



Esther S <esther@pensionpractitioner.com>

Re: Whitecliff Pension Scheme - contributions and property purchase

1 message

Marko <marko.radosavljevic@whitecliff-im.com>

29 May 2018 at 20:55

To: Stacy Lunnon <stacyl@pensionpractitioner.com>

Cc: Roman Eliasov <roman.eliasov@whitecliff-im.com>, farid@smallbizaccountancy.com, Esther S <esther@pensionpractitioner.com>

Dear Stacy,

We have identified an office which we would like to purchase for the Whitecliff pension scheme. As per the attached email, the seller requires a ?5k refundable deposit. Would you be able and willing to transfer such deposit to the seller should we proceed with the purchase.

Each of the 3 members is planing on making contributions in the course of the next month, which in total would be no less than 2/3 of the total purchase cost (180k+VAT+SDLT+solicitors). The remainder would be funded by a loan from one of our companies to the fund, on market terms. Please let me know if you foresee any issues with this.

Kind regards,

Marko.

Marko Radosavljević
International Counselt. +442079636886
m: +447528184378
e. marko.radosavljevic@whitecliff-im.com**Whitecliff Management Corporation Limited**
7th Floor, Cardinal Place
100 Victoria Street
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VAT No. 193916276

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From: Marko Radosavljevic <marko.radosavljevic@whitecliff-im.com>**Date:** Tuesday, 22 May 2018 at 16:11**To:** Stacy Lunnon <stacyl@pensionpractitioner.com>**Cc:** Roman Eliasov <roman.eliasov@whitecliff-im.com>, <farid@smallbizaccountancy.com>, Esther S <esther@pensionpractitioner.com>**Subject:** Re: Whitecliff Pension Scheme - contributions and property purchase

Dear Stacy,

Many thanks for your prompt response.

Kind regards,

Marko.

Marko Radosavljević
International Counselt. +442079636886
m: +447528184378
e. marko.radosavljevic@whitecliff-im.com**Whitecliff Management Corporation Limited**
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From: Stacy Lunnon <stacyl@pensionpractitioner.com>**Date:** Tuesday, 22 May 2018 at 14:46**To:** Marko Radosavljevic <marko.radosavljevic@whitecliff-im.com>, Roman Eliasov <roman.eliasov@whitecliff-im.com>, <farid@smallbizaccountancy.com>, Esther S <esther@pensionpractitioner.com>**Subject:** Whitecliff Pension Scheme - contributions and property purchase

Dear Marko,

Esther has passed me your recent email to reply to your queries.

You are correct in that the members can contribute a maximum of ?40k per annum under current limits and allowances regarding tax relief, the total contributions that have or will be paid to any registered pension scheme on behalf of a member in respect of which you are entitled to tax relief under Section 188 of the Finance Act 2004 will not exceed your "relevant UK earnings" for the tax year in question.

Can you please clarify if the contributions for the 3 members will be employer contributions or employee contributions? This will allow us to give you a more exact procedure. If the contributions are to come from the employee, then ideally the contribution should be deducted from wages pre-tax, otherwise, we would need to register for relief at source and claim the tax back from HMRC which can take a while to come back into the pension scheme account.

The scheme can borrow up to 50% of the assets as you have stated. We would need to be involved in the property purchase and borrowing purely for "signing off" and checking of documentation so that all transactions are done on an "arms-length" and commercial basis.

I hope this information is helpful and if you could clarify the points on the contributions I will come back to you with more exact details.

Kind regards,
Stacy Lunnnon

Pension Practitioner
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----- Forwarded message -----

From: Greg Corin <gc@belchakcorin.com>
To: Marko <marko.radosavljevic@whitecliff-im.com>
Cc: Joe Meisel <jm@belchakcorin.com>, Roman Eliasov <roman.eliasov@whitecliff-im.com>, Elena Yakoubovskaya <elena.yakoubovskaya@whitecliff-im.com>, Paul Belchak <pb@belchakcorin.com>
Bcc:
Date: Tue, 29 May 2018 15:54:51 +0000
Subject: RE: Buyer enquiry from Marko Radosavljevic via ZPG

Marko

I tried calling.

