

# VALUATION REPORT

Valuation date: 28 March 2024

Property number:

Land 190m North East of Hallfield Farm, Old  
Hay Lane, Dore, Sheffield, S17 3AT

Prepared for and on behalf of Mr M P James  
SIPP 736559, Suffolk Life Annuities Ltd, 153  
Princes Street, Ipswich, IP1 1QJ part of the  
Curtis Banks Group

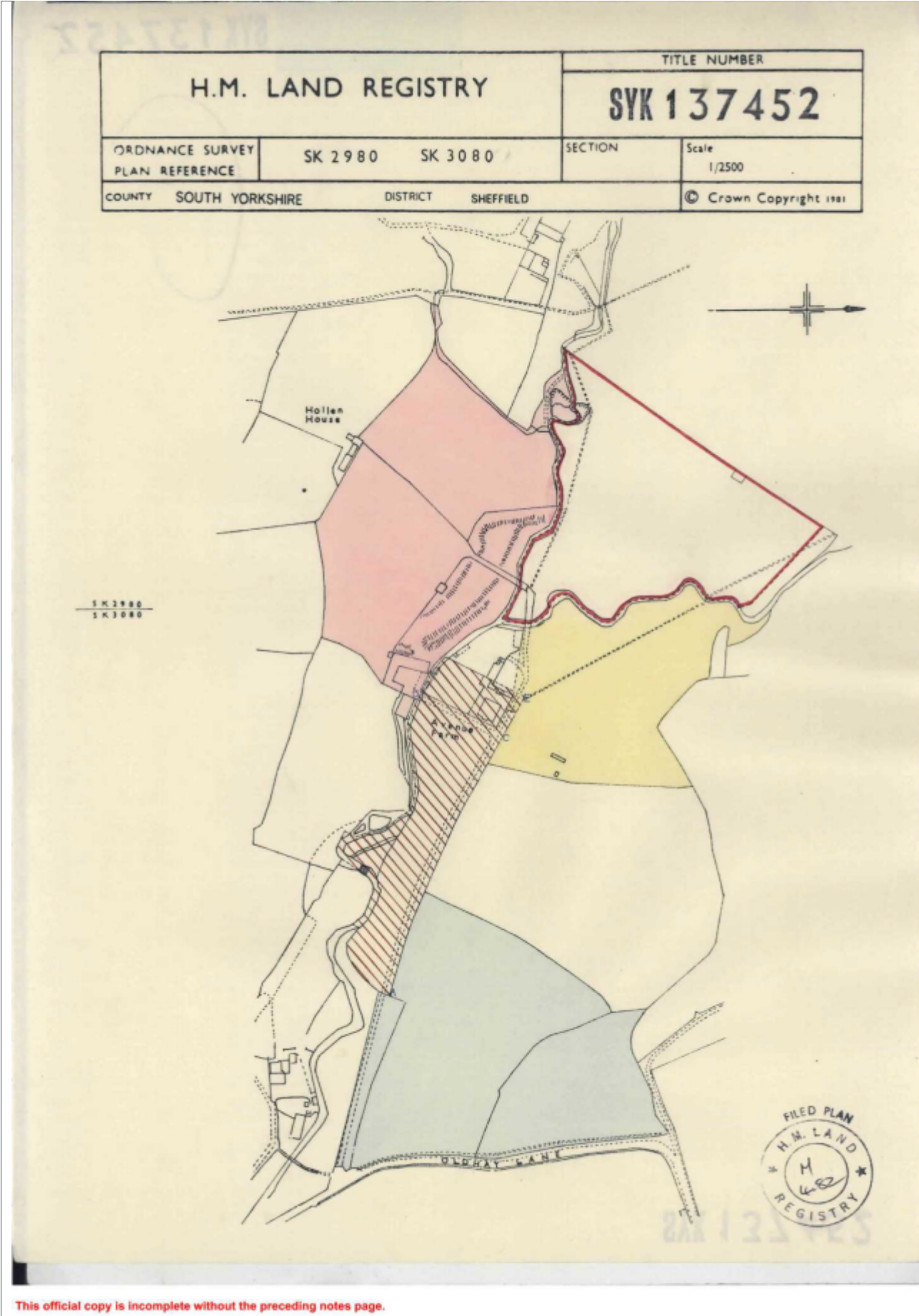
Prepared by:

Andrea Collins, BSc MRICS

Copelands Chartered Surveyors, Bridge  
House, Hady Hill, Chesterfield, Derbyshire,  
S41 0DT.

