

Mr J W Richardson
9 Steerforth Copse
Owlsmoor
Sandhurst
Berks
RG47 0GX

01344 560987

Pension Practitioner
Daws House
33-35 Daws Lane
London
NW7 4SD

11th December 2012

Tumbles Holidays Pension Scheme.

Dear Stacy

Please find enclosed the documents for my pension return.

The bank statements are marked to show the withdrawals and the share statement is calculated to the 6th April, I am awaiting a certified copy from Barclays share dealing.

The following details are for the loans and member payments.

The loans to J Power, R Gibbon and R Seaman have all been paid regularly and as such have been rolled over to maximise the return.

The loan to A Cooney has once again slipped into default due to him being diagnosed with Diabetes, he is now back at work and we are recalculating the amount to include lost interest owing. I have explained to him that this will be the last time this will happen and I will take action to recover the debt in the event of a further default.

The loan to A Richardson is also currently suspended due to the reason below but we are looking to start payments again in the new year.

The loan to Tumbles Holidays has once again had to be rolled over, the interest is being paid and the business is still up for sale, we are looking to repay the full amount outstanding once this occurs.

Finally the member payments, due to my financial circumstances throughout the year I have been taking funds from my pension to stay afloat, I appreciate that this was stupid and would incur a penalty but at the time this seemed the only way to avoid bankruptcy.

This was to no avail and I entered into an IVA process with Grant Thornton this March.

I can assure you that no member payments have been taken since 25th November 2011 and none will be in the future.

I am sure there will be a number of questions regarding the running of this account and please feel free to contact me on 01344 560987, this is my new number and could you please change my contact address to the above.

Many thanks for your help with this and I hope that it does not cause too much extra admin to collate the return.

Yours sincerely.

A handwritten signature in black ink, appearing to be 'JR', followed by a long horizontal line extending to the right.

John Richardson

<u>As Per Barclays Statement</u> <u>Holdings 30th April</u>	<u>Amount</u>	<u>Transactions</u> <u>After 6th April</u>		<u>Holding on 6th April</u>	<u>Price 6th April</u>	<u>Value</u>
Empyrean Energy	150,000	Purchase Purchase	20,000 10,000	120,000	£0.07250	£8,700.00
Leni gas	100,000	Purchase Sale Sale	40,000 40,000 10,000	110,000	£0.01135	£1,248.50
Range Resources	15,000	Sale Sale Sale Sale	5,000 4,000 6,000 5,000	35,000	£0.12625	£4,418.75
Kefi Minerals	138,000			138,000	£0.03125	£4,312.50
Red Rock	80,000			80,000	£0.02340	£1,872.00
Regency Mines	240,000	Purchase	40,000	200,000	£0.02025	£4,050.00
					<u>Total Value</u>	<u>£24,601.75</u>
					<u>Cash</u>	<u>£782.05</u>
					<u>Total</u>	<u>£25,383.80</u>

Pensions and Trusts
Account Valuation - Sector and Investment Summary

Barclays Stockbrokers
Tay House
300 Bath Street
Glasgow
G2 4LH

Account number 480/70256837/63

Page 7 of 9
Tel 0845 601 7788
e-mail stockbrokers@barclays.co.uk
Web www.stockbrokers.barclays.co.uk

Tumbles Holidays Pension Schem
C/o Mr J Richardson
9 Steerforth Copse
Owlsmoor
Sandhurst
Berkshire
GU47 0GX

BARCLAYS

Valuation Date: 30th April 2012

Sector and Investment	Quantity	Mid Market Price (p)	Mid Market Value (£)	Book Cost (£)	Profit/(Loss) (%)	Gross Yield (%)
OIL & GAS PRODUCERS						
EMPYREAN ENERGY ORD GBP0.002	150,000	7.25P	10,875.00	10,288.06	5.70	0.0
LENI GAS & OIL PLC ORD GBP0.0005	100,000	1.135P	1,135.00	1,193.83	(4.92)	0.0
RANGE RESOURCES LTD NPV	15,000	10.5P	1,575.00	1,644.58	(4.23)	0.0
MINING						
KEFI MINERALS PLC ORD GBP0.01	138,000	2.775P	3,829.50	4,638.22	(17.43)	0.0
RED ROCK RESOURCES ORD GBP0.001	80,000	2.5P	2,000.00	2,226.87	(10.18)	0.0
REGENCY MINES ORD GBP0.001	240,000	2.175P	5,220.00	5,463.10	(4.45)	0.0
Totals			24,634.50	25,454.66	(3.22)	0.0

