

# New Horizons Retirement Benefits Scheme

Glenny House  
56a Longbridge Road  
Barking Essex IG11 8RW  
Tel: 020 8591 6671 Fax: 020 8591 9014

Our Ref. RSF/KC

11<sup>th</sup> October 2012

**Private & Confidential**

e-mail: r.fletcher@glenny.co.uk

Mr M Miserotti  
Pension Practitioner.com  
Daws house  
33-35 Daws Lane  
London  
NW7 4SD

Dear Mark

**Accounts to 5/4/2012**

Please find enclosed the Accounts to the 5/4/2012 together with supporting documentation and a draft of my proposed completion of the Pension Scheme Return.

I enclose the following:

- 1) Statement of Income and Expenditure for the period to 5/4/2012 and Balance Sheet at 5/4/2012;
- 2) Extended Trial Balance to 5/4/2012;
- 3) Schedule of Debtors and Creditors at 5/4/2012 (including the VAT account);
- 4) Loan Repayment schedule
- 5) A schedule of freehold properties
- 6) VAT Return for the quarter to 30/04/2012;
- 7) Cash book re the Current Account to 05/04/2012;
- 8) Cash book re the Business Reserve Account to 05/04/2012;
- 9) Cash book re Current Account to 17/09/2012;
- 10) Bank Statements at the year for both the Current and Business Reserve accounts;
- 11) Bank Statement from 31/09/2011 to 03/09/2012 for the Business Reserve account;
- 12) Bank Statements showing no transactions on account number 4090877
- 13) Draft Pension Scheme Return

I trust the enclosed is sufficient for your needs but if there is any further information you require please let me know.

Kind regards

Yours sincerely



**R Fletcher**

cc. Nick Vivian and Philip Booth

New Horizons Pension Scheme			
Statement of Income & Expenditure			
for the period to 5th April 2012			
Income	£	£	£
Net Received	53,750.51		
Bank Interest Received	21.73		
Funds transferred in from other pension schemes	0.00		
Funds from Principal Employer	0.00		
Expenses	53,772.24		
Professional Fees	2,990.16		
Bank Charges	0.00		
Loan Interest	2,659.59		
Administration & Accountancy	0.00		
Legal Expenses	0.00		
Excess Income over Expenditure	49,123.49		
Balance Sheet as at 5th April 2012			
Fixed Assets			
Freehold Property			
Wetheron Business Centre Asford			471,062.22
Current Assets			
Debtors	10,800.00		
Managers agents Fees	4,832.71		
Bank Account Current A/C	3,264.50		
Bank Account Premium A/c	14,084.89		
Current Liabilities			
Creditors	14,118.24		
Loan	27,432.49		
Net Current Assets	41,350.73		(8,568.63)
Net Assets			463,293.59
Represented By			463,293.59
Accumulated Fund			(463,293.59)
Total Fund			(463,293.59)

New Horizons Pension Scheme Extended Trial Balance Period Ending 31/03/2012											
	Opening Balance	Opening Credit	Bank Account Debit	Bank Account Credit	Business Premium Account Debit	Business Premium Account Credit	Adjustments Debits	Adjustments Credits	Closing Balances Debit	Closing Balances Credit	Trial Balance
Rent Received	6,000.00	-11,633.56		(55,303.01)			4,553.00	(0.50)	11,633.56	(9,000.00)	(53,750.51)
Bank Interest Received				(7.59)			(14.14)			(21.73)	0.00
Funds transferred in from other person schemes											0.00
Funds from Sponsoring Company											0.00
Incidental Expenses											0.00
Property Insurance				4,553.00				(4,553.00)			0.00
Bank Charges											0.00
Legal Expenses											0.00
Loan Interest							2,659.59			2,659.59	0.00
Administration & Accountancy											0.00
Professional Fees				1,507.16					2,990.16	0.00	2,990.16
Frost - Dawson									0.00	0.00	0.00
Bank Account Current A/C	12,192.44		3,264.50	(12,192.44)					3,264.50	0.00	0.00
Bank Account Premium A/c	14,070.75				14,084.89	(14,070.75)			14,084.89	0.00	0.00
Bank Transfers									0.00	0.00	0.00
Managing agents Profit	8,603.70			(3,770.99)					4,832.71	0.00	4,832.71
Freehold Properties	471,862.22								471,862.22	0.00	0.00
Chemmy Property Partnership Loan Account	-84,772.90		60,000.00					(27,432.49)	0.00	0.00	0.00
VAT Account	1,200.00		-2,351.55	10,935.53	(11,060.60)		0.50		2,484.68	(1,800.00)	0.00
Creditors									(14,118.24)	0.00	0.00
Debtors									10,600.00	0.00	0.00
TOTALS	513,929.11	-86,758.01	82,334.63	(82,334.63)	14,084.89	(14,084.89)	7,213.09	(7,213.09)	24,918.24	(24,918.24)	-415,171.10
Accumulated Fund											0.00
Excess Income over Expenditure											0.00
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New Horizons Pension Scheme