Telephone - 01246 232698

Plan of the property



# Summary of report

The following terms are used in this report:

Property Valued	Land 190m North East of Hallfield Farm, Old Hay Lane, Dore, Sheffield, S17 3AT
Interest Valued	Freehold
Market Value	£140,000
Market Rent	N/A
Insurance reinstatement value	N/A
Is property independently saleable/marketable?	Yes
Japanese Knotweed on the property/surrounding area?	Unknown

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## 1 INSTRUCTIONS

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- 1.1 We are instructed to value the above property for and on behalf of Mr M P James SIPP 736559, Suffolk Life Annuities Ltd, 153 Princes Street, Ipswich, IP1 1QJ.

We have also received instructions to value the property for the benefit of Curtis Banks

## 2 RICS DETAILS

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- 2.1 This report has been undertaken by Andrea Collins, BSc MRICS, RICS membership number 0092438 and in accordance with the Royal Institution of Chartered Surveyors (RICS) Valuation Professional Standards.

The valuer confirms that she has Professional Indemnity Insurance cover to the sum of £1,000,000. A copy of this cover is annexed to this report.

## 3 DISCLOSURE OF PREVIOUS INVOLVEMENT

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- 3.1 We have had no details of any previous material involvement with the subject property or any of the relevant parties.

The valuer is instructed to act as an independent valuer for the purposes of the valuation required - accordingly the valuation instructions have been accepted and are undertaken in an independent manner without any conflict of interest as far as the valuer is concerned.

## 4 BASIS OF VALUATION

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- 4.1 In accordance with your instructions, we have valued the freehold interest in the property.

The RICS professional standards state that market value is defined as follows:

*'The estimated amount for which an asset or liability should exchange on the valuation date between a willing buyer and a willing seller in an arm's length transaction after proper marketing and where the parties had each acted knowledgeably, prudently and without compulsion.'*

Furthermore, we have also been instructed to provide our opinion of the market rental value of the property.

The RICS professional standards state that market rent is defined as follows:

*'The estimated amount for which a property, or space within a property, should lease on the date of valuation between a willing lessor and a willing lessee on appropriate lease terms in an arm's-length transaction after proper marketing wherein the parties had acted knowledgeably, prudently and without comparison.'*

## 5 PURPOSE OF VALUATION

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- 5.1 This valuation has been undertaken for the purpose of acquisition, in accordance with your instructions.

A copy of your instructions are enclosed under **appendix 1** of this report.

## 6 DATE OF VALUATION REPORT

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- 6.1 The valuation date is 2<sup>nd</sup> April 2024.

## 7 INFORMATION SOURCES

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- 7.1 Such investigations have been undertaken from available published sources that the valuer considered necessary to provide a reasoned appraisal and opinion of value in the context of these instructions and in the context of the clients specific proposals.

### 8.1 STATUTORY NOTICES AND ENVIRONMENTAL MATTERS

The local authority search reveals the following information:

- 2 public footpaths cross or about the property, public footpath number SHE/39 and public footpath number SHE/41. There is a footpaths map at the end of the search which identifies the position of those 2 public footpaths by a purple dotted line. The footpaths are located reasonably close to the perimeter of the field. Therefore, they will not have any impact on the market value provided in the report. However it may be necessary to fence up to the pathway in the future to prevent livestock accessing the footpath.
- The land is stated to be in a “Radon affected area” as identified by Public Health England. This is really only relevant where there are existing buildings upon the land or where development is possibly planned in respect of the land.
- The land is in an area with coal mining history - The coal mining Report reveals the following:
  - The property is not within a surface area that could be affected by any past recorded underground coal mining; but the property is in an area where the Coal Authority believes there is coal at or close to the surface which could have been worked at some time in the past so ground movement could still be a risk.
  - There is no present underground mining being carried out.
  - There is no planned future underground coal mining but the Coal Authority does state that there are reserves of coal that exist in the local area which could be worked at some time in the future, subject to licence and feasibility.
  - There are no recorded coal mine entries within or within 20 metres of the boundary of the property but the Coal Authority does state that there may be unrecorded mine entries in the local area that do not appear on their records.
  - The Coal Authority is not aware of any faults or other lines of weakness that may have been affected by Coal Mining.
  - There is no past opencast coal mining, no present opencast coal mining or planned future opencast coal mining in the locality.
  - No claim for subsidence damage attributable to coal mining has been made in respect of the property or within 50 metres of the boundary of the property since 31<sup>st</sup> October 1994 (which is an arbitrary date selected by the Coal Authority for provision of information in respect of coal mining subsidence claims).

