



Georgina Stuliglowa <georginas@pensionpractitioner.com>

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## Garvey calcs

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Georgina Stuliglowa <georginas@pensionpractitioner.com>  
To: Tony McCarthy <tonym@pensionpractitioner.com>

9 December 2019 at 11:47

Hi Tony,

Thank you.

I had £13,000 repaid within the period, £15,000 was repaid outside of the period. I converted what you have given me to the figures I actually need. Is this correct?

The total amount owed was £33,600 (£28,000 capital plus £5,600 interest). £13,000 has been repaid, or 38.69% of the overall amount.

To split this amongst capital and interest :

£28,000 \* 38.69% = **£10,833.2** capital repaid within the period & amount disposed within the period  
£5,600 \* 38.69% = **£2,166.64** interest repaid within the period & investment income received  
(total repaid : £12,999.84)

Amount outstanding :

should be £20,600

£28,000 \* 61.31% = **£17,166.8** capital owed & the market value of the investment  
£5,600 \* 61.31% = £3,433.36 interest owed  
(total still due : £20,600.16)

I have a £0.16 discrepancy....

Kind regards  
Georgina

Pension Practitioner

Office 12  
Venture Wales Building  
Pentrebach  
Merthyr Tydfil  
CF48 4DR

T: 0800 634 4862  
F: 020 8906 6611

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Registered Office: 1st Floor, World Trade Centre, Baytree Road, Gibraltar GX11 1AA

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