I have now received instructions from my client.

If you are prepared to increase your offer to £180,000 excl. subject to contract with a solicitor confirmed as instructed and pay the reservation deposit of £5,000 then the property will come immediately off the market and all marketing material will show as under offer.

I discussed your comments with the developer in respect of you not wanting to commit money before seeing the legal documents.

My client has reiterated that the reservation deposit is to be treated as a sign of intent and will be fully refundable in the event that you perceive there to be any issues with the legal documents.

Please confirm

Regards

Greg Corin

Partner

M. 07941 336 899
E. gc@belchakcorin.com



T. 020 7375 3444
W. belchakcorin.com

Belchak Corin & Co.
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From: Marko <marko.radosavljevic@whitecliff-im.com>

Sent: 29 May 2018 15:42

To: Greg Corin <gc@belchakcorin.com>

Cc: Joe Meisel <jm@belchakcorin.com>; Roman Eliasov <roman.eliasov@whitecliff-im.com>; Elena Yakubovskaya <elena.yakubovskaya@whitecliff-im.com>; Paul Belchak <pb@belchakcorin.com>

Subject: Re: Buyer enquiry from Marko Radosavljevic via ZPG

Dear Greg,

Thank you for your email. I tried calling; can you please call me back at your earliest convenience?

Kind regards,

Marko.

Marko Radosavljević

International Counsel

t. +442079636886

m: +447528184378

e. marko.radosavljevic@whitecliff-im.com



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From: Greg Corin <gc@belchakcorin.com>

Date: Tuesday, 29 May 2018 at 15:39

To: Marko Radosavljevic <marko.radosavljevic@whitecliff-im.com>

Cc: Joe Meisel <jm@belchakcorin.com>, Roman Eliasov <roman.eliasov@whitecliff-im.com>, Helen Yakoubovskaya <elena.yakoubovskaya@whitecliff-im.com>, Paul Belchak <pb@belchakcorin.com>

Subject: RE: Buyer enquiry from Marko Radosavljevic via ZPG

Marko

I am now back in the office and handling this matter.

My colleague Paul has made me aware of the ?170,000 excl. offer subject to contract.

Although your proposal has not been dismissed, the developers are looking to achieve closer to a figure of ?180,000 excl. after dropping the price from ?200,000.

Please confirm your best offer to try and secure the property as we have some other interest.

The property is Vat elected.

Look forward to hearing from you and feel free to call me should it be easier to discuss further on the phone.

Regards

Greg Corin

Partner

M. 07941 336 899

E. gc@belchakcorin.com



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From: Greg Corin

Sent: 21 May 2018 14:08

To: Marko Radosavljevic <marko.radosavljevic@whitecliff-im.com>

Cc: Joe Meisel <jm@belchakcorin.com>; Roman Eliasov <roman.eliasov@whitecliff-im.com>; Elena Yakoubovskaya <elena.yakoubovskaya@whitecliff-im.com>; Paul Belchak <pb@belchakcorin.com>

Subject: Re: Buyer enquiry from Marko Radosavljevic via ZPG

Marko

Sorry I'm away this week.

I've copied in my colleague Paul who will give you a call to discuss an offer.

Regards

Greg Corin


Partner

M. 07941 336 899



E. gc@belchakcorin.com

Sent from my iPhone

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W. belchakcorin.com

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On 21 May 2018, at 15:46, Marko Radosavljevic <marko.radosavljevic@whitecliff-im.com> wrote:

Dear Greg,

We would like to make an offer. Can you please give me a call when you have a chance.

Kind regards

Marko

On Thu, 17 May 2018, 10:01 Greg Corin, <gc@belchakcorin.com> wrote:

The property is called Moore House. Its address is on the top of the second page of the details.

Its at the end of Millfields which is by Clapton Pond.

Prominent corner. Can't miss it

Regards

Greg Corin

Partner

M. 07941 336 899

E. gc@belchakcorin.com

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From: Marko <marko.radosavljevic@whitecliff-im.com>
Sent: 17 May 2018 09:53
To: Greg Corin <gc@belchakcorin.com>

Cc: Joe Meisel <jm@belchakcorin.com>

Subject: Re: Buyer enquiry from Marko Radosavljevic via ZPG

That is fine, Greg. Can you please send me the exact address and I will meet you there at 2.45pm.

Kind regards,

Marko.

Marko Radosavljević

International Counsel

t. [+442079636886](tel:+442079636886)

m: [+447528184378](tel:+447528184378)

e. marko.radosavljevic@whitecliff-im.com



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From: Greg Corin <gc@belchakcorin.com>

Date: Thursday, 17 May 2018 at 09:50

To: Marko Radosavljevic <marko.radosavljevic@whitecliff-im.com>

Cc: Joe Meisel <jm@belchakcorin.com>

Subject: RE: Buyer enquiry from Marko Radosavljevic via ZPG

I could meet you at 2.45pm today

I am away tomorrow and all of next week

Joe is not full time until next month so is also not around at the moment

Let me know if this is convenient

Regards

Greg Corin

Partner

M. 07941 336 899
E. gc@belchakcorin.com

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From: Marko Radosavljevic <marko.radosavljevic@whitecliff-im.com>
Sent: 17 May 2018 09:47
To: Greg Corin <gc@belchakcorin.com>
Cc: Joe Meisel <jm@belchakcorin.com>
Subject: Re: Buyer enquiry from Marko Radosavljevic via ZPG

Thanks, Greg. When would be a good time for viewing - I am generally available from lunchtime today until 6pm and tomorrow from 12-4pm.

Kind regards,

Marko.

Marko Radosavljević

International Counsel

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On 17 May 2018 at 09:41, Greg Corin <gc@belchakcorin.com> wrote:

Marko

The property has B1 use.

Please see full details

I will ask on the service charge but the property is self-contained so should be very little.

I'm not sure what you mean by base rate ? Is this ground rent ? The ground rent is zero. Council rates will also very likely be zero as it will benefit from small business rates relief

Regards

Greg Corin

Partner

M. 07941 336 899

E. gc@belchakcorin.com

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From: Marko Radosavljevic <marko.radosavljevic@whitecliff-im.com>

Sent: 17 May 2018 08:38

To: Joe Meisel <jm@belchakcorin.com>

Cc: Greg Corin <gc@belchakcorin.com>

Subject: Re: Buyer enquiry from Marko Radosavljevic via ZPG

Dear Joe,

I have not heard from you. Can you please get back to me at your earliest convenience.

Kind regards

Marko

On Mon, 14 May 2018, 19:14 Marko Radosavljevic, <marko.radosavljevic@whitecliff-im.com> wrote:

Dear Joe,

Thank you for your email. We would be interested in buying. Can you please confirm that the property has a B1 licence and advise of how much the service charge and base rate are?

Kind regards

Marko

On 11 May 2018 18:00, "Joe Meisel" <jm@belchakcorin.com> wrote:

Marko,

Apologies for not getting back to your enquiry sooner.

Please see the details attached for the unit on Millfields Road.

The vendor has now reduced the asking price to ?180,000. They are also considering letting the unit at a rent of ?13,000 per annum.

Please let me know if either of these options are of any interest.

Kind Regards,

Joe Meisel

Leasing

M. 07872350838

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From: members@zpg.co.uk <members@zpg.co.uk>
Sent: 02 May 2018 23:05
To: Belchak Corin & Co. <Info@belchakcorin.com>
Subject: Buyer enquiry from Marko Radosavljevic via ZPG

You have a new enquiry provided by ZPG

Don't miss a lead! Add this email address to your address book members@zpg.co.uk

Buyer enquiry

To view all your leads login to [ZooplaPro](#) today.

Dear team at Belchak Corin & Co.,
You have a new Buyer enquiry

...

[Message clipped] [View entire message](#)

 **noname.eml**
177K