We are of the opinion that none of the above will have any impact on the market value provided in the report

We are not aware from visual inspection, nor are we advised of any outstanding statutory notices which may have been served or may be served in the future against the existing or future owners/occupiers of the premises of a type which might adversely affect the freehold title, open market value and saleability thereof.

Suffice it to say, in the experience of the National Radiological Protection Board it is not normally expensive in proportion to the value of the property to affect any necessary remedial measures.

We have not arranged for any investigation to be carried out to determine whether or not any deleterious or hazardous materials have been used in construction or have since been incorporated and we are therefore unable to report that the property is totally free of risks in these respects.

We draw attention to the Control of Asbestos at Work regulations which impose a duty on employers, owners/occupiers of premises to ascertain whether or not any asbestos containing materials are present, if so to examine the type and condition and thereafter to monitor and manage the risk prudently and safely.

For the purposes of this valuation advice we have assumed any more detailed investigation will not disclose the presence of any such materials to any significant extent.

## **9 SPECIAL CONDITIONS**

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### **9.1 EASEMENTS AND RESTRICTIONS**

We are not aware from visual inspection, nor are we advised of any onerous easements or restrictions or outgoings of an unusual or onerous nature which might adversely affect the freehold title or the open market value and saleability of the freehold property concerned.

Our assumptions in these respects should be checked and confirmed by reference to the Legal Adviser's formal report upon planning and title.

### **9.2 Assumptions and special assumptions**

#### **(i) Assumptions**

- a) A generally unencumbered freehold or long leasehold title is assumed for the purposes of this valuation report subject to clarification and confirmation by the clients legal adviser in a formal report upon planning and title.
- b) Condition of buildings - it is confirmed no detailed physical examination or structural inspection has been carried out with regard to any of the buildings and structures erected on site, general comments over the repair and condition is however noted within the valuation report.
- c) Services - the valuer will confirm where possible the previous connection and/or availability of mains services such as mains gas, water, electricity (3-phase), foul and surface water drainage and will assume frontage to and access from an adopted highway maintainable at public expense unless otherwise stated.
- d) Planning (zoning) - the valuer has made no direct enquiries of the local Planning Authority but relies on background knowledge, length of established use, the planning authorities website, over which comments are made - all subject to the clients legal adviser's formal report upon planning and title as required.
- e) Contamination and hazardous substances - detailed comment on the nature or risks of contamination or hazardous substances or with regard to any costs involved with their removal is outside the scope of this valuation advice - the valuer will however comment on known or advised potential for contamination and the impact this could have on value and marketability.

The valuer will not normally commission any additional investigations or more detailed surveys in this regard but may make a recommendation for the client to do so.

- f) Environmental matters - the valuer has made no further detailed or specific investigations or enquiries with regard to environmental matters making general comments where applicable over any known or discovered ground instability issues and/or with regard to the risk of flooding over which comments may be made from either background knowledge or published sources of information.
- g) Sustainability - the valuer has not undertaken any investigations over sustainability but may comment where relevant over such issues where it is considered these could impact on value either immediately or in the foreseeable future.
- h) We assume nothing adverse is likely to be revealed as a result of the usual local authority and other relevant background searches and enquiries.

- (ii) Special assumptions - none
- (iii) Reservations - none
- (iv) Special instructions - none
- (v) Departures - none

### 9.3 Restrictions on use, distribution or publication

#### (i) Publication

Neither the whole nor any part of this valuation report or any reference thereto may be included in any published document, circular or statement or published in any way whatsoever without the valuers written approval of the form and context in which it may appear.

#### (ii) Limitation of Liability

The valuation and appraisal is provided specifically for the information and use of the named client and for the purposes advised and confirmed herein. Our report and valuation must not be used or relied upon by any other undisclosed party or for any other undisclosed purposes.

Any departure whatsoever prejudices the validity of our valuation report which in such circumstances excludes any warranty or liability on the part of the valuer in relation to any unauthorised/undisclosed use and/or reference to it.

#### k) Confirmation of compliance

We confirm the valuation report has been undertaken in accordance with the RICS Professional Standards - Valuation Global Standards 2017, effective from January 2017 - and that our valuation report will also comply with the International Valuation Standards if and where appropriate.