as at 5/4/2012

05/04/2012

05/04/2011

Schedule of Debtors		£	£		£	£
Rent receivable	per owners statement dated 5/4/2011		9,000.00	per owners statement dated 5/4/2011		6,000.00
Output VAT	per owners statement dated 5/4/2011		1,800.00	per owners statement dated 5/4/2011		1,200.00
	per owners statement dated 5/4/2011		10,800.00	per owners statement dated 5/4/2011		7,200.00
Bank Interest			0.00			0.00
HMRC	refund of tax deducted by Santander			refund of tax deducted by Santander		
	account number 09012740908696			account number 09012740908696	183.31	
	account number 09012740908557			account number 09012740908557	21.15	
	written off as not recovered	0.00		written off as not recovered	204.46	
Freehold Property			0.00			0.00
Total			10,800.00			7,200.00

Schedule of Creditors		£	£		£	£
Rent receivable	Paid in advance 6/4/2011 to 23/6/2011			Paid in advance 6/4/2011 to 23/6/2011		
	i.e. 79 days 79/365x£53,750		11,633.56	i.e. 79 days 79/365x£53,750		11,633.56
HMRC VAT	see Vat account below		2,484.68	see Vat account below		2,351.55
Freehold Property						
HBJ Gateley Waring			0.00			0.00
Total			14,118.24			13,985.11

VAT Account						
Creditor - HMRC	quarter to 30/4/2011				2,285.47	
	output from Ashford Ltd underpaid				224.38	
	input re Gateley Wareing under claimed	8/fwd			-158.30	2,351.55
Debtor	Output VAT on arrears @ 5/4/2011	8/fwd	1,200.00			
Output VAT Received	per cash book					11,060.60
Rent Received	difference		0.50			
Input VAT Paid	per cash book		591.44			
Paid to HMRC	per cash book		10,935.53			
Debtor	Output VAT on arrears @5/4/2012					1,800.00
	prop agents commission					
Creditor - HMRC	quarter to 30/4/2011		2,300.25			
Creditor - HMRC	output from Ashford Ltd underpaid	224.38				
	input re Gateley Wareing under claimed	-158.30				
	input claimed on prop agents com reversed	96.75				
	input claimed early - prop man comm	21.60	184.43	2,484.68		
			15,212.15			15,212.15



**New Horizons Retirement Benifit Scheme**
**Year to 05/04/2012**

<b>Freehold Property</b>		
Purchase of 3& 4 Heron Business Centre Ashford	155,500.00	
Legal fees & Stamp duty- HBJ Wareing	3,087.67	158,587.67
Purchase of 10 Heron Business Centre Ashford	303,000.00	
Stamp duty	9,090.00	
Legal fees - HBJ Wareing	1,184.55	313,274.55
Balance at 05/04/2011		471,862.22
Additions during the year to 05/04/2012		0.00
Disposals during the year to 05/04/2012		0.00
Balance at 05/04/2012		471,862.22

# New Horizon Retirement Benefit Trust.

VAT Return 1/2/2012 - 30/4/2012

	<u>TOTAL</u>	<u>VAT</u>	<u>NET</u>
Output VAT Liability Report.	16125.00	2687.00	13437.50

Input VAT per Vat Liability Report	2320.50	386.75	1933.75
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no input VAT on payment £112.35 to be reconciled

& claimed next quarter

difference 112.35 less 21.60 = 90.75 see previous  
quarters difference  
now reconciled.