Account Summary	£
Cash Held	87.37
Stock Value	24,634.50
Unsettled Deals	0.00
Total Account Value	24,721.87
Change from Last Valuation	868.45

Performance since 30th January 2012	%
Change in Stock Value	8.10
Change in Account Value	3.64
FTSE 100 Performance	0.76
FTSE All Share Performance	1.52
Index values	30th April 2012
FTSE 100	5,777.11
FTSE All Share	3,003.97

Pensions and Trusts
Statement of Recent Account Activity

Barclays Stockbrokers
Tay House
300 Bath Street
Glasgow
G2 4LH

Account number 480/70256837/63

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Tel 0845 601 7700
e-mail stockbrokers@barclays.co.uk
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Tumbles Holidays Pension Schem
C/o Mr J Richardson
9 Steerforth Copse
Owlsmoor
Sandhurst
Berkshire
GU47 0GX

BARCLAYS

31st January 2012 to 30th April 2012

Date	Transaction Description	Debit	Credit	Balance
20/03/12	Sale of 20,000 RED ROCK RESOURCES ORD GBP0.001 shares		405.05	1,400.54
20/03/12	Purchase of 40,000 KEFI MINERALS PLC ORD GBP0.01 shares	1,192.05		307.49
21/03/12	Purchase of 40,000 XTRACT ENERGY ORD GBP0.001 shares	806.53		(499.04)
22/03/12	Sale of 80,000 XTRACT ENERGY ORD GBP0.001 shares		849.85	350.81
27/03/12	Sale of 60,000 LENI GAS & OIL PLC ORD GBP0.0005 shares		900.85	1,251.66
30/03/12	Purchase of 20,000 RED ROCK RESOURCES ORD GBP0.001 shares	469.25		782.41
30/03/12	Interest charged on overdrawn balance(s) between 24/02/12 and 29/03/12	0.36		782.05
11/04/12	Sale of 5,000 RANGE RESOURCES NPV shares		627.55	1,409.60
11/04/12	Purchase of 20,000 EMPYREAN ENERGY ORD GBP0.002 shares	1,452.13		(42.53)
12/04/12	Sale of 10,000 LENI GAS & OIL PLC ORD GBP0.0005 shares		105.15	62.62
16/04/12	Sale of 4,000 RANGE RESOURCES NPV shares		458.45	521.07
16/04/12	Purchase of 40,000 LENI GAS & OIL PLC ORD GBP0.0005 shares	419.99		101.08
27/04/12	Sale of 6,000 RANGE RESOURCES NPV shares		650.05	751.13
27/04/12	Purchase of 10,000 EMPYREAN ENERGY ORD GBP0.002 shares	716.47		34.66
30/04/12	Sale of 40,000 LENI GAS & OIL PLC ORD GBP0.0005 shares		450.05	484.71
30/04/12	Sale of 5,000 RANGE RESOURCES NPV shares		515.10	999.81
30/04/12	Purchase of 40,000 REGENCY MINES ORD GBP0.001 shares	912.44		87.37
	BALANCE CARRIED FORWARD			87.37

BAUN 6/4/11

003984 5 OF 9 CTU0003A



STATEMENT OF ACCOUNT

015148 /82100/T84
Tumbles Holidays Pension Scheme
FAO Mr J Richardson
11 Larchwood Glade
Camberley
Surrey
GU15 3UW



Branch Code 12-20-26
Account No. 06189231
From 01MAR12
To 30MAR12
Statement No. 35
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ACCOUNT NAME : TUMBLES HOLIDAYS PENSION SCHEM

