



# MGI 1 Retirement Scheme

## Financial Report

The underlying report has been generated following the request from the Pension Schemes Practitioner for scheme activity in the MGI 1 Retirement Scheme for financial year 17-18 (Herein known as 'the scheme').



CARLTONJAMES

### Scheme Information

|   |                                |
|---|--------------------------------|
| <b>Scheme name</b>                      | MGI 1 Retirement Scheme        |
| <b>Sponsoring company name</b>          | My Goal Is... Limited          |
| <b>Company number</b>                   | 05627486                       |
| <b>Company UTR number</b>               | 455 99222 29868 A              |
| <b>Scheme PSTR number</b>               | 00813541RJ                     |
| <b>Scheme holding bank</b>              | Allied Irish Bank (AIB)        |
| <b>Scheme bank account number</b>       | 04919088                       |
| <b>Scheme sort code</b>                 | 23-83-96                       |
|   |                                |
| <b>Scheme establishment date</b>        | 9 <sup>th</sup> September 2014 |
| <b>Number of scheme Member/Trustees</b> | 10                             |
| <b>Who is the scheme administrator</b>  | Pension Practitioner           |
| <b>Who introduced the scheme?</b>       | My Goal Is... Limited          |
| <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.

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

### **Sponsoring Employer Details**

|                                    |  |
|------------------------------------|--|
| <b>Sponsoring Employer Address</b> | 1 Whitethorn Close, Wootton Bassett, SN4 7HF<br>7HS        |
| <b>Scheme Banking Address</b>      | St. James's House, Charlotte Street,<br>Lancashire, M1 4DZ |



### **Corporate Scheme Status**

#### ***Scheme Overview:***

| <b>Scheme Cash Available</b> |  | <b>Scheme Value</b> |
|------------------------------|--|---------------------|
| £293,475.38                  |  | £1,682,203.00       |

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

| <b>Scheme Cash Available</b> |  | <b>Scheme Value</b> |
|------------------------------|--|---------------------|
| £48,522.87                   |  | £2,165,414.64       |

***\*position at the report date Financial Year 17/18***



CARLTONJAMES

| Contributions (Financial Year 17/18) |              |             |            |
|--------------------------------------|--------------|-------------|------------|
| Contribution Type                    | From         | Value       | Date       |
| SIPP Transfer - Cash                 | Transact     | £65,901.86  | 18/04/2017 |
| SIPP Transfer - Cash                 | Transact     | £21,570.61  | 18/04/2017 |
| SIPP Transfer - Cash                 | Transact     | £1,384.79   | 18/04/2017 |
| SIPP Transfer - Cash                 | Transact     | £8,581.05   | 18/04/2017 |
| SIPP Transfer - Cash                 | Transact     | £2,678.09   | 18/04/2017 |
| SIPP Transfer - Cash                 | Transact     | £36,207.70  | 18/04/2017 |
| SIPP Transfer - Cash                 | Transact     | £26,297.27  | 18/04/2017 |
| SIPP Transfer - Cash                 | Transact     | £20,584.77  | 18/04/2017 |
| SIPP Transfer - Cash                 | Transact     | £4.53       | 09/05/2017 |
| SIPP Transfer - Cash                 | Transact     | £1.49       | 09/05/2017 |
| SIPP Transfer - Cash                 | Transact     | £0.19       | 09/05/2017 |
| SIPP Transfer - Cash                 | Transact     | £0.10       | 09/05/2017 |
| SIPP Transfer - Cash                 | Transact     | £2.49       | 09/05/2017 |
| SIPP Transfer - Cash                 | Transact     | £1.81       | 09/05/2017 |
| SIPP Transfer - Cash                 | Transact     | £1.42       | 09/05/2017 |
| DB Transfer - Cash                   | Rothsay Life | £27,801.00  | 19/03/2018 |
| Total                                |              | £211,019.17 |            |



CARLTONJAMES

| Transfers Out (Financial Year 17/18)                            |                  |            |            |
|---|------------------|------------|------------|
| Transaction Type  | To               | Value      | Date       |
| PCLS (Pension Commencement Lump Sum) Payment – Mr Peter Wordley | Mr Peter Wordley | £5,392.65  | 15/06/2017 |
| PCLS (Pension Commencement Lump Sum) Payment – Mrs A Houlton    | Mrs Anne Houlton | £9,051.93  | 18/07/2017 |
| <b>Total</b>  |                  | £14,444.58 |            |



