HM Revenue and Customs

Pensions Schemes Services

BX9 1GH

Date: 21/02/2022

Dear Mr Bhandal,

**Trek Group Pension Scheme**

**Your Ref: APSS530**

**SRN: S0000007261**

Thank you for your letter dated 7th January 2022. Please find below the requested information to assist with the registration of Trek Group Pension Scheme.

1. Please find enclosed a copy of the scheme rules. I can confirm that there have been no executed amendments to the rules.
2. Please find enclosed a signed and dated copy of the Trust Deed establishing the scheme. There have been no amendments made to that deed.
3. The scheme has no bank account at present. The trustees will require evidence confirming that the scheme has been tax registered before an account can be opened.
4. The scheme is intended to have one member. Please see the member details below:

Thomas Janion

Address: Rivelin House Farm, Rivelin, Sheffield, S6 5SP

NI Number: JW003373B

Phone Number: 07932847228

1. The scheme is being set up for the one member listed above. The Trustee does not anticipate any more members joining the scheme. The scheme will not be marketed. There are no introducers involved.
2. The sponsoring employer of the Scheme would like to make contributions into the SSAS for the total of £120,000 in the first year. Mr Janion has unused annual allowance from previous tax years, which he would like to utilise. The sponsoring company will continue making contributions into the Scheme for Mr Janion in the coming tax years. The Member Trustee also wishes to transfer his existing pension currently valued at approximately £80,000, which will give a total fund value of approximately £200,000.

 The investment being considered are as follows:
* 50% of the value of the fund will be invested in a commercial property that the Trustee wishes to purchase and lease back to the sponsoring employer. The Trustee anticipates that this will generate a return for the scheme of 7%-10%.
* Employer related loan to Equi-Trek Limited. The rate of return to the pension scheme will be around 4.5% over 5 years.
* Balance of funds will be invested in a regulated investment with a typical return of 4-6%.
1. The anticipated fund value at the end of year one is expected to be approximately £212,000.
2. The scheme will not be offered for auto enrolment.
3. Employer adhered to the scheme:

Employer Full Name: Equi-Trek Limited

Address: Montgomery House Sheephouse Wood, Stocksbridge, Sheffield, South

Yorkshire, S36 4GS

Phone Number: 01142 884411

Number of people employed: 110

Registered for tax with HMRC: Yes

PAYE Ref: 120/VA73893

VAT Ref: GB 698 8909 38

Corporation Tax Reference: 50813 18889

Partnership Tax Reference: N/A

Self-assessment tax reference: N/A. Employer is not an individual.

1. N/A
2. Scheme Trustees:

Thomas Janion

Address: Rivelin House Farm, Rivelin, Sheffield, S6 5SP

NI Number: JW003373B

Phone Number: 07932847228

Scheme Administrator:

RC Administration Limited

Company Number: 12409200
Company Address: 1a Park Lane, Poynton, Stockport, England, SK12 1RD

Contact number:  0330 311 0839

Email: info@rcadministration.com
Role: Registered Administrator

RC Administration Limited, which I am a director of, is a SSAS administration company.

I have performed scheme administration work for several years and I have the required pensions knowledge to act in this capacity. I am also registered as scheme administrator under ID number: A0150724.

Accountant Details:

Smith Craven Chartered Accountants

Address: The Portergate, 257 Ecclesall Road, Sheffield, South Yorkshire, S11 8NX
Email: MAIL@SMITHCRAVEN.CO.UK
Contact Number: 0114 272 3838

This is the only scheme we have been asked by the Trustee to set up.

Should you require any further information, please advise me accordingly.

Yours Sincerely,

David Nicklin (CERT PFS)
Director

For and in behalf of
RC Administration Limited

Enc.