#### l) Statement of the valuation approach and reasoning

The valuation is undertaken on a comparable market transaction approach, the valuer considering and exercising judgement over the rent passing under lease and market rents adopting thereafter an appropriate yield for capitalisation representing the valuers considered opinion of the appropriate return based on risk for the purposes of arriving at a reasoned opinion of market value with regard to the industrial property investment concerned.

## 10 ACCESS

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- 10.1 The land is believed to have shared access/right of way across the area shown hatched black on plan. Shown on appendix 3.

## 11 LOCATION

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- 11.1 Enclosed at appendix 2 is a colour site plan of the property edged red on the attached Land Registry plan valued under the scope of this report.
- 11.2 The property is accessed via a shared unadopted road leading from the adopted Old Hay Lane.
- 11.3 A site plan of the property can be found at annex 2 of this report edged in red.

## 12 PROPERTY DESCRIPTION, CONSTRUCTION AND ACCOMMODATION

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- 12.1 The property was inspected on 28<sup>th</sup> March 2024 by Andrea Collins, BSc MRICS.
- 12.2 Approximately 5 acres of pasture land enclosed by fencing/stone walls. It is assumed that there is a shared access/right of way to the land hatched black on appendix 3. It is assumed that the land includes part ownership of the stream shown blue on appendix 3 running along the side and this is included in the purchase. It is assumed that there is a public right of way across land coloured red on appendix 3.
- 12.3 N/A
- 12.4 N/A
- 12.5 N/A

### 13 CONDITION

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- 13.1 On inspection of the subject property, we noted that the land was in an acceptable state of condition. If the latter, provide a list of the required works.

Works required	Party responsible for cost of undertaking works
	[Landlord/Tenant/Freeholder]
	[Landlord/Tenant/Freeholder]

We have taken the current condition of the property into account when providing our opinion of market and rental values.

### 14 BUSINESS RATES

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- 14.1 N/A
- 14.2 N/A

### 15 FIRE RISK ASSESSMENT

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- 15.1 N/A
- 15.2 N/A

### 16 PLANNING USE

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- 16.1 The authorised planning use is pasture land within the green belt.
- 16.2 The property was being used in accordance with the authorised planning use on our inspection.
- 16.3 N/A

### 17 JAPANESE KNOTWEED AND INVASIVE SPECIES

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- 17.1 N/A
- 17.2 N/A
- 17.3 N/A
- 17.4 N/A
- 17.5 The land is possibly in an area with a history or risk of flooding as it is adjacent to a stream.

### STABILITY AND FLOODING

The premises are situated in a mineralised area where underground mine workings could have taken place in the past.

However we have no detailed knowledge of underlying ground conditions, mining or mineral activities at this stage and we have not had sight of any up-to-date geological, mining or mineral reports.

## 18 ENERGY PERFORMANCE CERTIFICATE AND MINIMUM ENERGY EFFICIENCY STANDARDS

18.1 N/A

18.2 N/A

18.3 N/A

Whether the rating affects the market value of the property	N/A
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Please provide a cost estimate for the works required to bring the property up to a minimum E standard or better. Please provide any detail regarding the types of works required that you deem appropriate	N/A
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Please confirm whether the property could be exempt from MEEs regulations. Please also advise as to whether the cost of the improvements would trigger an exemption.	N/A
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## 19 TAXABLE PROPERTY

The definition of taxable property is contained in the Finance Act 2004, schedule 29A, Part 2. Section 7(1) (b) states that any land consisting of, or forming part of, the garden or grounds of a building that is used or suitable for use as a dwelling, (including a building on any such land) which is used or intended for use for a purpose connected with the enjoyment of the building, is taxable property.

**19.1** We have been informed that the property Curtis Banks is to acquire doesn't form part of the garden or grounds of a residential property and that it's not being used as taxable property.

**19.2** On this basis, we are of the opinion that the property that Curtis Banks is to acquire does not constitute taxable property under the above definition.

## 20 ADJOINING PROPERTY

20.1 N/A

Does the property rely on the value of the adjoining land for its saleability or marketability?	N/A
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Will the purchase of the subject land enhance the value of the property retained by our client personally or a connected party?	N/A
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In the event that the land adjoins residential land, is there is any physical boundary between the residential land and the land that is to be acquired by Curtis Banks? If this is not the case, would you consider this necessary?	N/A
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## 21 LEASE TERMS AND TENURE - N/A

21.1 As per the instructions received the proposed Tenant is unconnected to the clients invested in the property.

21.2 N/A

Lease Term
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**Market Rent**

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Frequency of rent reviews (if applicable)

Basis of rent review (if applicable)

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Full repairing and insuring

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Break date type (if applicable):

Tenant break date(s)

Landlord break date(s)

Mutual break date(s)

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Alienation

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'Contracted out' of the LTA 1954?

