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08 DEC 2017

KX 3852 3955 1GB SIGNED FOR

Cranfords
1 The Pavilions
Cranford Drive
Knutsford
Cheshire
WA16 8ZR

Tuesday, 05 December 2017

Dear Sirs,

New Business Application re: Andrew Oliver

Please find enclosed the following documents for application;

1. Copy of Proof of Identity - Passport
2. Copy of Proof of Address – Utility bill
3. SSAS Application form
4. Certificate of Incorporation
5. Audited Files

I trust that you will find all in good order, however, should you find there to be any missing information please do not hesitate to contact me on 0845 206 8480 or alternatively email on l.hudson@opesdistribution.co.uk.

Yours faithfully

Luke Hudson
Administrator

CRANFORDS

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Small Self-Administered Scheme

SSAS Scheme Application Form

- **Establishment of New Small Self Administered Scheme**
- **Form to be completed and signed by Principal Employer and Member Trustees**
- **This document, together with the governing Trust Deed, Rules and the Fee Schedule forms a legally binding agreement between you and us.**

Your completed form should be returned to:
Cranfords, 1 The Pavilions, Cranford Drive, Knutsford, Cheshire, WA16 8ZR
www.cranfords.biz
admin@cranfords.biz

Scheme Details

SSAS Scheme Name	ABIMATT
Contact Name	A OLIVER
Contact Address	3 PUMPING STATION RD LONDON W4 2SN
Telephone	02089954257
Number of Members	1
Normal Retirement Age	65

Principal Employer Details

Company Name	ABIMATT PROPERTY LTD
Contact Name	ANDREW PATRICK OLIVER
Registered Office Address	3 PUMPING STATION ROAD
	LONDON W4 2SN
Telephone	0208 995 4257
Email	andyoliver66@yahoo.co.uk
Company Reg No.	09301408
Nature of Business	PROPERTY
No. Staff Employed	0
PAYE Ref No.	NON
VAT Registration No.	IN PROCESS
Corporation/Partnership Tax Ref	6623718302

Appointment of Financial Adviser

Company Name	OPES DISTRIBUTION
Company FCA Ref No	
Address	UNIT 14, MANSTON PARK INVICTA WAY
	RAMSGATE, KENT CT12 5FD
Contact Name	JIM COOK
Contact Telephone	0845 206 8480
Contact E-mail	info@opesdistribution.co.uk
Adviser Name	J. COOK
Adviser FCA IRN	
Adviser Fees - Initial	£ 0 OR %
Adviser Fees - Renewal	£ 0 OR %

Member Details

Title	MR	Forename(s)	ANDREW PATRICK	Surname	OLIVER
Address	3 PUMPING STATION ROAD, LONDON, W4 2SN				
Gender	M	Date of Birth	11/06/1960	NI. No.	WK 413419C
Contact No.	02089954257/07725563389	E-mail Address	andyoliver66@yahoo.co.uk		
Resident Country	U.K	Employment Status	SELF EMPLOYED		
Nationality	BRITISH	Marital Status	M		
Employer	ABIMATT				
Are you a Director?	Yes / ~~No~~	Unique Tax Payer Reference	9013246775.		
		ABBIMATT UTR	6623718302		
Are you a shareholder ?	Yes / ~~No~~				
Are your benefits subject to a pension sharing order?	~~Yes~~ / No	Please provide relevant documentary evidence			
Are your benefits subject to protection?	~~Yes~~ / No	Please provide a copy of the HMRC certificate			

Member Details

Title		Forename(s)		Surname	
Address					
Gender		Date of Birth		NI. No.	
Contact No.		E-mail Address			
Resident Country		Employment Status			
Nationality		Marital Status			
Employer					
Are you a Director?	Yes / No	Unique Tax Payer Reference			
Are you a shareholder ?	Yes / No				
Are your benefits subject to a pension sharing order?	Yes / No	Please provide relevant documentary evidence			
Are your benefits subject to protection?	Yes / No	Please provide a copy of the HMRC certificate			

For additional members please copy this page and attach to the SSAS Application Form.

