



MGI 1 Retirement Scheme

Financial Report

The underlying report has been generated following the request from the Pension Schemes Administrator for scheme activity in the MGI 1 Retirement Scheme for financial year 19-20 (Herein known as 'the scheme').



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Scheme Information

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

Administrator set up fee charges	First member charge £880; Any additional members £440
Consultant set up charges	2% initial charge
Administrator admin fee charges	First member charge £880; Any additional members £440
Consultant servicing charges	0.5% Annual Charge

Sponsoring Employer Details

Sponsoring Employer Address	1 Whitethorn Close, Wootton Bassett, SN4 7HS
Scheme Banking Address	St. James's House, Charlotte Street, Lancashire, M1 4DZ



Corporate Scheme Status

Scheme Overview:

Scheme Cash Available		Scheme Value
£20,811.64		£1,787,706.72

****position at the report date Financial Year 18/19***

Scheme Cash Available		Scheme Value
£159,729.79		£1,157,790.82

****position at the report date Financial Year 19/20***



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Contributions (Financial Year 19/20)			
Contribution Type	From	Value	Date
N/A	N/A	N/A	N/A
Total		N/A	

Transfers Out (Financial Year 19/20)			
Transaction Type	To	Value	Date
SSAS Transfer – In-Specie <i>ACER Training Ltd Preference Share</i>	ACER Lettings Pension Scheme	£297,000.00	18/04/2019
SSAS Transfer – In-Specie <i>Carlton James Commercial Real Estate</i>	ACER Lettings Pension Scheme	£108,950.01	18/04/2019
PCLS Payment	Peter Wordley	£6,950.25	19/06/2019
SSAS Transfer – In-Specie <i>Carlton James Commercial Real Estate</i>	ACER Lettings Pension Scheme	£49,538.47	01/07/2019
SSAS Transfer – Cash	St James's Place	£3,317.82	24/10/2019
SSAS Transfer – In-Specie <i>Carlton James Commercial Real Estate</i>	ACER Lettings Pension Scheme	£43,649.11	01/12/2019
SSAS Transfer – Cash	St James's Place	£2,981.32	06/02/2020
SSAS Transfer – Cash	St James's Place	£14,581.09	05/03/2020
Total		£526,968.07	



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Banking Transactions – Incoming (Financial Year 19/20)		
Date	Item	Amount
12/09/2019	ACER Training Limited Dividend Return	£10,395.00
07/11/2019	Carlton James Commercial Real Estate – Dividend Return	£10,578.80
07/11/2019	Carlton James Commercial Real Estate – Dividend Return	£4,702.73
07/02/2020	Carlton James Commercial Real Estate – Dividend Return	£3,495.96
12/02/2020	Carlton James Commercial Real Estate – Dividend Return	£1,556.10
21/02/2020	Carlton James Commercial Real Estate – Dividend Return	£4,113.49
Total		£34,842.08

Banking Transactions – Outgoing (Financial Year 19/20)		
Date	Item	Amount
21/10/2019	Scheme Pension Consultant Fee	£999.12
02/12/2019	Pension Practitioner Annual Admin Fee	£3,960.00
09/12/2019	Scheme Pension Consultant Fee	£8,655.86
Total		£13,614.98



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Current Scheme Investment Strategies	
Fund Name(s)	Hudspiths Limited Compounded Contract
Original Investment Value	£157,000.00
Current Investment Value	£0.00
Investment Term	N/A
Initial Investment Date	23/08/2016
Maturity Date	N/A
<i>*Investment Provider in compulsory liquidation</i>	
Fund Name(s)	Elliot James Property Limited – Preference Share Purchase
Original Investment Value	£410,000.00
Current Investment Value	£410,000.00
Investment Term	5 Years
Initial Investment Date	01/09/2016
Maturity Date	01/09/2021
Fund Name(s)	Mysticfish Limited – Preference Share Purchase
Original Investment Value	£110,000.00
Current Investment Value	£110,000.00
Investment Term	5 Years
Initial Investment Date	11/01/2017
Maturity Date	11/01/2022
Fund Name(s)	TempleFX Hunter Strategy Account
Original Investment Value	£220,500.00
Current Investment Value	£0.00
Investment Term	Open Ended
Initial Investment Date	27/09/2017
Maturity Date	Variable



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Fund Name(s)	Carlton James Capital Markets Fund
Original Investment Value	£40,000.00
Current Investment Value	£11,907.60
Investment Term	Open Ended
Initial Investment Date	30/08/2018
Maturity Date	N/A
Fund Name(s)	Carlton James Commercial Real Estate
Original Investment Value	£54,658.17
Current Investment Value	£56,557.56
Investment Term	N/A
Initial Investment Date	01/01/2019
Maturity Date	N/A
https://www.xe.com/currencytables/?from=USD&date=2020-04-05#table-section	
Fund Name(s)	Carlton James Commercial Real Estate
Original Investment Value	£122,796.39
Current Investment Value	£127,063.59
Investment Term	N/A
Initial Investment Date	01/01/2019
Maturity Date	N/A
https://www.xe.com/currencytables/?from=USD&date=2020-04-05#table-section	
Fund Name(s)	Magna X Investments Ltd – Loan Note
Original Investment Value	£37,000.00
Current Investment Value	£37,000.00
Investment Term	18 Months
Initial Investment Date	19/09/2019
Maturity Date	19/03/2021