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Other notable terms

[If there is to be more than one lease, please duplicate the above table as necessary]

21.3 The property [is/is not] capable of being sub-let. N/A

21.4 The property is subject to an existing lease to a connected party. At the point in time the lease was granted in [Month/Year], these terms [would/would not have] been considered fair and reasonable in the open market.  
N/A

## **22 ONGOING BUILDING WORKS - N/A**

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22.1 [Confirmation as to whether there is any on-going building works at the property.]

22.2 [In the event that there are ongoing building works at the property] We are aware that we will be required to re-inspect the property prior to completion in order to confirm that the works are to the required standard and advise if the market value has been affected. We are also aware that we will be asked to provide advice as to whether the completion of the building works will affect our opinion of the advised lease terms.]

## **23 PROPOSED BUILDING WORKS - N/A**

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23.1 [We have been provided with a breakdown of the works required/we are aware that there are works proposed to the property following completion.]

23.2 We are aware that building works have been planned for the property [as per the enclosed information at appendix 3]. As a result we have been asked to provide the following advice

From your formal instructions, it is noted that the proposal is that the [Landlord/Tenant] pays for the cost of the works.

[Please provide commentary as to whether the proposal is reflective of current market terms. If not reflective of market terms, please provide advice as to an appropriate arrangement.]

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The current open market value of the property

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The open market value upon completion of the proposed works

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What impact these works will have on the annual rent and any other lease terms upon completion

Note: Where you have provided lease term advice please advise whether you have taken into account the proposed building works when providing these terms. If this is not the case, please confirm appropriate lease terms here.

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Revised reinstatement value on completion of the proposed works. Please also include costs for professional fees and removal of debris upon completion of the works

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Please confirm the location of the works at the property and what lease(s) are affected by the

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works, and if multiple, what works are to be conducted within each demise

If you advise that works should be paid for by the Landlord, please confirm that none of the works consist of tangible moveable assets (chattels)

## 24 COMPARABLE MARKET EVIDENCE AND TRENDS - N/A

24.1 [Provide appropriate market value comparisons, if appropriate]

Property	Transaction Detail

24.2 [Provide appropriate market rent comparisons, if appropriate]

Property	Transaction Detail

## 25 MARKET VALUE

25.1 In our opinion, the market value of the land with vacant possession is:

£140,000

### TRANSACTION EVIDENCE

The valuer considers he/she has the required knowledge and competency to carry out the valuation instructions in accordance with the requirements of the RICS valuation - Professional Standards 2017 edition.

Further details of the valuers qualifications and experience are referred to herein and should any further information be required this will be supplied as necessary.

25.2 N/A

This may be the same value as you have provided at point 21.1

## 26 MARKET RENT - N/A

26.1 In our opinion, the annual rental value of the property, on the basis of the terms as advised at point 18 of this report is:

£XX,000 per year


26.2 The current annual rent payable under the existing lease is:

£XX,000 per year

## 27 INSURANCE REINSTATEMENT VALUE - N/A

27.1 In our opinion, an appropriate insurance reinstatement value for the property [please insert any caveats in respect of the insurance reinstatement value here] is:

£XXX,XXX

Signature			
Valuer name	Andrea Collins, BSc MRICS		
On behalf of	Copelands Chartered Surveyors, Bridge House, Hady Hill, Chesterfield, Derbyshire, S41 0DT		
Date	02	04	2024

# Appendix index

## Appendix 1: Copy Instructions



Curtis Banks Perssons  
153 Prince Street,  
Ipswich, Suffolk, IP1 1QJ  
T 02070 484 7000  
F 02070 484 8000  
curtisbanks.co.uk

We are proposing to acquire the above property which will be an asset to which our client(s) pension benefits will be linked.

The purchase price agreed (if known) is stated in the schedule in our instruction email. This will be funded from existing scheme assets with the balance coming from the lender (if any) stated in the schedule.

Where a lender is involved, I hope they'll also be instructing you to provide them with a valuation. If this is the case perhaps you could combine your report and address it to our trustee entity, as outlined in our instruction email, as well as the lender.

