/08/2016 Bank Reconciliation a/c no 40908886

02/09/2015	Balance per Bank Statement					108.48
	Less unrepresented cheques					
	Add estimated interest					0.28
	Add uncredited banking					
	Balance per Cash Book					108.76

New Horizon Retirement Benefit Schemo

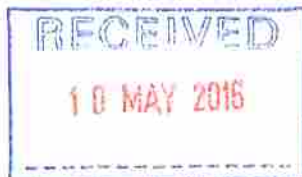
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12/08/2016 Bank Reconciliation a/c no 40908777

02/09/2015	Balance per Bank Statement				22389.75
	Less unpresented cheques				-25385.00
	Add estimated interest				35.00
	Add uncredited banking				3000.00
	Balance per Cash Book				39.75

New Horizon Retirement Benefit Scheme

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Business Account

99513 029404 0158 E 36229

TRUSTEES OF NEW HORIZONS
RETIREMENT BENEFIT SCHEME
GLENNY HOUSE 56 LONGBRIDGE ROAD
ESSEX
IG11 8RW

362



Your account summary for 4th Apr 2016 to 2nd May 2016

Account name: TRUSTEES OF NEW HORIZONS
Account number: 40908557 Sort Code 090127
BIC: ABBYGB2LXXX IBAN: GB47ABBY09012740908557
Statement number: 005/2016

Page 1 of 3

Balance brought forward from 3rd Apr statement:	£3,703.94
Total Credits	£0.00
Total Debits	-£0.00
Your balance at close of business 2nd May 2016	£3,703.94

For all Business Banking products/services, for previous Alliance & Leicester customers, please call 0800 731 6655, Monday to Friday 8am to 6pm or Saturday, 8am to 2pm.

If you have recently opened a Santander Business product, please call 0800 731 6666, Monday to Friday 8am to 9pm or Saturday, 8am to 1pm.

To help us maintain and improve our customer service we may monitor or record your calls.

For the hard of hearing and/or speech impaired, Text Relay service available 18001 0800 056 4004.

For all Business products/services, for previous Alliance & Leicester customers, e-banking and information is available at www.mybusinessbank.co.uk

If you have recently opened a Santander Business product, for all products/services, e-banking and information is available at www.santander.co.uk

Santander, Customer Service Centre, Bootle, Merseyside, L30 4GB

Details of rates and charges can be found on the website. For Business Banking please refer to www.santanderbusinessbanking.co.uk

News and information

Extension of CHAPS payment cut-off times

From 20 June 2016, the cut off time for sending CHAPS payments is being extended by 1hr 40min please check the website or contact us for more details. Business Banking Key Facts Documents and Terms and Conditions Section 2A 8.4(e) and 16.2(b) (ii) and Corporate Accounts Terms and Conditions Section A 9.4(ii) and B 1.3(ii) will be updated to reflect this.

Tax changes for 2016/17

Since 6 April 2016 all banks and building societies have been paying interest gross, this means we no longer deduct tax from interest paid. Depending on your individual circumstances, you may need to settle any tax that is due on interest income. You'll need to do this directly with HM Revenue & Customs through your normal tax return process or through your individual tax code (if relevant).

Please go to gov.uk for more details

Please retain statement for future reference. To query any item contact the office shown above. VAT Registration number 466 2647 24

Continued on reverse



Account name: TRUSTEES OF NEW HORIZONS
Account number: **40908557** (Sort Code 09 01 27)
Statement number: 005/2016 Page number: 3 of 3

Date	Description	Credits	Debits	Balance
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BUSINESS SAVINGS STATEMENT

08204 040377 0171 E 36229

TRUSTEES OF NEW HORIZONS & RETIREMENT BENEFIT SCHEME
RETIREMENT BENEFIT SCHEME
GLENNY HOUSE 56 LONGBRIDGE ROAD
ESSEX
IG11 8RW

362



07 SEP 2015



For all Business Banking enquiries please call **0800 731 6666** Monday to Friday, 8am to 9pm or Saturday, 8am to 2pm

To help us maintain and improve our customer service we may monitor or record your calls.