Payment due to Customs & Excise

2300.25

~~PAID~~ 1/6/2012



## Online Services

**THE TRUSTEES OF THE NEW HORIZONS RETIREMENT  
BENEFITS SCHEME**

VAT Registration Number: 982 5637 79

## Submit a return

### Acknowledgement

Your VAT Return has been successfully submitted

Net VAT to be paid to HM Revenue & Customs or reclaimed by you £2,300.25  
(Difference between boxes 3 and 4) (Box 5):

**The tax due as declared on this return £2,300.25 will be debited from your bank account on 12 Jun 2012. If you have submitted this VAT Return on behalf of the VAT Registered entity, you must print this acknowledgement and present to the account holder / authorised signatory of the account prior to the stated Direct Debit collection date.**

**Please note:** HMRC now accepts Faster Payments. Before making an electronic payment please contact your bank or building society to check the services available to you, any daily value limits and the latest cut off times for making payment. For more information on making electronic payments see the 'How to pay' guide on the HMRC website.

Repayments of VAT can take up to 30 days to process. Please don't contact HMRC until 21 days after submitting your return.

If you have other outstanding returns to complete, please follow the 'Submit a return' link from the left hand 'VAT' menu.

To view or print a PDF copy of the submitted return for your records, you will need to download it by following the 'Download VAT return' link below (opens in a new window). You will need [Adobe Acrobat reader](#) installed on your computer in order to open the printed copy of the return.

[Download VAT return \(PDF, 450 kb\)](#)

You can view, print or save a copy of a receipt for this submission by following the link [Submission receipt](#)

Your feedback would be greatly appreciated. If you have time please provide [Customer feedback](#).



Property Management  
Produced 14:26 30 May 2012

VAT Liability Report for 30/04/2012

Audit	Posted	Description	Nominal Batch	Supplier	Supplier Audit	Invoice	Invoice Date	Nett	VAT	Code	Gross
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Selected Owners not Updated.

Batch Range: 14531 - 14804.

VAT Period: 1 Feb 2012 - 30 Apr 2012

NHRBT New Horizons Retirement Benefits Trust

VAT Outputs on Charges (VAT due on invoice)

409452 25 Mar 2012 Quarterly Rent in Advance  
409453 25 Mar 2012 Quarterly Rent in Advance

VAT Inputs on Expenditure

156167 30 Mar 2012 Management Fees (Income)  
155246 27 Feb 2012 Pension Administration Fee U3/4 & 10 Heron BC  
156168 30 Mar 2012 Management Fees (Income)  
157561 30 Apr 2012 Management Fees (Income)

	103752	27 Feb 2012	4,437.50	Cr	687.50	Cr 8	10,800.00	Cr
	103753	27 Feb 2012	9,000.00	Cr	1,800.00	Cr 8		
			13,437.50	Cr	2,687.50	Cr	16,125.00	Cr
97093	30 Mar 2012	159.75	Dr	31.95	Dr S	✓	191.70	Dr
96440	27 Feb 2012	1,450.00	Dr	290.00	Dr 8	✓	1,740.00	Dr
97094	30 Mar 2012	216.00	Dr	43.20	Dr S	✓	259.20	Dr
97947	30 Apr 2012	108.00	Dr	21.60	Dr S	✓	129.60	Dr
		1,933.75	Dr	386.75	Dr		2,320.50	Dr

VAT Liability Summary (Owner NHRBT)