In any event, please would you act for us and advise on the following:

1. The current open market value of the property.
2. Where the schedule refers to the need for a lease back to the client's business, the exact term, rent and conditions of an appropriate lease to be granted by us to the business of the client which should be at arm's length and representing a fair market price as between a willing lessor and a willing lessee.
3. The value for which the building should be insured on a new for old basis and to include professional fees and removal of debris etc. (unless land only).
4. If the property is or is intended to be occupied by more than one Tenant, please could you also advise how the building's value (for insurance purposes) should be split between the Tenants.
5. The approximate age of the property (unless land only).
6. Whether, given the nature or location of the property, an environmental audit would be advisable.
7. Whether, with consideration to the Control of Asbestos Regulations 2012, there was any sign of asbestos at the property during the inspection. Please ask the owner/occupier whether they are aware of any asbestos at the property and (if applicable) whether an asbestos survey has been or is in the course of being carried out.
8. Confirmation as to whether you consider the premises to be compliant with the Equality Act.
9. Confirmation that the property is not a "taxable property" as defined by the Finance Act 2004. For example, taxable property such as residential or tangible movable assets. Land is taxable if it forms part of the gardens or grounds of a residential property. If you think there's an issue here, please report to us at an early stage so that we can consider matters further with you.
10. Sellers of buildings are required by law to provide an energy performance certificate. Please check whether this is a building where the seller should be providing us with a certificate.

YAC/0001  
Curtis Banks Limited (registered number 1790075) is a company registered in England & Wales with its registered address at 3 Temple Quay, Bristol BS1 6BS.  
Curtis Banks Limited is authorised and regulated by the Financial Conduct Authority.  
Curtis Banks Perssons is a trading name of Curtis Banks Perssons Limited. Curtis Banks Perssons Limited is a company registered in England and Wales (registered number 1099999) and is authorised and regulated by the Financial Conduct Authority (number 90090). Curtis Banks Perssons Limited is authorised and regulated by the Financial Conduct Authority and is authorised to provide services to clients in the UK. Curtis Banks Perssons Limited is authorised and regulated by the Financial Conduct Authority and is authorised to provide services to clients in the UK. Curtis Banks Perssons Limited is authorised and regulated by the Financial Conduct Authority and is authorised to provide services to clients in the UK. Curtis Banks Perssons Limited is authorised and regulated by the Financial Conduct Authority and is authorised to provide services to clients in the UK.

We'll assume that you'll process all data relating to this transaction in accordance with the terms of the Data Protection Act 1998. Please let me know if this is not the case.

If you need anything further please let us know.

Curtis Banks  
Property New Business  
(buyingproperty@curtisbanks.co.uk - 01473 296962)

11. Confirmation as to whether there is any on-going building works at the property.  
If so, we'll ask you to re-inspect the property prior to completion in order to confirm that the works are to the required standard and advise us if the market value's been affected. Where we're letting the property to a connected party, please confirm whether the completion of the building works will affect your opinion of the advised appropriate lease terms.
12. Confirmation of whether or not there is Japanese knotweed at the property or within the vicinity. This information is vital as we will not be in a position to acquire the property using funds within the SIPP if it is affected by Japanese knotweed. If you're unable to confirm if Japanese knotweed exists at the property or nearby, please let us know prior to accepting our instructions.
13. The size of the property in square feet or metres, and the size of each separately let or common area.  
For example, the size of: the property as a whole, the first floor, the second floor, and the communal entrance.
14. Confirmation as to whether as part of your inspection you identified any potential risks in relation to fire safety and whether you have viewed a copy of an existing Fire Risk Assessment. If not we require your confirmation as to whether you recommend that a Fire Risk Assessment is obtained.
15. Confirmation as to whether you have been made aware of any historic subsidence issues at the property.
16. Confirmation as to whether there are any composite panels.

I've attached a copy of our valuation report template. If you are unable to use this report format, please ensure that the points raised in our template are included in your report.

The client will help arrange access if that is necessary. When preparing your report please separately address each of the above points. Please be specific when advising on the rent and term of any new lease.