CARLTONJAMES

| Banking Transactions – Incoming (Financial Year 17/18) |                                       |            |
|--|---------------------------------------|------------|
| Date   | Item                                  | Amount     |
| 21/04/2017   | ACER Training Limited Dividend Return | £10,395.00 |
| 28/04/2017   | Metro Bank interest on Account        | £24.35     |
| 31/05/2017   | Metro Bank interest on Account        | £24.50     |
| 30/06/2017   | Metro Bank interest on Account        | £21.55     |
| 31/07/2017   | Metro Bank interest on Account        | £22.21     |
| 31/08/2017   | Metro Bank interest on Account        | £23.53     |
| 01/09/2017   | ACER Training Limited Dividend Return | £10,395.00 |
| 12/09/2017   | MysticFish Limited Dividend Return    | £3,850.00  |
| 29/09/2017   | Metro Bank interest on Account        | £22.87     |
| 31/10/2017   | Metro Bank interest on Account        | £1.74      |
| 30/11/2017   | Metro Bank interest on Account        | £1.19      |
| 13/12/2017   | Metro Bank interest on Account        | £0.37      |
| 24/01/2018   | MysticFish Limited Dividend Return    | £3,850.00  |
| Total  |                                       | £28,632.31 |



CARLTONJAMES

| Banking Transactions – Outgoing (Financial Year 17/18) |  |                   |
|--|--|-------------------|
| Date   | Item   | Amount            |
| 18/05/2017   | Metro Bank SWIFT Charge for overseas payment   | £25.00            |
| 18/05/2017   | Metro Bank currency conversion charges   | £4.00             |
| 22/09/2017   | Pension Consultant Fee for Martin Webb, Kevan Hampton, Kelli Salone, Anne Houlton, Stephen Houlton and Peter Everest | £8,073.60         |
| 28/09/2018   | Metro Bank CHAPs fee payment for transfer in excess of £100,000  | £25.00            |
| 04/10/2017   | Metro Bank SWIFT fee for International Payment   | £25.00            |
| 04/10/2017   | Metro Bank currency conversion charges   | £4.00             |
| 24/11/2017   | Pension Consultant Fee for John Thompson   | £451.62           |
| 05/12/2017   | Pension Practitioner Annual Admin Fee  | £4,400.00         |
| 11/12/2017   | Pension Consultant Fee for Peter & Julie Wordley   | £1,184.60         |
| 26/01/2018   | Pension Practitioner PAYE registration fee (Unknown Trustee)   | £696.00           |
| 26/01/2018   | Pension Practitioner PAYE registration fee for Peter Wordley   | £696.00           |
| 26/01/2018   | Pension Practitioner PAYE registration fee for Anne Houlton  | £696.00           |
| <b>Total</b>   |  | <b>£16,280.82</b> |



CARLTONJAMES

| Current Scheme Investment Strategies |   |
|--------------------------------------|---|
| <b>Fund Name(s)</b>                  | Carlton James Commercial Real Estate              |
| <b>Original Investment Value</b>     | £156,006.07                                       |
| <b>Current Investment Value</b>      | £190,357.05                                       |
| <b>Returns Offered (Overall)</b>     | 41.97%  |
| <b>Investment Term</b>               | 2 Years   |
| <b>Initial Investment Date</b>       | 01/08/2016  |
| <b>Maturity Date</b>                 | 01/09/2018  |
|                                      |   |
| <b>Fund Name(s)</b>                  | Hudspiths Limited Compounded Contract             |
| <b>Original Investment Value</b>     | £157,000.00                                       |
| <b>Current Investment Value</b>      | £396,731.18                                       |
| <b>Returns Offered (Overall)</b>     | Variable  |
| <b>Investment Term</b>               | Open Ended  |
| <b>Initial Investment Date</b>       | 23/08/2016  |
| <b>Maturity Date</b>                 | Open Ended  |
|                                      |   |
| <b>Fund Name(s)</b>                  | ACER Training Limited – Preference Share Purchase |
| <b>Original Investment Value</b>     | £297,000.00                                       |
| <b>Current Investment Value</b>      | £297,000.00                                       |
| <b>Returns Offered (Overall)</b>     | 35%   |
| <b>Investment Term</b>               | 5 Years   |
| <b>Initial Investment Date</b>       | 31/08/2016  |
| <b>Maturity Date</b>                 | 31/08/2021  |
|                                      |   |





CARLTONJAMES

|                                  |   |
|----------------------------------|---|
| <b>Fund Name(s)</b>              | Elliot James Property Limited – Preference Share Purchase |
| <b>Original Investment Value</b> | £410,000.00   |
| <b>Current Investment Value</b>  | £410,000.00   |
| <b>Returns Offered (Overall)</b> | 35%   |
| <b>Investment Term</b>           | 5 Years   |
| <b>Initial Investment Date</b>   | 01/09/2016  |
| <b>Maturity Date</b>             | 01/09/2021  |
|                                  |   |
| <b>Fund Name(s)</b>              | Carlton James Commercial Real Estate                      |
| <b>Original Investment Value</b> | £178,500.00   |
| <b>Current Investment Value</b>  | £209,305.29   |
| <b>Returns Offered (Overall)</b> | 41.97%  |
| <b>Investment Term</b>           | 2 Years   |
| <b>Initial Investment Date</b>   | 15/11/2016  |
| <b>Maturity Date</b>             | 01/01/2019  |
|                                  |   |
| <b>Fund Name(s)</b>              | Mysticfish Limited – Preference Share Purchase            |
| <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>   | 11/01/2017  |
| <b>Maturity Date</b>             | 11/01/2022  |
|                                  |   |



CARLTONJAMES

|                                  |   |
|----------------------------------|---|
| <b>Fund Name(s)</b>              | MGI 1 Retirement Scheme Regulated Trust |
| <b>Original Investment Value</b> | £183,218.17                             |
| <b>Current Investment Value</b>  | £168,601.21                             |
| <b>Returns Offered (Overall)</b> | Variable                                |
| <b>Investment Term</b>           | Open Ended                              |
| <b>Initial Investment Date</b>   | 18/04/2017                              |
| <b>Maturity Date</b>             | Open Ended                              |
|                                  |   |
| <b>Fund Name(s)</b>              | Carlton James Commercial Real Estate    |
| <b>Original Investment Value</b> | £34,000.00                              |
| <b>Current Investment Value</b>  | £37,557.15                              |
| <b>Returns Offered (Overall)</b> | 41.97%                                  |
| <b>Investment Term</b>           | 2 Years                                 |
| <b>Initial Investment Date</b>   | 18/05/2017                              |
| <b>Maturity Date</b>             | 01/07/2019                              |
|                                  |   |
| <b>Fund Name(s)</b>              | TempleFX Hunter Strategy Account        |
| <b>Original Investment Value</b> | £220,500.00                             |
| <b>Current Investment Value</b>  | £232,587.16                             |
| <b>Returns Offered (Overall)</b> | Variable                                |
| <b>Investment Term</b>           | Open Ended                              |
| <b>Initial Investment Date</b>   | 27/09/2017                              |
| <b>Maturity Date</b>             | Variable                                |
|                                  |   |



CARLTONJAMES

|                                  |                                      |
|----------------------------------|--------------------------------------|
| <b>Fund Name(s)</b>              | Carlton James Commercial Real Estate |
| <b>Original Investment Value</b> | £61,000.00                           |
| <b>Current Investment Value</b>  | £64,752.73                           |
| <b>Returns Offered (Overall)</b> | 41.97%                               |
| <b>Investment Term</b>           | 2 Years                              |
| <b>Initial Investment Date</b>   | 04/10/2017                           |
| <b>Maturity Date</b>             | 01/12/2019                           |
|                                  |                                      |

| Matured Investments |                         |            |                    |               |                     |
|---------------------|-------------------------|------------|--------------------|---------------|---------------------|
| Investment Name     | Original Investment (£) | Date       | Maturity Value (£) | Maturity Date | Growth on Funds (£) |
| Ride 2 Love Limited | £20,000.00              | 17/03/2016 | £20,000.00         | 20/08/2017    | £0                  |



CARLTONJAMES

**Member Information**

| Neil Bernard Ryder        |   |
|---------------------------|---|
| Member Number             | 1   |
| Status                    | Trustee   |
| Date of Birth             | 24/11/1952  |
| Sex                       | Male  |
| National Insurance Number | YR979943B   |
| Client Address            | 1 Whitethorn Close<br>Royal Wootton Bassett<br>Swindon<br>SN4 7HS |
| Contact Number            | 07834 600024  |
| Email Address             | Neil@mygoalis.uk.com  |
| Date Appointed to Scheme  | 09/09/2014  |
| Martin Webb               |   |
| Member Number             | 2   |
| Status                    | Trustee with holdings   |
| Date of Birth             | 09/11/1965  |
| Sex                       | Male  |
| National Insurance Number | NH347962C   |
| Client Address            | 94 Gravel Lane<br>Wilmslow<br>Cheshire<br>SK9 6LT                 |
| Contact Number            | 07538 377356  |
| Email Address             | Martin@elliottjamesproperty.com                                   |
| Date Appointed to Scheme  | 14/07/2016  |