VAT Code	Nett Outputs	VAT Outputs	Nett Inputs	VAT Inputs
8 20.00%	13,437.50 Cr	2,687.50 Cr	1,450.00 Dr	290.00 Dr
S 20.00%	0.00	0.00	483.75 Dr	96.75 Dr
Totals	13,437.50 Cr	2,687.50 Cr	1,933.75 Dr	386.75 Dr

\* 9675

Net due £2320.55

New Horizon  
VAT

*In accordance with S47/48 of the  
Landlord and Tenant Act 1987, the  
Landlord's address for the service on  
any Notice is:*

Kent County Council  
Attn: Kay Owens  
Ashford Day Opportunity Service  
The Nest Resource Centre  
Rear of Fairlawn  
Kingsnorth Road TN23 6LY

New Horizons Retirement Benefits Trust  
C/o Glenny LLP  
Glenny House  
56 Longbridge Road  
Barking  
Essex IG11 8RW

Tel : 0208 591 6671

Re : Units 3/4 Heron Business Centre Ashford Kent

Date: 27 Feb 2012  
Invoice No: Copy (103752)  
Tenant Ref: KENTCC  
VAT No: 982 5637 79

**N.B. You are required to pay by the due date or you may incur additional costs.**

Date due	Description	VAT %	Net	V.A.T	Gross
25 Mar 2012 - 23 Jun 2012	Quarterly Rent in Advance	20.00	4,437.50	887.50	5,325.00

**Total Due: £5,325.00**

**Please return the remittance advice slip below with cheques made payable to GLENNY LLP**

**Cheques to Glenny House.56 Longbridge Rd.Barking.Essex IG11 8RW**

*Acceptance of payment from a person or company who is not the person named above does not imply recognition of that party as Tenant. Payments made by such a third party are only accepted on the basis that the third party is acting as Agent for the Tenant.*

**Remittance Advice Slip**

Re: Units 3/4 Heron Business Centre Ashford Kent

Ref: KENTCC

Cheque enclosed for: £

Invoice No: Copy (103752)

**Defective Premises Act 1972: You are requested to report to us as Managing Agents on behalf of your landlord any defect or item of disrepair which might give rise to liability under this Act.**

*In accordance with S47/48 of the  
Landlord and Tenant Act 1987, the  
Landlord's address for the service on  
any Notice is:*

Speedy Hire Centres (Southern) Ltd  
Speedy Support Services Ltd  
Chase House  
16 The Parks  
Newton-le Willows  
Merseyside

New Horizons Retirement Benefits Trust  
C/o Glenny LLP  
Glenny House  
56 Longbridge Road  
Barking  
Essex IG11 8RW

Tel : 0208 591 6671

Re : Unit 10, Heron Business Centre

Date: 27 Feb 2012  
Invoice No: Copy (103753)  
Tenant Ref: SPEEDYH10  
VAT No: 982 5637 79

**WITHOUT PREJUDICE**

**N.B. You are required to pay by the due date or you may incur additional costs.**

Date due	Description	VAT %	Net	V.A.T	Gross
25 Mar 2012 - 23 Jun 2012	Quarterly Rent in Advance	20.00	9,000.00	1,800.00	10,800.00

**Total Due: £10,800.00**

Please return the remittance advice slip below with cheques made payable to GLENNY LLP

**Cheques to Glenny House.56 Longbridge Rd.Barking.Essex IG11 8RW**

*Acceptance of payment from a person or company who is not the person named above does not imply recognition of that party as Tenant. Payments made by such a third party are only accepted on the basis that the third party is acting as Agent for the Tenant.*

**Remittance Advice Slip**

Re: Unit 10, Heron Business Centre

Ref: SPEEDYH10

Cheque enclosed for: £

Invoice No: Copy (103753)

**Defective Premises Act 1972: You are requested to report to us as Managing Agents on behalf of your landlord any defect or item of disrepair which might give rise to liability under this Act.**



## THE TRUSTEES OF THE NEW HORIZONS RETIREMENT BENEFITS SCHEME

VAT Registration Number: 982 5637 79

## Submit a return

## Confirm details

Please make sure you **check all the figures shown below are correct**. If any of the amounts are incorrect, click the 'Back' button to return to the previous page and correct your figures.

