



Galina Williams &lt;galina@retirement.capital&gt;

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## Fwd: Rutherford Pension Plan - Tax Return Data

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**Emily McAlister** <emily@retirement.capital>  
To: Galina Williams <galina@retirement.capital>

16 September 2022 at 18:08

Hi Galina,

From Rosi.. please save.

Let me know if you need anything more.

Thank you  
Emly

----- Forwarded message -----

From: **Rosi Cullen** <rosi.cullen@btconnect.com>  
Date: Fri, 16 Sept 2022 at 18:05  
Subject: RE: Rutherford Pension Plan - Tax Return Data  
To: Emily McAlister <emily@retirement.capital>

Hi Emily,

Apologies for the errors. The curse of copy and paste!

I have now put in the correct bank a/c balance at 5/4/22. It is £105,131.58. The balance at 5/4/21 was £121,325.98  
The net income for 2021-22 was -£16,194.40.

Your colleague is correct, it should be +£104 in the cost column, not -£104. This cost was due to my underpaying the factoring charges for a month after they had been increased.

On March 14<sup>th</sup> there was a massive flood in No 14-16 leaving the office uninhabitable. The tenant had to find a new office. He had paid me 3 months rental and factoring in advance at the beginning of March. So I reimbursed 2.5 months of rental and factoring charges. I also refunded his deposit of £2000.

I have made a claim with the Speirs Wharf buildings insurance and the claim is currently ongoing. The office is still being renovated, likely to be completed in November. I am being paid for loss of rent by the insurance company. All of this will be listed in next year's return.

Please find attached the revised return for 2021-22.

The Brewin Dolphin account was transferred to Claire and Jane in July 2021. Is there anything specific that you need for this?

Hope you have a lovely weekend too.

Kind regards

Rosi

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**From:** Emily McAlister <emily@retirement.capital>  
**Sent:** 16 September 2022 15:57  
**To:** Rosi Cullen <rosi.cullen@btconnect.com>  
**Subject:** Re: Rutherford Pension Plan - Tax Return Data

Hi Rosi,

My colleague has been working on your tax return and has a few queries:

*I just finished checking these accounts and this is what we are missing: 1) the valuation of the bank a/c was performed as of 5/4/21, seems there is an error in the report; 2) plus we need the valuation of Brewin Dolphin a/c. Could you please get back to me with these.*

*Also, please provide us with the information on two transactions from the report:  
£-140 Factor payment - it's with minus although all the rest transactions are with plus. Considering that all transactions in this part are the payments out, should this £140 be counted as payment in?*

*£-5,355 against Property 14/16' - is this some expense or borrowing?*

Have a lovely weekend Rosi and I look forward to hearing from you soon.

Thank you

Emily

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**APRIL 2021 -2022 Rutherford Pension Plan - financial position V2 (Summary and Detail) - April 2021 - March 2022.xlsx**  
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