BIC : BOFSGB21282
IBAN : GB52 BOFS 1220 2606 1892 31
PENSION FUND CHEQUE A/C

Date	Description	Withdrawals	Pay-ins	Balance (DR = Overdrawn)
2012	BALANCE BROUGHT FORWARD			3405.32
06MAR	CP-MARKETMASTER TU C00421000000603	3225.00		180.32
12MAR	R SEAMAN		120.00	300.32
13MAR	J POWER LOAN		72.00	372.32
23MAR	TUMB HOLS LTDSW PENSIONS SCHEME		600.00	972.32
30MAR	GROSS CREDIT INTEREST TO 30MAR		0.09	972.41

TRANSFER TO
SHARE A/C

Total Withdrawals £3225.00
Total Pay-ins £792.09

For important information on compensation arrangements
please refer to the back of this statement



STATEMENT OF ACCOUNT

007162/82100/T54
Tumbles Holidays Pension Scheme
FAO Mr J Richardson
11 Larchwood Glade
Camberley
Surrey
GU15 3UW



Branch Code 12-20-4
Account No. 061892
From 31JAN
To 29FEB
Statement No. 34
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ACCOUNT NAME : TUMBLES HOLIDAYS PENSION SCHEM

BIC : BOFSGB2
IBAN : GB52 BOFS 1220 2606 189

PENSION FUND CHEQUE

Date	Description	Withdrawals	Pay-ins	Balance (DR = Overdr)
2012	BALANCE BROUGHT FORWARD			2822.59
31JAN	GROSS CREDIT INTEREST TO 31JAN		0.50	2823.09
01FEB	PENSIONPRACTITION PEP282874	210.00		2613.09
10FEB	R SEAMAN		120.00	2733.09
13FEB	J POWER LOAN		72.00	2805.09
23FEB	TUMB HOLS LTDSW PENSIONS SCHEME		600.00	3405.09
29FEB	GROSS CREDIT INTEREST TO 29FEB		0.23	3405.32

Total Withdrawals £210.00
Total Pay-ins £792.73

For important information on compensation arrangements
please refer to the back of this statement



STATEMENT OF ACCOUNT

000357 / 82100 / T38
Tumbles Holidays Pension Scheme
FAO Mr J Richardson
11 Larchwood Glade
Camberley
Surrey
GU15 3UW

Branch Code 12-20-26
Account No. 06189231
From 31DEC11
To 30JAN12
Statement No. 33
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ACCOUNT NAME : TUMBLES HOLIDAYS PENSION SCHEM

BIC : BOFSGB21282
IBAN : GB52 BOFS 1220 2606 1892 31
PENSION FUND CHEQUE A/C

Date	Description	Withdrawals	Pay-ins	Balance (DR = Overdrawn)
2011	BALANCE BROUGHT FORWARD			6055.59
2012				
10JAN	R SEAMAN		120.00	6175.59
13JAN	J POWER LOAN		72.00	6247.59
23JAN	TUMB HOLS LTDSW PENSIONS SCHEME		600.00	6847.59
26JAN	CP-MARKETMASTER TU C00488000002601 TO SHARE A/C	4025.00		2822.59

Total Withdrawals £4025.00
Total Pay-ins £792.00

For important information on compensation arrangements
please refer to the back of this statement



STATEMENT OF ACCOUNT

015733 /82100/T85
Tumbles Holidays Pension Scheme
FAO Mr J Richardson
11 Larchwood Glade
Camberley
Surrey
GU15 3UW



Branch Code 12-20-26
Account No. 08189231
From 01DEC11
To 30DEC11
Statement No. 32
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ACCOUNT NAME : TUMBLES HOLIDAYS PENSION SCHEM

BIC : BOFSGB21282
IBAN : GB52 BOFS 1220 2608 1892 31

PENSION FUND CHEQUE A/C

Date	Description	Withdrawals	Pay-ins	Balance (DR = Overdrawn)
2011	BALANCE BROUGHT FORWARD			5283.14
12DEC	R SEAMAN		120.00	5383.14
13DEC	J POWER LOAN		72.00	5455.14
23DEC	TUMB HOLS LTDSW PENSIONS SCHEME		800.00	6055.14
30DEC	GROSS CREDIT INTEREST TO 30DEC		0.45	6055.59

Total Withdrawals	£0.00
Total Pay-ins	£792.45

For important information on compensation arrangements
please refer to the back of this statement



STATEMENT OF ACCOUNT

007378/82100/T55
Tumbles Holidays Pension Scheme
FAO Mr J Richardson
11 Larchwood Glade
Camberley
Surrey
GU15 3UW

Branch Code 12-20-26
Account No. 06189231
From 29OCT11
To 30NOV11
Statement No. 31
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ACCOUNT NAME : TUMBLES HOLIDAYS PENSION SCHEM

BIC : BOFSGB21202
IBAN : GB52 BOFS 1220 2606 1892 31
PENSION FUND CHEQUE A/C

Date	Description	Withdrawals	Pay-ins	Balance (DR = Overdrawn)
2011	BALANCE BROUGHT FORWARD			1536.65
31OCT	RICHARDSON JOHN WI PENSION LOAN		72.00	
	GROSS CREDIT INTEREST TO 31OCT		0.32	1608.97
01NOV	PENSIONPRACTITION PEP282874	210.00		1398.97
10NOV	R SEAMAN		120.00	1518.97
14NOV	J POWER LOAN		72.00	1590.97
15NOV	010031	1000.00		590.97
23NOV	TUMB HOLS LTDSW PENSIONS SCHEME		600.00	1190.97
24NOV	CP-CMS BULK BANK TUMBLES HOLIDAYS PEN SION SCH 480/70258837/83		8000.00	9190.97
25NOV	010032	4000.00		5190.97
29NOV	JOHN WILLIAM RICHA PENSION LOAN		72.00	5262.97
30NOV	GROSS CREDIT INTEREST TO 30NOV		0.17	5263.14

Total Withdrawals £5210.00
Total Pay-ins £8936.49

For important information on compensation arrangements
please refer to the back of this statement



STATEMENT OF ACCOUNT

002267 / 82100 / T43
Tumbles Holidays Pension Scheme
FAO Mr J Richardson
11 Larchwood Glade
Camberley
Surrey
GU15 3UW



Branch Code 12-20-26
Account No. 06189231
From 01OCT11
To 28OCT11
Statement No. 30
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ACCOUNT NAME : TUMBLES HOLIDAYS PENSION SCHEM

BIC : BOFSGB21282
IBAN : GB52 BOFS 1220 2606 1892 31
PENSION FUND CHEQUE A/C

Date	Description	Withdrawals	Pay-ins	Balance (DR = Overdrawn)
2011	BALANCE BROUGHT FORWARD			3749.65
05OCT	CP-CMS BULK BANK TUMBLES HOLIDAY PENS ION SCHEME 480/70256837/63			
	010029	4000.00	5020.00	
	DISHONoured ITEM 010029		4000.00	8769.65
07OCT	CP-MR J W RICHARDS C00591000000710 <i>MEM PAYMENT</i>	4025.00		4744.65
10OCT	R SEAMAN		120.00	4864.65
13OCT	J POWER LOAN		72.00	4936.65
21OCT	010030 <i>MEM PAYMENT</i>	4000.00		936.65
24OCT	TUMB HOLS LTDSW PENSIONS SCHEME		600.00	1536.65

Total Withdrawals
Total Pay-ins

£12025.00
£9812.00

For important information on compensation arrangements
please refer to the back of this statement



STATEMENT OF ACCOUNT

016511/82100/T88
Tumbles Holidays Pension Scheme
FAO Mr J Richardson
11 Larchwood Glade
Camberley
Surrey
GU15 3UW



Branch Code 12-20-26
Account No. 06189231
From 31AUG11
To 30SEP11
Statement No. 29
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ACCOUNT NAME : TUMBLES HOLIDAYS PENSION SCHEM

BIC : BOFSGB21282
IBAN : GB52 BOFS 1220 2606 1892 31
PENSION FUND CHEQUE A/C

Date	Description	Withdrawals	Pay-ins	Balance (DR = Overdrawn)
2011	BALANCE BROUGHT FORWARD			1885.03
31AUG	GROSS CREDIT INTEREST TO 31AUG		0.40	1885.43
12SEP	R SEAMAN		120.00	2005.43
13SEP	J POWER LOAN		72.00	2077.43
14SEP	CP-CMS BULK BANK TUMBLES HOLIDAYS PEN SION SCHEME 480/70256837/63 010028		3000.00	3077.43
		Men pay 2000.00		
23SEP	TUMB HOLS LTDSW PENSIONS SCHEME		600.00	3677.43
29SEP	RICHARDSON JOHN WI PENSION LOAN		72.00	3749.43
30SEP	GROSS CREDIT INTEREST TO 30SEP		0.22	3749.65