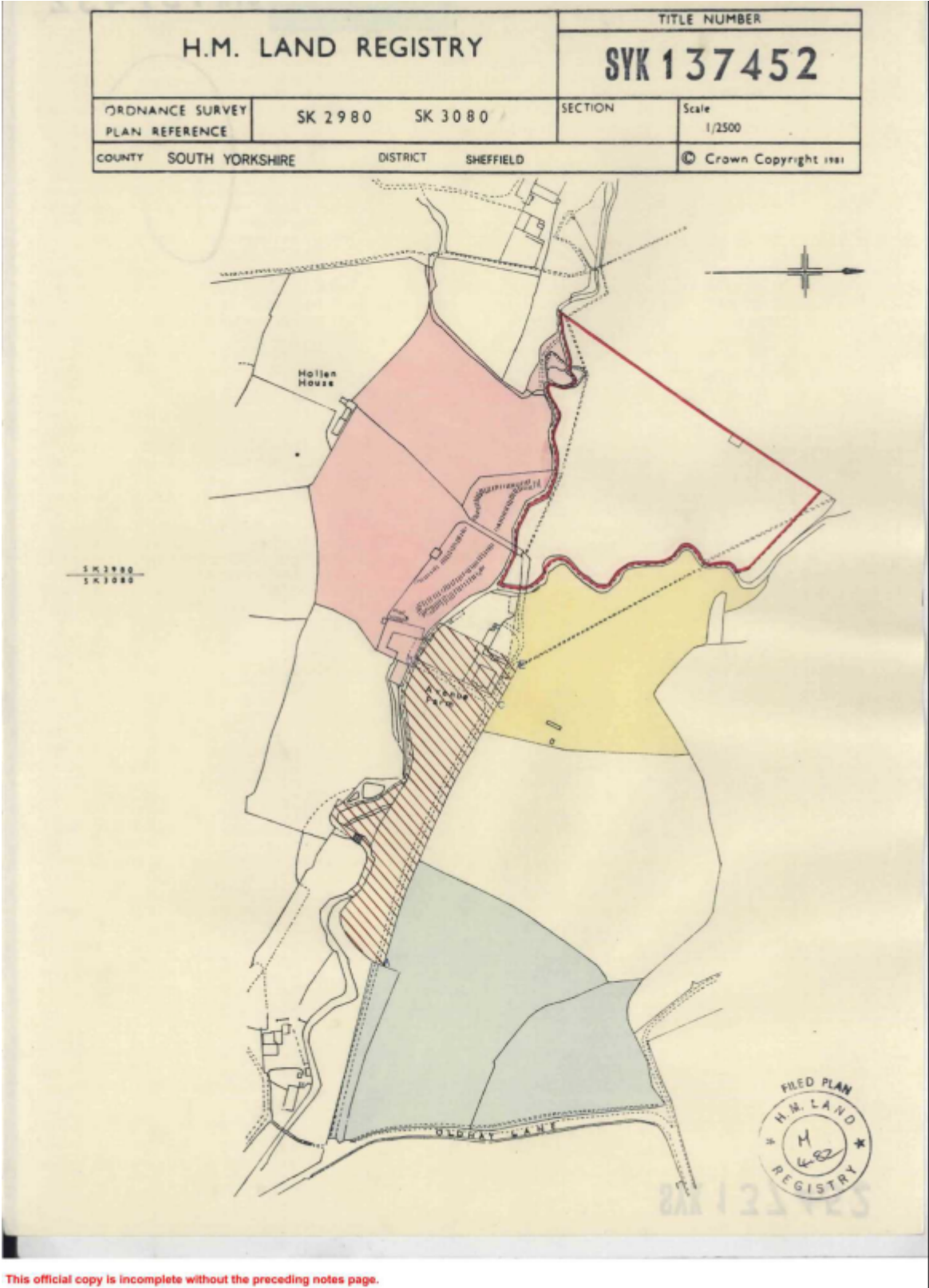
I've attached a copy of my letter of instruction to the solicitor. Please send a copy of your report to the solicitor, as well as the client. Once any draft lease has been drawn up I may need you to comment on it and confirm that it incorporates all the terms in your report.

Providing the acquisition goes ahead, we'll be responsible for your costs. However, if for some reason the transaction does not proceed, if the client requires, we're content for you to recover your costs from the client.

We require that your firm holds professional indemnity insurance of at least £1 million. If your firm does not hold this level of insurance, please contact us to let us know that you are not able to proceed with our instructions.

When you're ready to prepare your account, please make sure that it's made out to Curtis Banks at 153 Princes Street, Ipswich. We pay fees by BACS, so please let us know your bank details.