Transfer Details (Please complete for each member / transfer)

Member Name: ANDREW PATRICK OLIVER

Scheme name: GREYFRIARS

Policy / Member No: 200904

Provider Name: GREYFRIARS

Provider Telephone: 0116 240 402

Provider Address: THE CEDARS, 11 HIGH STREET,
FLECKNEY LEICESTERSHIRE LE8 8AJ

Estimated Transfer: £ 200k

Is this the full value of your plan? ~~Yes~~ / No

Pension Type: SIPP

Is the transfer in-specie?* Yes / ~~No~~

*If yes please provide details on a separate sheet

Have you already taken any form of benefits from your existing pension scheme: Yes / ~~No~~

If yes, is your fund already entirely in drawdown ☐ OR partially in drawdown ☑

Unknown ☐ If unknown, please contact us or your Financial Advisor to discuss this further

Transfer Details (Please complete for each member / transfer)

Member Name:

Scheme name:

Policy / Member No:

Provider Name:

Provider Telephone:

Provider Address:

Estimated Transfer: £

Is this the full value of your plan? Yes / No

Pension Type:

Is the transfer in-specie?* Yes / No

*If yes please provide details on a separate sheet

Have you already taken any form of benefits from your existing pension scheme: Yes / No

If yes, is your fund already entirely in drawdown ☐ OR partially in drawdown ☐

Unknown ☐ If unknown, please contact us or your Financial Advisor to discuss this further

Transfer Details (Please complete for each member / transfer)

Member Name

Scheme name

Policy / Member No

Provider Name　　Provider Telephone

Provider Address

Estimated Transfer £　　Is this the full value of your plan? Yes / No

Pension Type　　Is the transfer in-specie?* Yes / No

*If yes please provide details on a separate sheet

Have you already taken any form of benefits from your existing pension scheme: Yes / No

If yes, is your fund already entirely in drawdown ☐ OR partially in drawdown ☐

Unknown ☐ If unknown, please contact us or your Financial Advisor to discuss this further

Transfer Details (Please complete for each member / transfer)

Member Name

Scheme name

Policy / Member No

Provider Name　　Provider Telephone

Provider Address

Estimated Transfer £　　Is this the full value of your plan? Yes / No

Pension Type　　Is the transfer in-specie?* Yes / No

*If yes please provide details on a separate sheet

Have you already taken any form of benefits from your existing pension scheme: Yes / No

If yes, is your fund already entirely in drawdown ☐ OR partially in drawdown ☐

Unknown ☐ If unknown, please contact us or your Financial Advisor to discuss this further

For additional transfers/members please copy this page and attach to the SSAS Application Form.

Contribution details

Full Name	ANDREW PATRICK OLIVER
Date of Birth	11/06/1960
National Insurance Number	WK 41 34 19 C
Home Address	3 PUMPING STATION ROAD
	LONDON W4 2SN
Scheme Name	ABIMATT

Protection

Do you have any form of HMRC Protection? ☐ / ☑ NO

If you have any form of Protection, any contributions you make to this scheme may result in the loss of your Protection. Please seek Financial Advice if you require any further information.

Please provide a copy of the Protection certificate if applicable.

Source of Funds

Please confirm (tick one) how the contribution is to be funded

From earnings	☑	Savings	☐
Divorce settlement	☐	Inheritance	☐
Winnings	☐	Capital Gain	☐
Gift	☐	Other (please specify below)	☑
PENSION			

Employer Contributions

This section should be completed where your employer will be making contributions to your scheme.

Company Name	ABIMATT
Contact Name	ANDREW PATRICK OLIVER
Company Address	3 PUMPING STATION ROAD
	LONDON W4 2SN
Email Address	andyoliver66@yahoo.co.uk
Telephone No(s).	0208 9954257

Contribution Amount (Gross):- TBC.

Contribution Type:- Single ☐ Regular ☐

Frequency of regular contributions:- N/A ☐ Monthly ☐ Quarterly ☐ Annually ☐

Start date of regular contributions:- N/A ☐

Signatory Name A OLIVER

Position in Firm DIRECTOR

Signature of employer x

Date 05/12/17

Identification Requirements

Company Registration No. 09301408

Please provide a copy of the Certificate of Incorporation, copy of most recent filed audited accounts and details of current company officers (i.e. details of current directors and company secretary) and shareholders.

ANDREW OLIVER

Eligibility

Occupation	DIRECTOR
Approximate Annual Earnings (£)	£200K

Please confirm **ONE** of the list below:

EMPLOYED (chargeable to income tax under Chapter 2 of Part 2 on the Income Tax (Earnings and Pensions Act) 2003).	☑
PENSIONER (chargeable to income tax under Part 9 of the Income Tax (Earnings and Pension) Act 2003).	☐
SELF-EMPLOYED (chargeable to tax under Chapter 2 of Part 2 of the Income Tax (Trading and Other Income) Act 2005).	☐
CHILD (under the age of 16).	☐
OTHER (any individual not falling into one of the categories above). **(please also complete below)**	☐

If you have selected 'other' from the above list, please confirm (tick one) which of the below statements best applies to you at the relevant date:

Caring for one or more children under age 16	☐
Caring for a person aged 16 or over	☐
In full time education	☐
Unemployed	☐
Other	☐

Personal Contributions

n/a.

Complete this section if you are making a contribution to your scheme, or it is being made by a third party other than your employer. Personal and third party contributions should be paid to your SSAS gross. If you are eligible, you can obtain tax relief as part of your self-assessment tax return.

Contribution Amount (Gross):- ☐

Contribution Type:- Single ☐ Regular ☐

Frequency of regular contributions:- N/A ☐ Monthly ☐ Quarterly ☐ Annually ☐

Start date of regular contributions:- N/A ☐ ☐

This page is intentionally left blank

Standing Order Set Up (Please copy this page for any additional Standing Orders)

Your account details

Account Name

Sort Code

Account Number

Payment details

Amount of usual payment

Frequency of payment

Date of first payment

Date of last payment (please specify if no end date)

If the bank receives your form after the first payment date selected above, please tick the following box if you are happy for the bank to make an immediate payment on your behalf to satisfy your first Standing Order payment. ☐

Date of usual payment (if different to first payment)

Amount of first payment (if different to usual amount)

Beneficiary details (Cranfords to complete)

Sort Code

Account Number

Beneficiary Name

Reference (maximum of 18 characters)

Declaration

For and on behalf of

Authorised Signatory*		Authorised Signatory*	
Name		Name	
Date		Date	

*If signing on behalf of a company account this must be in accordance with the Appointment of Bankers /mandate. Otherwise, company applications need to be signed by 2 directors, a director and a company secretary, or the director in the case of a company with a sole director, LLP applications by 2 members, partnership applications by all partners, and sole trader for applications by the sole trader.

;BC

Beneficiary Nomination for Death Benefits

Member Name	A P OLIVER	Beneficiary Name	ABIGAIL FRANKIE OLIVER
Beneficiary Address	3 PUMPING STATION ROAD		
	LONDON W4 2SN		
Relationship to member	DAUGHTER	% Share	50

Member Name	AP OLIVER	Beneficiary Name	MATTHEW OLIVER
Beneficiary Address	3 PUMPING STATION ROAD		
	LONDON W4 2SN		
Relationship to member	SON	% Share	50

Member Name		Beneficiary Name	
Beneficiary Address			
Relationship to member		% Share	

Member Name		Beneficiary Name	
Beneficiary Address			
Relationship to member		% Share	

You can change your nomination at any time by completing a new Nomination of Beneficiary Form.
Please use additional sheets if you wish to appoint more than three beneficiaries.

The Trustees will consider your wishes but shall not necessarily be bound by them. If you do not complete this section the Trustees will exercise their full discretion as to whom your benefits should be paid.

For additional Members, please copy this page and attach to the SSAS application form.

Fund Investments

Please provide details of the proposed investments of the fund*

Cash Deposits	
Investment Managers, Stockbrokers Fund Platforms	DANIEL STEWART
Directly held funds	
Property**	
Loans	
Unquoted Shares***	
Other****	

*Please forward us the relevant completed Application Forms required by the investment provider.

**Please complete our Property Application Form which can be found on the Literature section of our website.

***Please complete our Unquoted Shares Application Form which can be found on the Literature section of our website.

****Please provide additional information where applicable.

Employer Declaration

On behalf of the sponsoring employer, we request that Cranfords establish a Small Self Administered Scheme (the Scheme) and we agree to be bound by the Trust Deed and Rules of the Scheme. We confirm that we are acting in accordance with the Memorandum and Articles of Associate of the Company or Partnership Agreement.

We understand that Cranfords are the Scheme Administrator.

I/We understand that once a contribution has been made to the Scheme, it cannot be returned without incurring a tax charge.

I/We confirm that we have the necessary capacity and authority to enter into this agreement.

I/We acknowledge that we are aware of the risk factors of entering into a SSAS.

I/We understand and agree that Cranfords are entitled to charge fees and expenses for administering the plan. We confirm that we have received a copy of the Fee Schedule current at the date of this application and agree to pay the fees as set out in that Schedule. We understand that the Fee Schedule may change from time to time and agree to the most recent version published on Cranfords website. We understand that the charges represent Cranfords fees and will not be refunded if the plan is closed or transferred on any date other than the anniversary date by giving 30 days notice. We also understand that the fees payable in respect of the plan may be amended or increased from time to time upon reasonable prior notice.

As Cranfords is a trading name, invoices for fees are issued by and payable to Cranfords. We understand that if fees are not met within 28 days, steps will be taken to recover the outstanding fees and that we will be required to cover all costs associated with the recovery of the fees.

I/We understand and agree that Cranfords shall not bear any liability for any tax charge, unauthorised payment charge, lifetime allowance charge (or any other charge under the Finance Act 2004) payable by or in respect of the plan. If any such charge is incurred or such payment is made, we understand and agree that Cranfords shall be entitled to take steps to recover any fees, charges or expenses incurred by them in respect of such liability in the manner described above.