Total Withdrawals £2000.00
Total Pay-ins £3864.82

For important information on compensation arrangements
please refer to the back of this statement



STATEMENT OF ACCOUNT

001687/82100/T42
Tumbles Holidays Pension Scheme
FAO Mr J Richardson
11 Larchwood Glade
Camberley
Surrey
GU15 3UW

Branch Code 12-20-26
Account No. 06189231
From 30JUL11
To 30AUG11
Statement No. 28
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ACCOUNT NAME : TUMBLES HOLIDAYS PENSION SCHEM

BIC : BOFSGB21282
IBAN : GB52 BOFS 1220 2606 1892 31
PENSION FUND CHEQUE A/C

Date	Description	Withdrawals	Pay-ins	Balance (DR = Overdrawn)
2011	BALANCE BROUGHT FORWARD			2231.03
01AUG	PENSIONPRACTITION PEP282874	210.00		2021.03
03AUG	CP-CMS BULK BANK TUMBLES HOLIDAYS PEN SION SCH			
05AUG	010026 Mon payment	8000.00	10000.00	12021.03
10AUG	R SEAMAN		120.00	4021.03
15AUG	J POWER LOAN		72.00	4141.03
23AUG	TUMB HOLS LTDSW PENSIONS SCHEME		600.00	4213.03
30AUG	RICHARDSON JOHN WI PENSION LOAN 010027 Mon payment	3000.00	72.00	4813.03
				1885.03

Total Withdrawals £11210.00
Total Pay-ins £10864.00

For important information on compensation arrangements
please refer to the back of this statement



STATEMENT OF ACCOUNT

010000 / 82100 / T102
Tumbles Holidays Pension Scheme
FAO Mr J Richardson
11 Larchwood Glade
Camberley
Surrey
GU11 1LW

Branch Code 12-20-26
Account No. 06189231
From 01JUL11
To 29JUL11
Statement No. 1
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ACCOUNT NAME : TUMBLES HOLIDAYS PENSION SCHEM

BIC : BOFSGB21282
IBAN : GB52 BOFS 1220 2606 1892 31
PENSION FUND CHEQUE A/C

Date	Description	Withdrawals	Pay-ins	Balance (DR - Overdrawn)
2011	BALANCE BROUGHT FORWARD			6265.96
11JUL	R SEAMAN 010025		120.00	1385.96
10JUL	J POWER LOAN	5000.00		1257.96
25JUL	TUMB HOLS LTDSW PENSIONS SCHEME		600.00	2057.96
27JUL	MR ANTHONY C COONE MR A COONEY		100.80	2158.76
29JUL	RICHARDSON JOHN WI PENSION LOAN		72.00	2231.03
	GROSS CREDIT INTEREST TO 29JUL		0.27	

Total Withdrawals £5000.00
Total Pay-ins £965.07

For important information on compensation arrangements
please refer to the back of this statement



STATEMENT OF ACCOUNT

022126 / R21000/T110
Tumbles Holidays Pension Scheme
FAO Mr J Richardson
11 Larchwood Glade
Camberley
Surrey
GU11 5 2JW

Branch Code 12-20-26
Account No. 06189231
From 28MAY11
To 30JUN11
Statement No. 20
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ACCOUNT NAME : TUMBLES HOLIDAYS PENSION SCHEM

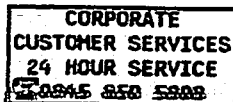
BIC : BOFSGB21282
IBAN : GB52 BOFS 1220 2606 1892 31
PENSION FUND CHEQUE A/C