CARLTONJAMES

| Peter Wordley             |   |
|---------------------------|---|
| Member Number             | 3   |
| Status                    | Trustee with holdings                                     |
| Date of Birth             | 06/07/1961  |
| Sex                       | Male  |
| National Insurance Number | WL706643D   |
| Client Address            | 3 Sandringham Road<br>Trowbridge<br>Wiltshire<br>BA14 0JU |
| Contact Number            | 07768 285485  |
| Email Address             | wordleypj@gmail.com                                       |
| Date Appointed to Scheme  | 08/12/2015  |
| Julie Wordley             |   |
| Member Number             | 4   |
| Status                    | Trustee with Holdings                                     |
| Date of Birth             | 27/08/1964  |
| Sex                       | Female  |
| National Insurance Number | NE042807A   |
| Client Address            | 3 Sandringham Road<br>Trowbridge<br>Wiltshire<br>BA14 0JU |
| Contact Number            | 07970 290174  |
| Email Address             | jwordley@hotmail.co.uk                                    |
| Date Appointed to Scheme  | 08/12/2015  |



CARLTONJAMES

| Kevan Hampton             |  |
|---------------------------|--|
| Member Number             | 5  |
| Status                    | Trustee with holdings  |
| Date of Birth             | 21/07/1971   |
| Sex                       | Male   |
| National Insurance Number | Unknown  |
| Client Address            | 17 Pendennis Park<br>Bristol<br>Avon<br>BS4 4JL                      |
| Contact Number            | 07980 170787   |
| Email Address             | Kevan_hampton@hotmail.com  |
| Date Appointed to Scheme  | 17/06/2016   |
| John Thompson             |  |
| Member Number             | 6  |
| Status                    | Trustee with holdings  |
| Date of Birth             | 09/07/1959   |
| Sex                       | Female   |
| National Insurance Number | WE738800B  |
| Client Address            | 53 Blackthorn Close<br>Royal Wootton Bassett<br>Wiltshire<br>SN4 7JE |
| Contact Number            | 01793 848884   |
| Email Address             | John.thompson.uk@gmail.com   |
| Date Appointed to Scheme  | 11/04/2016   |



CARLTONJAMES

| Kelli Salone              |  |
|---------------------------|--|
| Member Number             | 7  |
| Status                    | Trustee with holdings                              |
| Date of Birth             | 27/09/1970   |
| Sex                       | Female   |
| National Insurance Number | Unknown  |
| Client Address            | 54 Queens Road<br>Hannington<br>Swindon<br>SN6 7SX |
| Contact Number            | 01793 763033                                       |
| Email Address             | salonesly@btinternet.com                           |
| Date Appointed to Scheme  | 17/03/2016   |
| Anne Houlton              |  |
| Member Number             | 8  |
| Status                    | Trustee with holdings                              |
| Date of Birth             | 26/08/1960   |
| Sex                       | Female   |
| National Insurance Number | WK812617D  |
| Client Address            | 69A Hardy Barn<br>Shipley<br>Heanor<br>DE75 7LY    |
| Contact Number            | 07906 484144                                       |
| Email Address             | Ahoulton1@gmail.com                                |
| Date Appointed to Scheme  | 14/07/2016   |



CARLTONJAMES

| Stephen Houlton           |   |
|---------------------------|---|
| Member Number             | 9   |
| Status                    | Trustee with holdings   |
| Date of Birth             | 13/12/1961  |
| Sex                       | Male  |
| National Insurance Number | WM458960C   |
| Client Address            | 69A Hardy Barn<br>Shipley<br>Heanor<br>DE75 7LY                   |
| Contact Number            | 07906 210849  |
| Email Address             | Steve13houlton@gmail.com  |
| Date Appointed to Scheme  | 14/07/2016  |
| Peter Everest             |   |
| Member Number             | 10  |
| Status                    | Trustee with holdings   |
| Date of Birth             | 26/01/1963  |
| Sex                       | Male  |
| National Insurance Number | NA888596C   |
| Client Address            | Hillcrest, 21 Horsepool Road<br>Connor Downs<br>Hayle<br>TR27 5DZ |
| Contact Number            | 07768 060292  |
| Email Address             | Peter_everest@msn.com   |
| Date Appointed to Scheme  | 25/08/2016  |





CARLTON JAMES

Notes: