



Emily McAlister <emily@retirement.capital>

Broadway Travel SSAS

6 messages

Nicola Spoor FCCA ACA <nikkis@whitehartassociates.com>

13 January 2022 at 12:33

To: Hussein Rajan <hussein.rajan@hotmail.co.uk>, Emily McAlister <emily@retirement.capital>

Dear Emily

Attached are the drafted financials for year ended 05/04/2021. I will be getting the signed copies over as soon as signed off by Trustees. Please prepare the tax return form for submission.

On another matter the three trustees wish to now retire and want to withdraw and crystallise their tax free amounts as soon as practical. Can you please pass on to get the process in place for asap drawdown.

Below is a current value of the scheme in case this is needed by Gavin.

Listed investment value	£851,882
Freehold	£225,000
Loan to connected party	£470,656
Bank	£355,812
Creditors rent deposit	(8,750)
Creditors advance rent	(24,230)

Fund value £1,870,370

Any queries please do not hesitate to contact me.

Kind regards

Nikki

Nicola Spoor FCCA ACA - Director (Pronoun her;she)

White Hart Associates (London) Limited

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-----Original Message-----

From: scanner@whitehartassociates.com <scanner@whitehartassociates.com>

Sent: 13 January 2022 11:11

To: Nicola Spoor FCCA ACA <nikkis@whitehartassociates.com>

Subject: Message from "RNP00267360B99E"

This E-mail was sent from "RNP00267360B99E" (Aficio MP C3002).

Scan Date: 13.01.2022 12:11:09 (+0100)

Queries to: scanner@whitehartassociates.com

This email has been scanned by the Symantec Email Security.cloud service.
For more information please visit <http://www.symanteccloud.com>

 **202201131211.pdf**
503K

Emily McAlister <emily@retirement.capital>
To: Nicola Spoor FCCA ACA <nikkis@whitehartassociates.com>

13 January 2022 at 13:19

Thanks Nikki

I will get back to you on your query.

Emily

[Quoted text hidden]

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.Capital



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Emily McAlister <emily@retirement.capital>
To: [gavin mccloskey <gavinmccloskey@retirement.capital>](mailto:gavinmccloskey@retirement.capital)
Cc: [Veronica Walkman <veronica@retirement.capital>](mailto:veronica@retirement.capital)

13 January 2022 at 13:19

Hi Gav,

Attached info as requested.

Thanks
Emily

[Quoted text hidden]

[Quoted text hidden]

 **202201131211.pdf**
503K

Veronica Walkman <veronica@retirement.capital>
To: Emily McAlister <emily@retirement.capital>
Cc: gavin mccloskey <gavinm@retirement.capital>

13 January 2022 at 13:48

Thank you Emily, saved.

[Quoted text hidden]

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Phone: 0330 311 0088

Email: veronica@retirement.capital

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gavin mccloskey <gavinm@retirement.capital>
To: Nikki Spoor <nikkis@whitehartassociates.com>
Cc: Veronica Walkman <veronica@retirement.capital>, Emily McAlister <emily@retirement.capital>

17 January 2022 at 16:25

Hi Nikki,

Emily has copied me the note regarding the members crystallising their lump sums under the scheme. Historically, the fund was split three ways although the Company contribution of £250,000 in 2011 was not formalised.

I have noted Hussein has a Prudential policy but this does not appear in the accounts and I will treat this as sitting outside of the fund. We looked into a pension transfer in 2018 but Helen Fisher at Prudential advised Emily it was non-transferrable.

There were no personal contributions made based on the contribution records for the Scheme.

The previous administrators used a 1/3rd fund split and I have assumed that for lifetime allowance purposes none of the members have crystallised any other private/company pensions.

If this is not the case, please let me know.

On this basis, and based on the fund value given the lump sum payable are as follows;

1. Mustapha Gulamali Rajan £155,864
2. Hasnain Gulamali Rajan £155864
3. Hussein Gulamali Rajan £155864

If the trustees are in agreement, I can prepare the benefit payments forms for docusign e-signing if this helps. I don't have Mustapha and Hasnain's current email addresses, is this something you can lay your hands on? If you would prefer that I simply email the forms for signing, happy to do this also.

Kind regards
Gavin

[Quoted text hidden]

[Quoted text hidden]

Email: gavinm@retirement.capital

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gavin mccloskey <gavinm@retirement.capital>

17 January 2022 at 16:29

To: Nikki Spoor <nikkis@whitehartassociates.com>

Cc: Veronica Walkman <veronica@retirement.capital>, Emily McAlister <emily@retirement.capital>

Nikki - one more item to add on this. If the value of the investments materially change between now and the date the cash is taken from the trustee account, an interest adjustment payment will then be applied. tkx

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