For the hard of hearing and/or speech impaired, Text Relay service available 18001 0800 731 6666



Online Banking service and information available at www.santander.co.uk



Santander, Customer Service Centre, Bootle, Merseyside, L30 4GB

Your account summary for 3rd Sep 2014 to 2nd Sep 2015

Account name **TRUSTEES OF NEW HORIZONS & RETIREMENT BENEFIT SCHEME**

Account number: 40908696 Sort Code: 09 01 27 Statement number: 01/2015
BIC: ABBYGB2LXXX IBAN: GB77 ABBY 0901 2740 9086 96

Balance brought forward from previous Statement	£107.53
Total money in:	£0.95
Total money out:	£0.00
Your balance at close of business 2nd Sep 2015	£108.48

Interest and refunds paid this period

Date	Why we are paying you	Amount
29th Sep	Interest on your credit balance	£0.09
29th Oct	Interest on your credit balance	£0.09
29th Nov	Interest on your credit balance	£0.09
29th Dec	Interest on your credit balance	£0.09
29th Jan	Interest on your credit balance	£0.09
2nd Mar	Interest on your credit balance	£0.09
30th Mar	Interest on your credit balance	£0.08
29th Apr	Interest on your credit balance	£0.09
29th May	Interest on your credit balance	£0.09
29th Jun	Interest on your credit balance	£0.07
29th Jul	Interest on your credit balance	£0.04
29th Aug	Interest on your credit balance	£0.04

Your current interest rate is 0.45% annual gross (variable) paid monthly.

Rate correct as at 2 September 2015.

Balance tiers	Gross p.a./AER (variable)	Net p.a. (variable)
£1+	0.45%	0.36%

Rates effective from 21 July 2014.

The gross rate is the interest rate we pay before income tax is taken off.

The net rate is the interest rate we pay after deduction of income tax at the rate specified by law (currently 20%).

AER stands for Annual Equivalent Rate and shows what the interest rate would be if we paid interest and added it to your account each year.

News and information

Go mobile with Santander

Manage your Business Current Account on the go with Mobile Banking. You can log in with your existing Online Banking details; if you're not already registered for Online Banking, just call **0800 731 6666** to sign up and find out about our Mobile Banking apps for iPhone, iPad and Android™ as well as an easy-to-use website for other phones.

Financial Services Compensation Scheme

Please find enclosed the FSCS Information Sheet and Exclusions List. Applies to the UK only. (Information correct as at 1 September 2015)

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Important Messages

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Details of rates and charges can be found in your Interest Rates and Fees Information.

If you need another copy, please call into your local branch or visit www.santander.co.uk. Interest or fees will be calculated daily on any outstanding overdrawn balance.

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Your transactions 3rd Sep 2014 to 2nd Sep 2015

Date	Description	Money in	Money out	£ Balance
3rd Sep	Balance brought forward from previous statement			107.53
29th Sep	INTEREST PAID AFTER TAX 0.00 DEDUCTED	0.09		107.62
29th Oct	INTEREST PAID AFTER TAX 0.00 DEDUCTED	0.09		107.71
29th Nov	INTEREST PAID AFTER TAX 0.00 DEDUCTED	0.09		107.80
29th Dec	INTEREST PAID AFTER TAX 0.00 DEDUCTED	0.09		107.89
29th Jan	INTEREST PAID AFTER TAX 0.00 DEDUCTED	0.09		107.98
2nd Mar	INTEREST PAID AFTER TAX 0.00 DEDUCTED	0.09		108.07
30th Mar	INTEREST PAID AFTER TAX 0.00 DEDUCTED	0.08		108.15
29th Apr	INTEREST PAID AFTER TAX 0.00 DEDUCTED	0.09		108.24
29th May	INTEREST PAID AFTER TAX 0.00 DEDUCTED	0.09		108.33
29th Jun	INTEREST PAID AFTER TAX 0.00 DEDUCTED	0.07		108.40
29th Jul	INTEREST PAID AFTER TAX 0.00 DEDUCTED	0.04		108.44
29th Aug	INTEREST PAID AFTER TAX 0.00 DEDUCTED	0.04		108.48
2nd Sep	Balance carried forward to next statement:			108.48

08204 040378 0171 E 36229

TRUSTEES OF NEW HORIZONS & RETIREMENT BENEFIT SCHEME
RETIREMENT BENEFIT SCHEME
GLENNY HOUSE 56 LONGBRIDGE ROAD
ESSEX
IG11 8RW

362



07 SEP 2015



For all Business Banking enquiries please
call **0800 731 6666** Monday to Friday, 8am
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Online Banking service and information
available at www.santander.co.uk



Santander, Customer Service Centre, Bootle,
Merseyside, L30 4GB

Your account summary for 3rd Sep 2014 to 2nd Sep 2015

Account name **TRUSTEES OF NEW HORIZONS & RETIREMENT BENEFIT
SCHEME**

Account number: 40908777 Sort Code: 09 01 27 Statement number: 01/2015

BIC: ABBYGB2LXXX IBAN: GB24 ABBY 0901 2740 9087 77

Balance brought forward from previous Statement	£102,539.11
Total money in:	£22,360.64
Total money out:	-£102,500.00
Your balance at close of business 2nd Sep 2015	£22,399.75

Interest and refunds paid this period

Date	Why we are paying you	Amount
29th Sep	Interest on your credit balance	£87.09
29th Oct	Interest on your credit balance	£62.70
29th Nov	Interest on your credit balance	£39.25
29th Dec	Interest on your credit balance	£38.00
29th Jan	Interest on your credit balance	£39.28
2nd Mar	Interest on your credit balance	£39.29
30th Mar	Interest on your credit balance	£35.50
29th Apr	Interest on your credit balance	£14.05
29th May	Interest on your credit balance	£0.15
29th Jun	Interest on your credit balance	£0.15
29th Jul	Interest on your credit balance	£0.15
29th Aug	Interest on your credit balance	£5.03

Your current interest rate is 0.45% annual gross (variable) paid monthly.

Rate correct as at 2 September 2015.

Balance tiers	Gross p.a./AER (variable)	Net p.a. (variable)
£1+	0.45%	0.36%

Rates effective from 21 July 2014.

The gross rate is the interest rate we pay before income tax is taken off.

The net rate is the interest rate we pay after deduction of income tax at the rate specified
by law (currently 20%).

AER stands for Annual Equivalent Rate and shows what the interest rate would be if we
paid interest and added it to your account each year.

News and information

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Page number: 1 of 2

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**Your transactions 3rd Sep 2014 to 2nd Sep 2015**

Date	Description	Money in	Money out	£ Balance
3rd Sep	Balance brought forward from previous statement			102,539.11
29th Sep	INTEREST PAID AFTER TAX 0.00 DEDUCTED	87.09		102,626.20
29th Oct	INTEREST PAID AFTER TAX 0.00 DEDUCTED	62.70		102,688.90
29th Nov	INTEREST PAID AFTER TAX 0.00 DEDUCTED	39.25		102,728.15
29th Dec	INTEREST PAID AFTER TAX 0.00 DEDUCTED	38.00		102,766.15
29th Jan	INTEREST PAID AFTER TAX 0.00 DEDUCTED	39.28		102,805.43
2nd Mar	INTEREST PAID AFTER TAX 0.00 DEDUCTED	39.29		102,844.72
30th Mar	INTEREST PAID AFTER TAX 0.00 DEDUCTED	35.50		102,880.22
8th Apr	TRANSFER REFERENCE TRANSFER		102,500.00	380.22
29th Apr	INTEREST PAID AFTER TAX 0.00 DEDUCTED	14.05		394.27
29th May	INTEREST PAID AFTER TAX 0.00 DEDUCTED	0.15		394.42
29th Jun	INTEREST PAID AFTER TAX 0.00 DEDUCTED	0.15		394.57
29th Jul	INTEREST PAID AFTER TAX 0.00 DEDUCTED	0.15		394.72
10th Aug	TRANSFER FROM MR PAUL DAWSON, REFERENCE TRANSFER	22,000.00		22,394.72
29th Aug	INTEREST PAID AFTER TAX 0.00 DEDUCTED	5.03		22,399.75
2nd Sep	Balance carried forward to next statement:			22,399.75