



Esther Salmon <esther@retirement.capital>

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## RE: The Fitzroy Square Pension Fund- 2023-24

1 message

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**Charlotte French** <Charlotte.French@christie.com>  
To: Paul Davies <pauld@retirement.capital>  
Cc: Esther Salmon <esther@retirement.capital>

8 November 2024 at 17:28

Hello Paul

Please find attached the data for 2023-24.

Password to follow in separate email.

Regards

**Charlotte French**

Christie Group plc

Group Company Secretary, Head of Internal Audit & Compliance Officer

[249 Upper Third Street, Milton Keynes, MK9 1DS](#)

T 01908 920594

[www.christiegroup.com](http://www.christiegroup.com)



[Book time with Charlotte French](#)

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**From:** Paul Davies <pauld@retirement.capital>  
**Sent:** 08 November 2024 08:54  
**To:** Charlotte French <[Charlotte.French@christie.com](mailto:Charlotte.French@christie.com)>  
**Cc:** Esther Salmon <esther@retirement.capital>  
**Subject:** Re: The Fitzroy Square Pension Fund- 2023-24

Hi Charlotte,

Thankyou for your email, we look forward to receiving the information in due course.

Kind Regards

Paul

Paul Davies DipPFS

SSAS Consultant



Web. <https://retirement.capital>

Phone: 0330 311 0088

Mobile: 07807 806 324

Email: [pauld@retirement.capital](mailto:pauld@retirement.capital)

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On Thu, Nov 7, 2024 at 5:49 PM Charlotte French <[Charlotte.French@christie.com](mailto:Charlotte.French@christie.com)> wrote:

Hello Paul

Having discussed internally and with the trustees of the scheme they would not like us to appoint a practitioner at this point in time.

I therefore agree to your fees of £1,500.00 for the submission of the scheme's return to HMRC. I will get the data sent across to you next week for you to proceed.

Regards

**Charlotte French**

Christie Group plc

Group Company Secretary, Head of Internal Audit & Compliance Officer

[249 Upper Third Street, Milton Keynes, MK9 1DS](#)

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[Book time with Charlotte French](#)

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**From:** Paul Davies <[pauld@retirement.capital](mailto:pauld@retirement.capital)>  
**Sent:** 08 October 2024 14:35  
**To:** Charlotte French <[Charlotte.French@christie.com](mailto:Charlotte.French@christie.com)>  
**Cc:** Esther Salmon <[esther@retirement.capital](mailto:esther@retirement.capital)>  
**Subject:** Re: The Fitzroy Square Pension Fund- 2023-24

Hi Charlotte,

The attached fee Menu shows what is covered.

Kind Regards

Paul

Paul Davies DipPFS

SSAS Consultant

Retirement  
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On Tue, Oct 8, 2024 at 1:32 PM Charlotte French <[Charlotte.French@christie.com](mailto:Charlotte.French@christie.com)> wrote:

Hi Paul

What would the £2,500 include please?

Regards

**Charlotte French**

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[249 Upper Third Street, Milton Keynes, MK9 1DS](#)

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**From:** Paul Davies <[pauld@retirement.capital](mailto:pauld@retirement.capital)>  
**Sent:** 08 October 2024 12:46  
**To:** Charlotte French <[Charlotte.French@christie.com](mailto:Charlotte.French@christie.com)>  
**Cc:** Esther Salmon <[esther@retirement.capital](mailto:esther@retirement.capital)>  
**Subject:** Re: The Fitzroy Square Pension Fund- 2023-24

Hi Charlotte,

The increase is due to more onerous HMRC reporting requirements on the scheme return and also the amount of additional time it takes to gather information where the scheme is not directly linked to our back office technology.

We can act as Scheme Practitioner if that is your preference, for a multi member scheme such as Fitzroy we would be charging an annual fee of around £2500 +VAT but we would need to understand the scheme in detail before we can give an accurate quote.

Kind Regards

Paul

Paul Davies DipPFS

SSAS Consultant

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On Tue, Oct 8, 2024 at 12:00 PM Charlotte French <[Charlotte.French@christie.com](mailto:Charlotte.French@christie.com)> wrote:

Hello Paul

This is a considerable increase on last year where you only quote £650. Can I ask why it is such a large increase please?

I will discuss your question about being the schemes administrator and come back to you. Historically we'd preferred just having a Scheme Practitioner. Is this something you could offer instead?

Regards

**Charlotte French**

Christie Group plc

Group Company Secretary, Head of Internal Audit & Compliance Officer

[249 Upper Third Street, Milton Keynes, MK9 1DS](#)

T 01908 920594

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**From:** Paul Davies <[pauld@retirement.capital](mailto:pauld@retirement.capital)>  
**Sent:** 08 October 2024 11:18  
**To:** Charlotte French <[Charlotte.French@christie.com](mailto:Charlotte.French@christie.com)>  
**Cc:** Esther Salmon <[esther@retirement.capital](mailto:esther@retirement.capital)>  
**Subject:** Re: The Fitzroy Square Pension Fund- 2023-24

Hi Charlotte,

Our fee would be £1500 +VAT for completing the scheme return.

Have you considered the advantages of us acting as Scheme Administrator going forward? There would be an initial cost to this but from an administration and compliance point of view it would save you a lot in time and money. HMRC scheme reporting is getting increasingly complicated unfortunately.

Please let me know your thoughts.

Kind Regards

Paul

Paul Davies DipPFS

SSAS Consultant

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On Mon, Oct 7, 2024 at 4:01 PM Charlotte French <[Charlotte.French@christie.com](mailto:Charlotte.French@christie.com)> wrote:

Hi Paul

That is absolutely fine with me.

Thank you.

Regards

**Charlotte French**

Christie Group plc

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[249 Upper Third Street, Milton Keynes, MK9 1DS](#)

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**From:** Paul Davies <[pauld@retirement.capital](mailto:pauld@retirement.capital)>  
**Sent:** 07 October 2024 15:55  
**To:** Charlotte French <[Charlotte.French@christie.com](mailto:Charlotte.French@christie.com)>  
**Cc:** Esther Salmon <[esther@retirement.capital](mailto:esther@retirement.capital)>  
**Subject:** Re: Teh Fitzroy Square Pension Fund- 2023-24

Hi Charlotte,

I hope you are well.

I will get a quote for this work out tomorrow if thats ok.



Kind Regards

Paul

Paul Davies DipPFS

SSAS Consultant

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Phone: 0330 311 0088

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On Mon, Oct 7, 2024 at 3:50 PM Charlotte French <[Charlotte.French@christie.com](mailto:Charlotte.French@christie.com)> wrote:

Hello Esther

I hope you are well.

We would like to engage with Retirement Capital again this year for the reporting of the above schemes HMRC return for the tax year 2023-24.

Could you please confirm that you would be able to carry this work out for us and provide us with a quote for carrying out the work?

Once confirmed I will send across the workings to enable you to complete the return.

Regards

**Charlotte French**

Christie Group plc

Group Company Secretary, Head of Internal Audit & Compliance Officer

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### 3 attachments



**2024-10-03 Fitzroy Square Pension Fund Trial Balance (pw).xlsx**  
459K



**2024-05-02 Fitzroy BANK RECONCILIATIONS (pw).xlsx**  
266K



**2024-10-03 Fitzroy Investment Valuation 05.04.2024 (pw).xlsx**  
54K