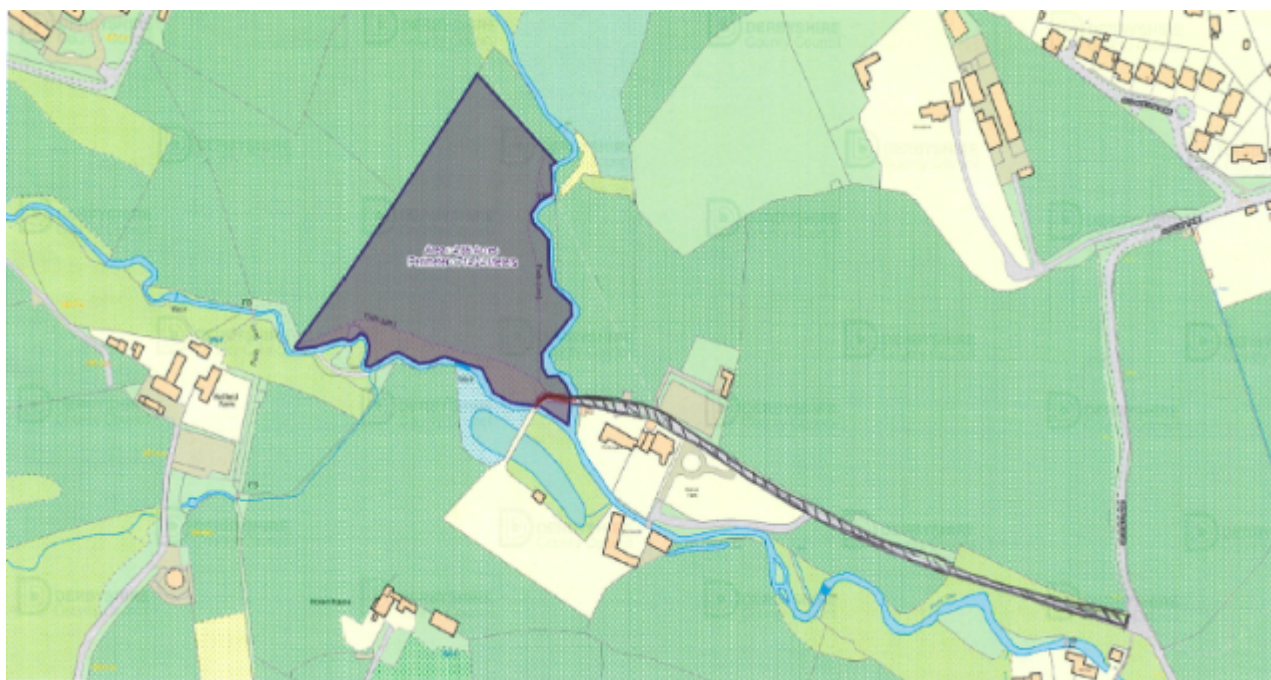
Appendix 2: Colour Plan of the Site



This official copy is incomplete without the preceding notes page.



**Appendix 3:** Plan of the subject land - purple dotted line denotes footpaths SHE/39 and SHE/41. Public right of way across subject land coloured red.



**Appendix 4:** Footpath plan denoting footpath number SHE/39 and SHE/41 shown on dotted line and purple dotted line on Appendix 3.



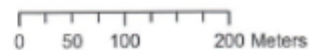


Highway Records  
Streetscene and Regulation  
Howden House  
Union Street  
Sheffield  
S1 2SH

**Extent of Public Rights of Way:**  
Land 190 Metres Northeast Of Hallfield Farm  
Old Hay Lane



Scale: 1:5,000



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# Your Schedule

## Professional indemnity insurance

### Your details

**The insured** Copeland & Co  
**Correspondence address** Bridgehouse  
Hady Hill  
Chesterfield  
S41 0DT

### Helpful information

➤ **The insured** is the person, firm, company or organisation legally entitled to receive protection of the insurance in the event of a valid claim

### Your premium

Premium	£ 6,656.73
Insurance Premium Tax (IPT) at the current rate	£ 798.81
<b>Total amount payable</b>	<b>£ 7,455.54</b>

### Your period of insurance

Date this policy starts	29 January 2024
Date this policy expires	28 June 2025
Renewal date	29 June 2025

### Your retroactive date

Retroactive date	None
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➤ In the event of a claim you will only be covered for work carried out on or after the **retroactive date**

### Your business details

Professional business	Chartered Surveyor
-----------------------	--------------------

### Your covers

section		limit of indemnity	excess
Professional indemnity	✓ covered	£1,000,000	£1,000

➤ **Excess** is the first part of each and every claim paid by you

### Endorsements that will apply to your policy

Any words in bold print are defined terms. You can find more information about these in your policy wording.

➤ An **endorsement** is a change to your policy terms and conditions which can either restrict your cover or provide you with extra cover