



CARLTONJAMES

# V & P Property Pension Fund

## Financial Report

The underlying report has been generated following the request from the Pension Schemes Practitioner for scheme activity in the V & P Property Pension Fund for financial year 16-17 (Herein known as 'the scheme').



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### Scheme Information

<b>Scheme name</b>	V & P Property Pension Fund
<b>Sponsoring company name</b>	V & P Property Services Limited
<b>Company number</b>	07725570
<b>Company UTR number</b>	5648727189
<b>Scheme PSTR number</b>	00818299RT
<b>Scheme holding bank</b>	Metro Bank
<b>Scheme bank account number</b>	16186309
<b>Scheme sort code</b>	23-05-80
<b>Scheme establishment date</b>	
	29 <sup>th</sup> January 2015
<b>Number of scheme Member/Trustees</b>	10
<b>Who is the scheme administrator</b>	Pension Practitioner.Com
<b>Who introduced the scheme?</b>	Carlton James Private & Commercial Ltd
<b>Who is the scheme IFA?</b>	JAN Investment Marketing

**Scheme Fee Structure** – *the fee structure detailed below is the structure at the date of the account closure report. Carlton James do not charge fees to the client for their service provided. Prices may vary from account establishment to account closure. More information can be provided upon request, more information provided on page 5-6.*

<b>Practitioner set up fee charges</b>	First member charge £880; Any additional members £440
<b>IFA set up charges</b>	2% initial charge
<b>Practitioner admin fee charges</b>	First member charge £880; Any additional members £440
<b>IFA servicing charges</b>	0.5% Annual Charge

### **Sponsoring Employer Details**

<b>Sponsoring Employer Address</b>	Manor House Enterprise Centre, High Street, Royal Wootton Bassett, Swindon, SN4 7HH
<b>Scheme Banking Address</b>	One Southampton Row, London, WC1B 5HA



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**Corporate Scheme Status**

***Scheme Overview:***

<b>Scheme Cash Available</b>		<b>Scheme Value</b>
£199,329.94		£1,031,431.47

***\*position at the report date Financial Year 15/16***

<b>Scheme Cash Available</b>		<b>Scheme Value</b>
£224,493.07		£1,501,047.08

***\*position at the report date Financial Year 16/17***

<b>Contributions (Financial Year 16/17)</b>			
<b>Contribution Type</b>	<b>From</b>	<b>Value</b>	<b>Date</b>
SIPP Transfer - Cash	Transact	£18,411.04	04/05/2016
SIPP Transfer – Cash	Transact	£53,186.01	03/08/2016
SIPP Transfer – Cash	Transact	£12,580.85	01/11/2016
SIPP Transfer – Cash	Transact	£61,414.63	22/12/2016
SIPP Transfer - Cash	Transact	£72,765.36	23/12/2016
SIPP Transfer – Cash	Transact	£77,068.59	22/03/2017
<b>Total</b>		£295,426.48	

<b>Transfers Out (Financial Year 16/17)</b>			
<b>Transaction Type</b>	<b>To</b>	<b>Value</b>	<b>Date</b>
N/A	N/A	N/A	N/A
<b>Total</b>		N/A	



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Banking Transactions – Incoming (Financial Year 16/17)		
Date	Item	Amount
29/04/2016	Metro bank Interest on account	£30.28
31/05/2016	Metro bank Interest on account	£34.76
30/06/2016	Metro bank Interest on account	£34.01
29/07/2016	Metro bank Interest on account	£31.29
11/08/2016	Interest made on Andy McCulloch Loan Repayment	£11,415.00
31/08/2016	Metro bank Interest on account	£17.26
02/09/2016	Investment return made from Carlton James Skywatch Inn	£30,670.37
08/09/2016	Wiltshire Homes Preference Share issue 6 monthly return	£7,175.00
30/09/2016	Metro bank Interest on account	£24.47
12/10/2016	Investment return made from Carlton James Skywatch Inn	£30,000.00
31/10/2016	Metro bank Interest on account	£9.33
30/11/2016	Metro Bank Interest on Account	£5.92
14/12/2016	Investment return made from Carlton James Skywatch Inn	£30,000.00
30/12/2016	Metro bank Interest on account	£8.34
31/01/2017	Metro bank Interest on account	£13.03
28/02/2017	Metro bank Interest on account	£10.65
20/03/2017	Wiltshire Homes Preference Share issue 6 monthly return	£14,175.00
31/03/2017	Metro bank Interest on account	£10.65
<b>Total</b>		<b>£123,665.36</b>



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<b>Banking Transactions – Outgoing (Financial Year 16/17)</b>		
<b>Date</b>	<b>Item</b>	<b>Amount</b>
18/04/2016	Pension Practitioner.Com Annual admin charge	£480.00
10/05/2016	Data Protection for scheme (ICO)	£35.00
28/07/2016	Metro Bank charge for payment over £100,000	£25.00
12/08/2016	Pension Practitioner.Com Set up charge for Andy Lawrence	£480.00
12/08/2016	Pension Practitioner.Com Annual Admin Charge for Andy Lawrence	£360.00
04/10/2016	Wiltshire Homes Preference Share Purchase charge for £140,000	£2,450.00
30/11/2016	IFA Fee payment for Set up and annual admin on paul davey new transfer	£600.00
30/11/2016	IFA Fee payment for annual admin on part of Paul Daveys Pension Fund	£4,507.04
30/11/2016	IFA Fee payment for annual admin and set up of Philip Dubois	£1,025.32
30/11/2016	IFA Fee payment for annual admin and set up of Andrew Lawrence	£1,329.65
30/11/2016	IFA Fee Payment for annual admin and set up of Sharka Dubois	£511.42
30/11/2016	IFA Fee payment for annual admin of Paul Davey partial fund	£266.55
20/12/2016	Metro Bank charge for admin on overseas transfer	£4.00
20/12/2016	Metro Bank SWIFT charge payment	£25.00



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04/01/2017	Pension Practitioner.com set up fee	£960.00
18/01/2017	Pension Practitioner.com Annual Admin Fee	£220.00
14/03/2017	Pension Practitioner.com Annual Admin Fee all clients	£3,960.00
22/03/2017	Pension Practitioner.Com fee for appointment of corporate trustee	£500.00
24/03/2017	Pension Practitioner.com Annual Admin Fee for Gino Mazzuca	£440.00
24/03/2017	Pension Practitioner.com Set Up Fee for Gino Mazzuca	£440.00
<b>Total</b>		<b>£18,618.98</b>



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<b>Current Scheme Investment Strategies</b>	
<b>Fund Name(s)</b>	Carlton James North Dakota Limited Loan Note
<b>Original Investment Value</b>	£603,864.73
<b>Current Investment Value</b>	£603,864.73
<b>Returns Offered (Overall)</b>	Variable
<b>Investment Term</b>	Open Ended
<b>Initial Investment Date</b>	30/03/2015
<b>Maturity Date</b>	Open Ended
<b>Fund Name(s)</b>	
	Wiltshire Homes Limited Preference Share Purchase Phase 1
<b>Original Investment Value</b>	£110,000.00
<b>Current Investment Value</b>	£110,000.00
<b>Returns Offered (Overall)</b>	35%
<b>Investment Term</b>	5 Years
<b>Initial Investment Date</b>	31/03/2015
<b>Maturity Date</b>	31/03/2020
<b>Fund Name(s)</b>	
	Wiltshire Homes Limited Preference Share Purchase Phase 2
<b>Original Investment Value</b>	£95,000.00
<b>Current Investment Value</b>	£95,000.00
<b>Returns Offered (Overall)</b>	35%
<b>Investment Term</b>	5 Years
<b>Initial Investment Date</b>	21/09/2015
<b>Maturity Date</b>	21/09/2020



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<b>Fund Name(s)</b>	Hudspiths Limited Compounded Contract
<b>Original Investment Value</b>	£141,000.00
<b>Current Investment Value</b>	£208,321.22
<b>Returns Offered (Overall)</b>	79.59%
<b>Investment Term</b>	1 Year
<b>Initial Investment Date</b>	28/07/2016
<b>Maturity Date</b>	28/07/2017
<b>Fund Name(s)</b>	
	Wiltshire Homes Limited Preference Share Purchase Phase 3
<b>Original Investment Value</b>	£140,000.00
<b>Current Investment Value</b>	£140,000.00
<b>Returns Offered (Overall)</b>	35%
<b>Investment Term</b>	5 Years
<b>Initial Investment Date</b>	04/10/2016
<b>Maturity Date</b>	04/10/2021
<b>Fund Name(s)</b>	
	Wiltshire Homes Limited Preference Share Purchase Phase 4
<b>Original Investment Value</b>	£30,000.00
<b>Current Investment Value</b>	£30,000.00
<b>Returns Offered (Overall)</b>	35%
<b>Investment Term</b>	5 Years
<b>Initial Investment Date</b>	01/11/2016
<b>Maturity Date</b>	01/11/2021



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<b>Fund Name(s)</b>	Carlton James Commercial Real Estate
<b>Original Investment Value</b>	£60,000.00
<b>Current Investment Value</b>	£61,818.06
<b>Returns Offered (Overall)</b>	41.97%
<b>Investment Term</b>	2 Years
<b>Initial Investment Date</b>	20/12/2016
<b>Maturity Date</b>	20/01/2019
<b>Fund Name(s)</b>	
	Wiltshire Homes Limited Preference Share Purchase Phase 5
<b>Original Investment Value</b>	£20,000.00
<b>Current Investment Value</b>	£20,000.00
<b>Returns Offered (Overall)</b>	35%
<b>Investment Term</b>	5 Years
<b>Initial Investment Date</b>	12/01/2017
<b>Maturity Date</b>	12/01/2022
<b>Fund Name(s)</b>	
	Wiltshire Homes Limited Preference Share Purchase Phase 6
<b>Original Investment Value</b>	£7,550.00
<b>Current Investment Value</b>	£7,550.00
<b>Returns Offered (Overall)</b>	35%
<b>Investment Term</b>	5 Years
<b>Initial Investment Date</b>	02/02/2017
<b>Maturity Date</b>	02/02/2022



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Matured Investments					
Investment Name	Original Investment (£)	Date	Maturity Value (£)	Maturity Date	Growth on Funds (£)
Personal Loan – Andy McCulloch 3 <sup>rd</sup> Party Loan Issue	£75,000.00	09/05/2015	£86,415.00	11/08/2016	£11,415.00



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**Member Information**

<b>Paul Davey</b>	
<b>Member Number</b>	1
<b>Status</b>	Trustee with Holdings
<b>Date of Birth</b>	25/02/1968
<b>Sex</b>	Male
<b>National Insurance Number</b>	NP809345B
<b>Client Address</b>	6 Croome Close Swindon Wiltshire SN25 2AF
<b>Contact Number</b>	07507 755364
<b>Email Address</b>	Paul@vpproperties.co.uk
<b>Date Appointed to Scheme</b>	10/03/2015

<b>Victoria Davey</b>	
<b>Member Number</b>	2
<b>Status</b>	Trustee with Holdings
<b>Date of Birth</b>	10/07/1979
<b>Sex</b>	Female
<b>National Insurance Number</b>	JR853310C
<b>Client Address</b>	Villars Farm Church Street Meysey Hampton Cirencester GL7 5JU
<b>Contact Number</b>	<i>Unknown</i>
<b>Email Address</b>	<i>Unknown</i>
<b>Date Appointed to Scheme</b>	10/03/2015



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Roy Keegan	
<b>Member Number</b>	3
<b>Status</b>	Trustee with holdings
<b>Date of Birth</b>	03/08/1961
<b>Sex</b>	Male
<b>National Insurance Number</b>	WL795171D
<b>Client Address</b>	13A The Avenue Old Winsor Berkshire SL4 2RS
<b>Contact Number</b>	07900278202
<b>Email Address</b>	Roy.keegan@bp.com
<b>Date Appointed to Scheme</b>	23/12/2016

Philip Dubois	
<b>Member Number</b>	4
<b>Status</b>	Trustee with holdings
<b>Date of Birth</b>	23/09/1977
<b>Sex</b>	Male
<b>National Insurance Number</b>	JS775264A
<b>Client Address</b>	Waylands Idstone Road Ashbury Oxfordshire SN6 8LP
<b>Contact Number</b>	07809 765782
<b>Email Address</b>	Philip.dubois@btinternet.com
<b>Date Appointed to Scheme</b>	24/02/2016



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Sharka Dubois	
<b>Member Number</b>	5
<b>Status</b>	Trustee with holdings
<b>Date of Birth</b>	04/06/1978
<b>Sex</b>	Female
<b>National Insurance Number</b>	SC091417B
<b>Client Address</b>	Waylands 12 Idstone Road Ashbury SN6 8LP
<b>Contact Number</b>	07766 141443
<b>Email Address</b>	sharkadvorsky@yahoo.co.uk
<b>Date Appointed to Scheme</b>	04/05/2016

Daniel Griffiths	
<b>Member Number</b>	6
<b>Status</b>	Trustee with holdings
<b>Date of Birth</b>	21/09/1975
<b>Sex</b>	Male
<b>National Insurance Number</b>	JC990194C
<b>Client Address</b>	Orchard Cottage Chapel Lane Chipping Norton OXON OX7 5YN
<b>Contact Number</b>	07979 464733
<b>Email Address</b>	Scubadan@hotmail.com
<b>Date Appointed to Scheme</b>	16/02/2016



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Michael Pocock	
<b>Member Number</b>	7
<b>Status</b>	Trustee with holdings
<b>Date of Birth</b>	25/09/1967
<b>Sex</b>	Male
<b>National Insurance Number</b>	NP184602D
<b>Client Address</b>	Olive House 175 Cheney Manor Road Swindon SN2 2NY
<b>Contact Number</b>	07738 510371
<b>Email Address</b>	Mikepocock@btinternet.com
<b>Date Appointed to Scheme</b>	22/12/2016

Andrew Lawrence	
<b>Member Number</b>	9
<b>Status</b>	Trustee with holdings
<b>Date of Birth</b>	22/10/1973
<b>Sex</b>	Male
<b>National Insurance Number</b>	NZ669419C
<b>Client Address</b>	17 Lyall Close Blunsdon Swindon SN25 2EH
<b>Contact Number</b>	07940121244
<b>Email Address</b>	Andy__lawrence@hotmail.co.uk
<b>Date Appointed to Scheme</b>	03/08/2016



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<b>Gino Mazzucca</b>	
<b>Member Number</b>	11
<b>Status</b>	Trustee with holdings
<b>Date of Birth</b>	29/12/1967
<b>Sex</b>	Male
<b>National Insurance Number</b>	NP697183D
<b>Client Address</b>	6 Haydonleigh Drive Swindon Wiltshire SN25 1RX
<b>Contact Number</b>	07796304060
<b>Email Address</b>	Dobie1@virginmedia.com
<b>Date Appointed to Scheme</b>	22/03/2017



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**Notes:**

It should be noted for the record, that Pension Practitioner.Com revised their fee structure from £800 + VAT (£960) for the establishing trustee and £400 + VAT (£480) for any additional trustee appointments, to a set fee of £880 for the establishing trustee and £440 for any additional trustee appointments during the financial year 16/17.