I/We understand that Cranfords will normally correspond with the Financial/Professional Adviser named on page 2 unless we have requested otherwise.

I/We agree to the Advisers fees set out on page 2 to be paid from the SSAS fund.

I/We understand and agree that there will be no earmarking of any assets to particular benefits or members under the plan.

To the best of my/our knowledge and belief the statements included in the application are true and complete.

To be signed by a director of the Principal Employer

Signature	[signature]	Print Name	A OLIVER
Position	Managing Director	Date	05/12/17
Witness	[signature]	Print Name	J J COOK
Address	OPES Distribution unit 14, Manston Park Invicta Way, Ramsgate CT12 5FD	Position	Managing Director
		Date	05/12/17

'Cranfords' is the trading style of 3110950 Ltd.(No.3110950). The company is a wholly owned subsidiary of Pensionology.uk Ltd which is authorised and regulated by the Financial Conduct Authority under the number 315328. Both companies are registered in England at 1 Knutsford Business Park, Knutsford, Cheshire WA16 8ZR

The Risks

As the SSAS provides retirement benefits to its Members on a Money Purchase (Defined Contribution) basis, the level of pension income achievable at the point you wish to retire will depend on a number of factors.

The size of the fund attributable to you at the point you wish to retire: this will be dependent on the amount you invest into your SSAS, through Transfers and Contributions, plus the performance of the underlying investments held by the SSAS, minus any fees and charges incurred along the way.

The timing of your retirement: the values of the underlying investments within the SSAS are likely to fluctuate with Market conditions. The value of an investment can go down as well as up and there is always the risk that you may not get back what you originally put in. If you decide to pur chase an Annuity with your retirement funds, then it's important to remember that Annuity Rates also fluctuate with Market conditions.

Pension Tax Legislation: This is subject to change which could be more or less favourable to the growth of your funds within the SSAS and the options available to you at the point you wish to retire.

Tax Rates: Tax Rates are also subject to change and may affect the Net Retirement Income that you receive.

Some investments are a higher risk than others and you should understand the risk profile of the underlying investments.
We offer an execution-only service, and as such we do not provide any form of regulated advice.
We would recommend that anyone considering transferring existing pension benefits into a SSAS or carrying out their duties as a Trustee of a SSAS, seek advice from a suitably Authorised and Regulated Adviser.

Declaration

I am aware of the current limits and allowances regarding tax relief. I declare that:

a) The total contributions that have been or will be paid to any registered pension scheme in respect of which I am entitled to tax relief under section 188 of the Finance Act 2004 will not exceed the higher of the following:
   - The basic amount (£3,600); or my "relevant UK earnings" for the tax year in question, within the meaning of section 189 of the Finance Act 2004.

b) The declaration & information I have given in this application is, to the best of my knowledge and belief, correct and not misleading.

c) I will give notice to Cranfords in writing by the end of the tax year (5th April) or within 30 days (whichever is later) if there is a change in:
   - my residency status, other personal information such as a change of name or permanent residential address and/or status affecting qualification for tax relief.

d) You have our authority to complete any Anti Money-Laundering checks on parties making contributions as required.

Data Protection Act 1998

We understand and agree that:
Information about our SSAS will be held by 3110950 Limited for business analysis, fraud prevention and to keep accurate and up to date records.
Under the Data Protection Act, we can ask to see copy of the personal information held about us by writing to 3110950 Limited. We understand that this will involve payment of a fee.
Where we act as Data Controllers, we will register under the terms of the Data Protection Act. Information will be held after you no longer act for us.
Any information will be held in the strictest confidence and is subject of the provisions of Data Protection legislation.
It is a serious offence to make false statements.

General Declaration

I/We hereby apply to become a member of the Scheme referred to above and I agree to be bound by the Trust Deed and Rules, as amended from time to time.
I/We declare that the information provided in this application form, and any other documents completed in connection with this application, is/are to the best of my knowledge and belief, correct and complete.
I/We will not require, nor attempt to require, the withdrawal of funds held to provide benefits for me under the Scheme, or the income on those funds, other than in accordance with the rules of the Scheme. In the event that an unauthorised payment is made, I/we agree to the scheme administrator deducting the amount of any scheme sanction charge, or other charge, levied by HMRC on the scheme administrator from the funds held for me/us under the Scheme in order to pay that charge to HMRC. If there are insufficient funds held for me/us under the Scheme, I/we agree to pay the scheme administrator the amount by which the charge exceeds the value of my funds under the Scheme.
I/We are not aware of any reason why I am/we are not permitted to act in the capacity of Trustee.
I/We agree to the fee structure set out in the Fee Schedule and understand that the appropriate fees may be paid to Cranfords by withdrawal from my/our Scheme Fund.
I/We agree that where there are insufficient funds available in my/our Scheme to cover your fees in full, these will be settled by encashment/surrender/sale of other assets held by the Scheme and that payment will not be unreasonably withheld.
I/We agree to the appointment of the Adviser named on page 2 and agree that investment instructions given by the Adviser to Cranfords are made on my/our behalf with my/our full knowledge and consent. I/We agree to the Adviser's fees set out above being paid from my/our Scheme funds by Cranfords.
I/We agree and accept to the liability and indemnity clause in the Trust Deed and Rules of the Scheme.
I/We have read and understood the risk warnings.
Where I/We have received financial advice, I/we confirm we have received the appropriate risk warnings.

Data Protection Act 1998 - Your Information

We will use the information provided to check your identity, and that of any other person providing funds on behalf of an investment made in your name. Our checks are recorded. We use scoring methods to verify your identity as this provides a thorough check of the available data. If you supply false or inaccurate information and we suspect fraud, we will inform the fraud prevention agencies. If we cannot verify your identity by electronic means, we may ask you for additional information.
Please write to us at the address provided in this Application Form if you want a copy of the identity check report, you have a legal right to these details. We may charge a fee for providing the information. You have a right on payment of a fee to receive a copy of the information we hold about you if you apply to us in writing.
Any information supplied by you will be treated in the strictest of confidence and will be held in accordance with the Data Protection Act 1998.

Bank Account

I/We understand that a pension scheme bank account will be established on behalf of my/our Scheme with the bank.
I/We agree and provide confirmation to Cranfords to instruct payments on my account for the following reasons:

1. Payment of my fees for the administration of my pension scheme
2. To place investments from my pension scheme into investments that I have selected and completed a signed application for
3. In respect of my pension benefits when I elect to retire
4. Any tax or VAT due to HMRC
5. Any other payment in line with the administration of my pension scheme

Trustee Terms

I agree to my/our appointment as trustee and understand that:

1. the main purpose of the Scheme must be the provision of retirement and death benefits;
2. the trustee has general duties under the law and specific duties imposed by the Trust Deed and Rules. A trustee must be aware of the liabilities of the trust and any limitations imposed by HMRC;
3. the trustees have a duty to invest trust assets in the best interests of the beneficiaries and to act as a prudent person would when investing on their own behalf; and
4. under trust law all trustees of a trust are jointly responsible for the administration and management of the trust assets whether or not any duties have been delegated to a third party;

Finance Act 2004

For information, the receiving scheme is a registered pension scheme under Finance Act 2004.

Transfers

I/We authorise my previous company scheme provider, or any insurer or other pension provider and HMRC to disclose to 3110950 Ltd t/a Cranfords any details they request about the benefits provided for me/us.

I/We understand that, in the case of a transfer of a pension arrangement which is paying retirement benefits in the form of income drawdown, the Scheme must continue to apply the same maximum income, the same income year and same review dates that applied under the transferring scheme.

I/We hereby request and consent to the payment of the transfer value(s) from my/our previous scheme/arrangement(s) to the Scheme. I/We understand that the transfer may only be applied to pay benefits at the time I/we take my/our retirement or on my/our death. I/we agree and consent to Cranfords providing the transferring scheme provider with details of the SSAS when requested to facilitate the transfer.

Request For Transfers

I authorise and instruct you to transfer sums and assets from the plan as listed in the appropriate section of this application directly to Cranfords and to provide any intructions and/or discharge required by any third party to do so.

Where you have asked me to give you any original policy document[s] in return for the transfer of sums and assets and I am unable to do so, I promise that I will be responsible for any losses and/or expenses which are the result, and which a reasonable person would consider to be the probable result, of any untrue, misleading or inaccurate information deliberately or carelessly given by me, or on my behalf, either in this form or with respect to benefits from the plan.

I authorise Cranfords, the current provider and any other Financial Intermediary named in this application to obtain information from each other, and release to each other, any information that may be required to enable the transfer of sums and assets to Cranfords.

I authorised Cranfords, the current provider and any employer paying contributions to any of the plans listed in the appropriate section of this application to obtain from each other, and release to each other, any information that may be required to enable the transfer of sums and assets to Cranfords.

Until this application is accepted and complete, the receiving scheme administrator's responsibility is limited to the return of the total payment[s] to the current providers.

Where the payment[s] made to receiving scheme represents all of the sums and assets under the plan[s] listed in this form, then payment made as instructed will mean that I shall no longer be entitled to receive pension or other benefits from the plan[s] listed.

Where the payment[s] made to the receiving scheme represents part of the sums and assets under the plan listed in the appropriate section of this form, then the payment made as instructed will mean that I shall no longer be entitled to receive pension or other benefits from that part of the plan[s] represented by the payments.

I promise to accept responsibility in respect of any claims, losses and expenses that Cranfords and the current provider may incur as a result of any incorrect information provided by me in this application or any failure on my part to comply with any aspect of this application.

If I've taken any benefits from any pension arrangement, with the current or any other pension provider, in a way which means that I am subject to the Money Purchase Annual Allowance [MPAA], I have supplied the date the MPAA first applied to me in this application form.

I apply to the scheme administrator of the receiving scheme to accept the transfer from the transferring scheme and to pay it into my SSAS. I confirm that the information provided relevant to my application to transfer benefits into my SSAS is correct and complete, to the best of my knowledge and belief.

Continued Overleaf

Request For Transfers (Continued)

I confirm that any adviser charges must be paid in accordance with the adviser charges option selected previously.

I confirm that I have not received any advice or recommendation in relation to the transfer from a representative of Cranfords.

I/We agree to act as Trustee and accept the duties and responsibilities of Trustee as set out in the Trust Deed and Rules.

Member Trustee Name		Signature		Date	
Member Trustee Name		Signature		Date	
Member Trustee Name		Signature		Date	
Member Trustee Name		Signature		Date	

FUNDS ARE BEING TRANSFERRED TO HIS DANIEL STEWART ACCOUNT

18/9/17

REPORT OF THE DIRECTOR AND

UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 NOVEMBER 2016

FOR

ABIMATT PROPERTY LIMITED

ABIMATT PROPERTY LIMITED

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FOR THE YEAR ENDED 30 NOVEMBER 2016

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ABIMATT PROPERTY LIMITED

COMPANY INFORMATION
FOR THE YEAR ENDED 30 NOVEMBER 2016

DIRECTOR:	Mr A P Oliver
REGISTERED OFFICE:	3 Pumping Station Road London W4 2SN
REGISTERED NUMBER:	09301408 (England and Wales)
ACCOUNTANTS:	Acuity Professional (Sellens French) LLP 91-97 Bohemia Road St Leonards on Sea East Sussex TN37 6RJ

ABIMATT PROPERTY LIMITED

REPORT OF THE DIRECTOR
FOR THE YEAR ENDED 30 NOVEMBER 2016

The director presents his report with the financial statements of the company for the year ended 30 November 2016.

PRINCIPAL ACTIVITY
The principal activity of the company in the year under review was that of property developement.

DIRECTOR
Mr A P Oliver held office during the whole of the period from 1 December 2015 to the date of this report.

STATEMENT OF DIRECTOR'S RESPONSIBILITIES
The director is responsible for preparing the Report of the Director and the financial statements in accordance with applicable law and regulations.

Company law requires the director to prepare financial statements for each financial year. Under that law the director has elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the director must not approve the financial statements unless he is satisfied that they give a true and fair view of the state of affairs of the company and of the profit or loss of the company for that period. In preparing these financial statements, the director is required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The director is responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company and enable him to ensure that the financial statements comply with the Companies Act 2006. He is also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

ON BEHALF OF THE BOARD:

Mr A P Oliver - Director

30 August 2017

**ACCOUNTANTS' REPORT TO THE DIRECTOR
ON THE UNAUDITED FINANCIAL STATEMENTS OF
ABIMATT PROPERTY LIMITED**

In order to assist you to fulfil your duties under the Companies Act 2006, we have prepared for your approval the financial statements of Abimatt Property Limited for the year ended 30 November 2016 which comprise the Profit and Loss Account, the Balance Sheet and the related notes from the company's accounting records and from information and explanations you have given us.

As a practising member firm of the Institute of Chartered Accountants in England and Wales (ICAEW), we are subject to its ethical and other professional requirements which are detailed at icaew.com/membershandbook.

This report is made solely to the director of Abimatt Property Limited in accordance with our terms of engagement. Our work has been undertaken solely to prepare for your approval the financial statements of Abimatt Property Limited and state those matters that we have agreed to state to the director of Abimatt Property Limited in this report in accordance with AAF 2/10 as detailed at icaew.com/compilation. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and its director for our work or for this report.

It is your duty to ensure that Abimatt Property Limited has kept adequate accounting records and to prepare statutory financial statements that give a true and fair view of the assets, liabilities, financial position and profit of Abimatt Property Limited. You consider that Abimatt Property Limited is exempt from the statutory audit requirement for the year.

We have not been instructed to carry out an audit or a review of the financial statements of Abimatt Property Limited. For this reason, we have not verified the accuracy or completeness of the accounting records or information and explanations you have given to us and we do not, therefore, express any opinion on the statutory financial statements.

Acuity Professional (Sellens French) LLP
91-97 Bohemia Road
St Leonards on Sea
East Sussex
TN37 6RJ

30 August 2017

This page does not form part of the statutory financial statements

ABIMATT PROPERTY LIMITED

PROFIT AND LOSS ACCOUNT
FOR THE YEAR ENDED 30 NOVEMBER 2016

	Notes	Year Ended 30.11.16 £	Period 7.11.14 to 30.11.15 £
TURNOVER		-	-
Cost of sales		(23,330)	-
GROSS PROFIT		23,330	-
Administrative expenses		12,825	963
		10,505	(963)
Other operating income		7,598	-
OPERATING PROFIT/(LOSS)	2	18,103	(963)
Interest payable and similar charges		18,047	-
PROFIT/(LOSS) ON ORDINARY ACTIVITIES BEFORE TAXATION		56	(963)
Tax on profit/(loss) on ordinary activities	3	-	-
PROFIT/(LOSS) FOR THE FINANCIAL YEAR		56	(963)

The notes form part of these financial statements

ABIMATT PROPERTY LIMITED (REGISTERED NUMBER: 09301408)

BALANCE SHEET
30 NOVEMBER 2016

	Notes	2016 £	2016 £	2015 £	2015 £
FIXED ASSETS					
Investment property	4		-		330,694
CURRENT ASSETS					
Stocks		**1,152,621**		369,993	
Debtors	5	**245,000**		-	
Cash at bank		**97,702**		-	
		1,495,323		369,993	
CREDITORS					
Amounts falling due within one year	6	**1,345,229**		701,649	
NET CURRENT ASSETS/(LIABILITIES)			**150,094**		(331,656)
TOTAL ASSETS LESS CURRENT LIABILITIES			**150,094**		(962)
CREDITORS					
Amounts falling due after more than one year	7		**151,000**		-
NET LIABILITIES			**(906)**		(962)
CAPITAL AND RESERVES					
Called up share capital	8		**1**		1
Profit and loss account	9		**(907)**		(963)
SHAREHOLDERS' FUNDS			**(906)**		(962)

The notes form part of these financial statements

continued...

BALANCE SHEET - continued
30 NOVEMBER 2016

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 30 November 2016.

The members have not required the company to obtain an audit of its financial statements for the year ended 30 November 2016 in accordance with Section 476 of the Companies Act 2006.

The director acknowledges his responsibilities for:
(a) ensuring that the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
(b) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its profit or loss for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies and with the Financial Reporting Standard for Smaller Entities (effective January 2015).

The financial statements were approved by the director on 30 August 2017 and were signed by:

Mr A P Oliver - Director

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Accounting convention
The financial statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2015).

Stocks
Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Hire purchase and leasing commitments
Rentals paid under operating leases are charged to the profit and loss account on a straight line basis over the period of the lease.

2. OPERATING PROFIT/(LOSS)

The operating profit (2015 - operating loss) is stated after charging:

	Year Ended 30.11.16 £	Period 7.11.14 to 30.11.15 £
Director's remuneration and other benefits etc	-	-

3. TAXATION

Analysis of the tax charge
No liability to UK corporation tax arose on ordinary activities for the year ended 30 November 2016 nor for the period ended 30 November 2015.

4. INVESTMENT PROPERTY

	Total £
Cost	
At 1 December 2015	330,694
Disposals	(330,694)
At 30 November 2016	-
Net book value	
At 30 November 2016	-
At 30 November 2015	330,694

5. DEBTORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2016 £	2015 £
Other debtors	245,000	-

continued...

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2016 £	2015 £
Bank loans and overdrafts	227,888	-
Directors' current accounts	1,112,180	700,687
Accruals and deferred income	5,161	962
	1,345,229	701,649

7. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2016 £	2015 £
Other loans - 1-2 years	151,000	-

8. CALLED UP SHARE CAPITAL

Allotted, issued and fully paid:

Number:	Class:	Nominal value:	2016 £	2015 £
1	Ordinary shares	£1	1	1

9. RESERVES

	Profit and loss account £
At 1 December 2015	(963)
Profit for the year	56
At 30 November 2016	(907)

10. RELATED PARTY DISCLOSURES

At balance sheet date, there was an amount due to the director, Mr A Oliver for £1,112,180 (2015: £700,687). Interest will be chargeable on the loan in the future.

11. ULTIMATE CONTROLLING PARTY

The controlling party is Mr A P Oliver.

ABIMATT PROPERTY LIMITED

TRADING AND PROFIT AND LOSS ACCOUNT
FOR THE YEAR ENDED 30 NOVEMBER 2016

	Year Ended 30.11.16		Period 7.11.14 to 30.11.15	
	£	£	£	£
Income		-		-
Cost of sales				
Opening stock	369,993		-	
Property purchases	331,303		-	
Build Costs	385,451		-	
Legal & Professional fees	42,544		-	
	1,129,291		-	
Closing stock	(1,152,621)		-	
		(23,330)		-
GROSS PROFIT		23,330		-
Other income				
Rents received		7,598		-
		30,928		-
Expenditure				
Rent	1,040		-	
Rates and water	43		-	
Licences and insurance	1,432		-	
Repairs and renewals	50		-	
Subscriptions	40		-	
Sundry expenses	152		13	
Accountancy	1,800		950	
Professional fees	500		-	
Wages	3,224		-	
Entertainment	12		-	
Motor expenses	3,825		-	
Hotel, travel & subsistence	450		-	
		12,568		963
		18,360		(963)
Finance costs				
Bank charges	257		-	
Loan	18,047		-	
		18,304		-
NET PROFIT/(LOSS)		56		(963)

This page does not form part of the statutory financial statements

CERTIFICATE OF INCORPORATION
OF A
PRIVATE LIMITED COMPANY

Company Number **9301408**

The Registrar of Companies for England and Wales, hereby certifies that

ABIMATT PROPERTY LTD

is this day incorporated under the Companies Act 2006 as a private company, that the company is limited by shares, and the situation of its registered office is in England and Wales.

Given at Companies House, Cardiff, on **7th November 2014**.

The above information was communicated by electronic means and authenticated by the Registrar of Companies under section 1115 of the Companies Act 2006

REGISTRAR OF COMPANIES FOR ENGLAND AND WALES

THE OFFICIAL SEAL OF THE REGISTRAR OF COMPANIES

Companies House

Certified to be a true copy of the original seen by me:
Signed: [signature]
Name: J COOK
Date: 8-11-17
Opes Distribution is an Authorised Representative of Daniel Stewart & Company PLC. FCA no: 145026

3PSR
GP
GAS

Sainsbury's Energy
Working together with British Gas

(8)

882 000

Mr Andy Oliver
OLIVER HOUSE
3 PUMPING STATION ROAD
LONDON
W4 2SN

① PAID SO
② F.

T

374

Your final gas bill

Your customer number:
85 10 06 40 75 93

Statement date:
7 Oct 2017

Statement period:
6 Aug 2017 - 4 Oct 2017

1 What's my balance?

You are in debit by **£425.25**

Gas tariff: Standard

See **step 4** for more details about your account and tariff

Your balance was in debit by	£669.58
Total charges (including VAT)	£77.60
What you've paid	-£321.93
Direct Debit 18 Aug 2017	-£72.90
Direct Debit 18 Sep 2017	-£249.03
Your account balance is in debit by	**£425.25**

2 What do I pay?

The amount of **£212.13** will be taken from your bank account on or within 3 days of**23 October 2017.**

3 Could you pay less?

Remember - it might be worth thinking about switching your tariff or supplier.
Personal Projection is our estimate of your energy costs (including VAT & other discounts) for the next twelve months and is based on previous actual consumption. This could be affected by future tariff, price or consumption changes.

Your gas Personal Projection is **£732.59**

Cheapest Similar Tariff
Great News! You are already on our cheapest similar tariff. We'll continue to review your account and let you know at least once a year if there's a cheaper tariff you could switch to.

Cheapest Overall Tariff
Save **£4.39** by switching to Price Freeze October 2018, Fixed Dual Fuel tariff.

Tariffs may have eligibility criteria, limited availability, exit fees and materially different Ts & Cs.

Switching tariffs may involve changing to materially different Ts&Cs.

Find out more at sainsburysenergy.com

To manage your account online
sainsburysenergy.com/login

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CETTE PAGE EST RESERVEE AUX OBSERVATIONS OFFICIELLES (11)

THERE ARE NO OFFICIAL OBSERVATIONS

PASSPORT
PASSEPORT

Type/Type
P

Code/Code
GBR

Passport No./Passeport No.
527715938

Surname/Nom (1)
OLIVER

Given names/Prénoms (2)
ANDREW PATRICK

Nationality/Nationalité (3)
BRITISH CITIZEN

Date of birth/Date de naissance (4)
11 JUN /JUIN 60

Sex/Sexe (5)
M

Place of birth/Lieu de naissance (6)
BOURNEMOUTH

Date of issue/Date de délivrance (7)
02 OCT /OCT 14

Authority/Autorité (8)
IPS

Date of expiry/Date d'expiration (9)
02 DEC /DEC 24

Holder's signature/Signature du titulaire (10)

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