Date	Description	Withdrawals	Pay-ins	Balance (DR = Overdrawn)
2011	BALANCE BROUGHT FORWARD			5228.37
31MAY	MR ANTHONY C COONE MR A COONEY		100.80	
	RICHARDSON JOHN WI PENSION LOAN		72.00	
	GROSS CREDIT INTEREST TO 31MAY		0.37	5401.54
10JUN	IN SERVICE		120.00	5521.54
13JUN	J POWER LOAN		72.00	5593.54
15JUN	010023 Men payment	2000.00		3593.54
23JUN	TUMB HOLS LTDSW PENSIONS SCHEME		600.00	
	CP-CMS RII K BANK TUMRI ES HOLIDAYS PFN			
	SION SCHEME		6000.00	
	010024 Men payment	4000.00		6193.54
29JUN	RICHARDSON JOHN WI PENSION LOAN		72.00	6265.54
30JUN	GROSS CREDIT INTEREST TO 30JUN		0.42	6265.96

LSC 104/22126/0618 31/H/PAGE 1 0 1

Total Withdrawals £6000.00
Total Pay-ins £7037.59

For important information on compensation arrangements
please refer to the back of this statement



STATEMENT OF ACCOUNT

015409/82100/T81
Tumbles Holidays Pension Scheme
FAO Mr J Richardson
11 Larchwood Glade
Camberley
Surrey
GU15 3UW

Branch Code 12-20-26
Account No. 06189231
From 29APR11
To 27MAY11
Statement No. 25
Page No. 1 of 1



ACCOUNT NAME : TUMBLES HOLIDAYS PENSION SCHEM

BIC : BOFSGB21282
IBAN : GB52 BOFS 1220 2606 1892 31
PENSION FUND CHEQUE A/C

Date	Description	Withdrawals	Pay-ins	Balance (DR = Overdrawn)
2011	BALANCE BROUGHT FORWARD			2074.37
03MAY	RICHARDSON JOHN WI PENSION LOAN		72.00	2146.37
04MAY	PENSIONPRACTITION PEP282874	210.00		1936.37
05MAY	CP-CMS BULK BANK TUMBLES HOLIDAYS PEN SION SCHEME		5000.00	6936.37
06MAY	010020 Mr Payment	5000.00		1936.37
10MAY	R SEAMAN		120.00	2056.37
13MAY	J POWER LOAN		72.00	2128.37
18MAY	CP-CMS BULK BANK TUMBLES HOLIDAYS PEN SION SCHEME		10000.00	12128.37
19MAY	010021 Mr Payment	5000.00		7128.37
23MAY	TUMB HOLS LTDSW PENSIONS SCHEME		600.00	7728.37
25MAY	010022 Mr Payment	2500.00		5228.37

Total Withdrawals £12710.00
Total Pay-ins £15864.00

For important information on compensation arrangements
please refer to the back of this statement



STATEMENT OF ACCOUNT

051332 / 82100 / T223
Tumbles Holidays Pension Scheme
FAO Mr J Richardson
11 Larchwood Glade
Camberley
Surrey
GU15 3UW

Branch Code 12-20-26
Account No. 06189231
From 31MAR11
To 28APR11
Statement No. 21
Page No. 1 of 1



ACCOUNT NAME : TUMBLES HOLIDAYS PENSION SCHEM

BIC : BOFSGB21282
IBAN : GB52 BOFS 1220 2608 1892 31
PENSION FUND CHEQUE A/C

Date	Description	Withdrawals	Pay-ins	Balance (DR = Overdrawn)
2011	BALANCE BROUGHT FORWARD			3161.91
31MAR	GROSS CREDIT INTEREST TO 31MAR		0.21	3162.12
11APR	R SEAMAN		120.00	
	CP-CMS BULK BANK TUMBLES HOLIDAYS PEN SION SCHEME		5020.00	8302.12
13APR	J POWER LOAN		72.00	
	010018			3374.12
21APR	010019			1474.12
26APR	TUMB HOLS LTDSW PENSIONS SCHEME		600.00	2074.12
28APR	GROSS CREDIT INTEREST TO 28APR		0.25	2074.37

Mon PAYMENT [5000.00
1900.00

Total Withdrawals £6900.00
Total Pay-ins £5812.46

For important information on compensation arrangements
please refer to the back of this statement