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Fund Name(s)	Carlton James Commercial Real Estate
Original Investment Value	£124,254.67
Current Investment Value	£134,332.18
Investment Term	N/A
Initial Investment Date	01/01/2020
Maturity Date	N/A
https://www.xe.com/currencytables/?from=USD&date=2020-04-05#table-section	
Fund Name(s)	Carlton James Commercial Real Estate
Original Investment Value	£74,651.62
Current Investment Value	£80,706.14
Investment Term	N/A
Initial Investment Date	01/01/2020
Maturity Date	N/A
https://www.xe.com/currencytables/?from=USD&date=2020-04-05#table-section	
Fund Name(s)	Carlton James Commercial Real Estate
Original Investment Value	£28,206.32
Current Investment Value	£30,493.96
Investment Term	N/A
Initial Investment Date	01/01/2020
Maturity Date	N/A
https://www.xe.com/currencytables/?from=USD&date=2020-04-05#table-section	



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Matured Investments					
Investment Name	Original Investment (£)	Date	Maturity Value (£)	Maturity Date	Growth on Funds (£)
TempleFX: Hunter Strategy Account	9,514.86	27/09/2017	2,981.32	07/11/2019	(6,533.54)
MGI 1 Retirement Scheme Regulated Trust	183,218.17	18/04/2017	168,991.05	16/07/2019	299.02
*Please note the overall maturity was £183,517.19, hence the 'growth on funds' detailed as a positive. In July 2017 (via Metro Bank) we encashed part of the Trust account with Transact to cover a PCLS payment to both Anne Houlton and Peter Wordley as Trustees.					
Carlton James Commercial Real Estate	34,000.00	17/05/2017	49,538.47	01/07/2019	15,538.47
*Please note this contract was transferred across to the ACER Lettings Pension Scheme following its maturity.					
Carlton James Commercial Real Estate	61,000.00	04/10/2017	87,314.46	01/12/2019	26,314.46
<p>*Please note the investment detailed in the Financial Report 18/19, originally valued at £61,000.00 on 04/10/2017, comprised of multiple members within the Scheme. The fund administrator has been provided with evidence to split the investment into separate contracts in the name of the individual Trustee and partial maturities. For reference, please see the following splits:</p> <ul style="list-style-type: none"> - Anne & Stephen Houlton – 01/12/2019 - \$56,460.58 – Transferred to ACER Lettings Pension Scheme - Martin Webb – 01/12/2019 - \$37,045.90 - Kelli Salone – 01/12/2019 - \$19,369.52 – Encashed (£14,581.09 – Feb 2020) and transferred. 					



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Carlton James Commercial Real Estate	217,900.02	01/10/2018	248,509.34	01/01/2020	30,609.32
<p>*Please note the investment detailed in the Financial Report 18/19, originally valued at £222,705.21 on 01/10/2018, comprised of multiple members within the Scheme. It should also be noted the incorrect information was provided by the fund administrator (date & valuation) and this has been corrected, hence the discrepancy in valuation and dates. The fund administrator has been provided with evidence to split the investment into separate contracts in the name of the individual Trustee. For reference, please see the following splits:</p> <p>Martin Webb – 01/10/2018 - \$164,826.78</p> <p>Anne Houlton & Stephen Houlton – 01/10/2018 - \$164,826.78 – Transferred to the ACER Lettings Pension Scheme.</p>					
Carlton James Commercial Real Estate	69,217.28	01/01/2019	74,651.62	01/01/2020	5,434.34
<p>*Please note the investment detailed in the Financial Report 18/19, originally valued at £246,667.34 on 01/01/2019, comprised of multiple members within the Scheme. The fund administrator has been provided with evidence to split the investment into separate contracts in the name of the individual Trustee. For reference, please see the following splits:</p> <p>- Peter & Julie Wordley – 01/01/2019 - \$99,027.15 – Investment Rolled</p> <p>- Peter Everest – 01/01/2019 - \$155,908.16</p> <p>- Neil O.B.O MGI 1 Retirement Scheme – 01/01/2019 - \$69,396.63</p>					
Carlton James Commercial Real Estate	28,656.86	01/12/2019	28,206.32	01/01/2020	(450.54)



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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 Royal Wootton Bassett Swindon 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 Wilmslow Cheshire SK9 6LT
Contact Number	07538 377356
Email Address	Martin@elliottjamesproperty.com
Date Appointed to Scheme	14/07/2016



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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 Trowbridge Wiltshire 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 Trowbridge Wiltshire BA14 0JU
Contact Number	07970 290174
Email Address	jwordley@hotmail.co.uk
Date Appointed to Scheme	08/12/2015



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Kevan Hampton	
Member Number	5
Status	Trustee with holdings
Date of Birth	21/07/1971
Sex	Male
National Insurance Number	Unknown
Client Address	71 Bath Road Bridgegate Bristol BS30 5NJ
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 Royal Wootton Bassett Wiltshire SN4 7JE
Contact Number	01793 848884
Email Address	John.thompson.uk@gmail.com
Date Appointed to Scheme	11/04/2016



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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 Shipley Heanor DE75 7LY
Contact Number	07906 484144
Email Address	Ahoulton1@gmail.com
Date Appointed to Scheme	14/07/2016
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 Shipley Heanor DE75 7LY
Contact Number	07906 210849
Email Address	Steve13houlton@gmail.com
Date Appointed to Scheme	14/07/2016



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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 Connor Downs Hayle TR27 5DZ
Contact Number	07768 060292
Email Address	Peter_everest@msn.com
Date Appointed to Scheme	25/08/2016



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Notes: