

# 2022 Schedule

Borrower	Amount	Term in Months	Annual Interest Rate %	Rate Type	Start Date	Interest	Value 05/04/22
SC B&D Pension	£ 40,000.00	24	6	simple	09/06/2016	Roll Up	£ 53,573.33
S&J Bratton Ltd	£ 168,000.00	12	6	simple	04/07/2016	Roll Up	£ 39,962.26
Martin Slade	£ 24,000.00	48	23	Compound	19/05/2020	Paid	£ 15,635.65
Smith UW Ltd - Natwest 1st Charge	£ 120,000.00	12	4	Simple	07/08/2019	Roll Up	£ 124,065.75
Smith UW Ltd - Natwest 2nd Charge	£ 70,000.00	12	5	Simple	06/12/2019	Roll Up	£ 72,964.65
Lilyalex	£ 40,000.00	12	5	simple	12/12/2019	Paid	£ 40,131.52
Paul Cox	£ 25,000.00	12	12	simple	22/06/2021	Paid	£ 25,115.08
						Totals	£ 371,448.24

Borrower	Amount	Term in Months	Annual Interest Rate %	Rate Type	Start Date	Interest	Value 05/04/22
SC B&D Pension	£ 40,000.00	24	6	simple	09/06/2016	Roll Up	£ 53,573.33

Balance 05/04/2021	£51,173.33					Year	2400
						Month	200
05/04/2021 to 05/04/2022	12 Months		£2,400			Day	6.58
05/04/22 Total				£53,573.33			
05/04/2022 to 02/12/2022	7 months		1400				
	27 Days		177.66				
02/12/2022 Total				£55,150.99			

Borrower	Amount	Term in Months	Monthly Interest Rate %	Rate Type	Start Date	End date	Security
S&J Bratton Ltd	£45,032.58	12	0.25	simple	01/08/2019		YES
	£45,032.58	16/02/2021 to 03/09/2021		0.25% PM	£112.58		
		Total		6 Months	£675.48		
				18 Days Interest	£65.37		
				<b>Balance</b>	<b>£45,773.43</b>		
				Repayment	£6,500		
				<b>Sub Total</b>	<b>£39,273.43</b>		
	£39,273.43	03/09/2021 to 30/09/2021		27 Days Interest	£85.51		
				<b>Balance at 30/09/21</b>	<b>£39,358.94</b>		
	£39,358.94	01/10/2021 to 01/10/2022		12 Months Interest	£1,180.77		
				Previous Balance	£39,358.94		
3% pa		£1,180.77 pa		<b>Balance at 30/09/22</b>	<b>£40,539.71</b>		
				Payment 29/09/22	£2,000		
				<b>Balance 30/09/22</b>	£38,539.71		
	£38,539.71	<b>01/10/2022 to 02/12/2022</b>		2 Months	£ 192.70	Year	£ 1,156.19
				1 Day	£ 3.17	Month	£ 96.35
						Day	£ 3.17
				<b>Total</b>	<b>£38,735.58</b>		
	£39,358.94	<b>01/10/2021 to 05/04/2022</b>		6 Months	£ 590.40	Year	£ 1,180.77
				4 Days	£ 12.92	Month	£ 98.40
						Day	£ 3.23
				<b>05/04/2022 Total</b>	<b>£39,962.26</b>		

Borrower	Amount	Term in Months	Annual Interest Rate %	Rate Type	Start Date	Interest	Value 05/04/22
Martin Slade	£ 24,000.00	48	23	Compound	19/05/2020	Paid	£ 15,635.65

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Balance 05/04/2022

**£15,635.65**

Borrower	Amount	Term in Months	Annual Interest Rate %	Rate Type	Start Date	Interest	Value 05/04/22
Smith UW Ltd - Natwest 1st Charge	£ 120,000.00	12	4	Simple	07/08/2019	Roll Up	£ 124,065.75

Interest Paid to 31.05.21

Balance 31/05/2021

**£120,000.00**

Year 4800

Month 400

31/05/2021 to 05/04/2022 10 Months £4,000 Day 13.15

5 days 65.75

**05/04/22 Total** **£124,065.75**

05/04/2022 to 02/12/2022 7 months 2800

27 Days 355.05

**02/12/2022 Total** **£127,220.80**

Borrower	Amount	Term in Months	Annual Interest Rate %	Rate Type	Start Date	Interest	Value 05/04/22
Smith UW Ltd - Natwest 2nd Charge	£ 70,000.00	12	5	Simple	06/12/2019	Roll Up	£ 72,964.65
Interest Paid to 31.05.21							
Balance 31/05/2021	<b>£70,000.00</b>					Year	£ 3,500.00
						Month	£ 291.67
	31/05/2021 to 05/04/2022	10 Months		£ 2,916.70		Day	£ 9.59
		5 days		£ 47.95			
		<b>05/04/22 Total</b>		<b>£ 72,964.65</b>			
	05/04/2022 to 02/12/2022	7 months		2041.69			
		27 Days		258.93			
		<b>02/12/2022 Total</b>		<b>£75,265.27</b>			

Borrower	Amount	Term in Months	Annual Interest Rate %	Rate Type	Start Date	Interest	Value 05/04/22
Lilyalex	£ 40,000.00	12	5	simple	12/12/2019	Paid	£ 40,131.52
Balance 12/03/2022	<b>£40,000.00</b>						
						Day	£ 5.48
	12/03/2022 to 05/04/2022	24 Days		£ 131.52			
		<b>05/04/22 Total</b>		<b>£ 40,131.52</b>			

Borrower	Amount	Term in Months	Annual Interest Rate %	Rate Type	Start Date	Interest	Value 05/04/22
Paul Cox	£ 25,000.00	12	12	simple	22/06/2021	Paid	£ 25,115.08
Balance 22/03/2022	<b>£25,000.00</b>						
						Day	£ 8.22
	22/03/2022 to 05/04/2022	14 Days		£ 115.08			
		<b>05/04/22 Total</b>		<b>£ 25,115.08</b>			

## S&J BRATTON SSAS

### Loan 1

Borrower	S&J Bratton Ltd
Amount	£168,000
Rate	0.50% per month
Term	12 months
Start Date	04/07/2016
Repayment Type	Interest Only Roll Up until completion
Loan Type	Secured 2 Weavers Row
<b>Outstanding Balance at 05/04/22</b>	<b>£39,962.26</b>

### Loan 2

Borrower	Stratford Collins Build & Design
Amount	£40,000
Rate	0.50% per month simple
Term	24 months
Start Date	09/06/2016
Repayment Type	Interest Only Roll Up until completion
Loan Type	Secured on Hazeldene Pendine
<b>Outstanding Balance at 05/04/22</b>	<b>£55,150.99</b>

### Loan 3

Borrower	Martin Slade
Amount	£24,000
Rate	23% per annum compound
Term	48 months
Start Date	19/05/2020
Repayment Type	Repayment
Loan Type	Secured on Ty Carreg Cosh, Heronston Lane, CF31 3DP
<b>Outstanding Balance at 05/04/22</b>	<b>£15,635.65</b>

**Loan 4**

Borrower	Smith UW Ltd
Amount	£120,000
Rate	4% per annum simple roll up
Term	12 months
Start Date	07/08/2019
Repayment Type	Interest Only Roll Up until completion
Loan Type	Secured on 77 John Street, Porthcawl
<b>Outstanding Balance at 05/04/22</b>	<b>£124,065.75</b>

**Loan 5**

Borrower	Smith UW Ltd
Amount	£70,000
Rate	5% per annum simple roll up
Term	12 months
Start Date	06/12/2019
Repayment Type	Interest Only Roll Up until completion
Loan Type	Secured on 77 John Street, Porthcawl
<b>Outstanding Balance at 05/04/22</b>	<b>£72,964.65</b>

**Loan 6**

Borrower	Lilyalex
Amount	£40,000
Rate	5% per annum simple
Term	12 months
Start Date	12/12/2019
Repayment Type	Interest Only paid monthly
Loan Type	Secured on Bargoed Hall
<b>Outstanding Balance at 05/04/22</b>	<b>£40,131.52</b>

**Loan 7**

Borrower	Paul Cox
Amount	£25,000
Rate	12% per annum simple
Term	12 months
Start Date	22/06/2021
Repayment Type	Interest Only paid monthly
Loan Type	Secured on 19 Leigh Close
<b>Outstanding Balance at 05/04/22</b>	<b>£25,115.05</b>