Errors made on a submitted return can only be amended by sending the correct figures to HM Revenue & Customs by post. You cannot make corrections online or by telephone. Further information on how to correct errors can be found in [VAT Notice 700/45](#).

**Please note:** You **do not** need to enter amounts for boxes 3 and 5. These figures have been automatically calculated based on the information you entered in boxes 1, 2 and 4.

Once you have checked **all** the figures are correct, click the 'Next' button to submit your return.

If you would like to print this information for your records, please use the print facility on your browser.

## VAT period

Period: 04 12  
 Date from: 01 Feb 2012  
 Date to: 30 Apr 2012  
 Due date: 07 Jun 2012

## Business details

VAT Registration Number: 982 5637 79  
 Business name: THE TRUSTEES OF THE NEW HORIZONS RETIREMENT BENEFITS SCHEME  
 Business address: GLENNY HOUSE  
 56A LONGBRIDGE ROAD  
 BARKING  
 IG11 8RW

## VAT return figures

VAT due in this period on **sales** and other outputs (Box 1): **£2,687.00**  
 VAT due in this period on **acquisitions** from other **EC Member States** (Box 2): **£0.00**  
 Total VAT due (the sum of boxes 1 and 2) (Box 3): **£2,687.00**  
 VAT reclaimed in this period on **purchases** and other inputs, (including acquisitions from the EC) (Box 4): **£386.75**  
 Net VAT to be paid to HM Revenue & Customs or reclaimed by you (Difference between boxes 3 and 4) (Box 5): **£2,300.25**  
 Total value of **sales** and all other outputs excluding any VAT. Include your box 8 figure (Box 6): **£13,437.00**  
 Total value of **purchases** and all other inputs excluding any VAT. Include your box 9 figure (Box 7): **£1,933.00**  
 Total value of all **supplies** of goods and related costs, excluding any VAT, to other **EC Member States** (Box 8): **£0.00**  
 Total value of all **acquisitions** of goods and related costs, excluding any VAT, from other **EC Member States** (Box 9): **£0.00**

## Declaration

When you submit the above information, you are making a legal declaration that the information is correct and complete to the best of your knowledge and belief. A false declaration can result in prosecution.

05/04/2012 Bank Reconciliation a/c no 40908695

05/04/2012	Balance per Bank Statement				14084.89
	Less unpresented cheques				
	Balance per Cash Book				14084.89

[illegible]

	balance 6/4/2011	14070.75		
14.14	total receipts	14.14	payments	0.00
	balance 5/4/2012	14084.89		

05/04/2012	Bank Reconciliation				
	Balance per Bank Statement				3264.90
05/04/2012	Less unrecorded deposits				
	Less unrecorded transfers				
	Balance per Cash Book				3264.90

CURRENT ACCOUNT	CURRENT ACCOUNT (CASH BOOK)	Check Number	Total Debit Cash Book	Total Credit Cash Book	Bank	Yes	Bank Interest Reported	Transfer from Reserve Account	Macularious Expenses	Bank Charges	Transfer to Business Expense Account	Loan	Rent Collection fees	Admin & Accounting	Customs & Imports	Professional Fees	Managing Agents Fees	Insurance re-charge	Property Purchase	Macularious Expenses	BANK BALANCE
01 April 2011	Bank Interest B/C/S 0000		0.02				0.02														12,124.44
20 April 2011	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
10 May 2011	Bank Interest B/C/S 0000		0.00	2,209.47			0.00														12,124.44
20 May 2011	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 June 2011	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 July 2011	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
17 August 2011	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 August 2011	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 September 2011	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 October 2011	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 November 2011	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 December 2011	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 January 2012	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 February 2012	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 March 2012	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 April 2012	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 May 2012	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 June 2012	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 July 2012	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 August 2012	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 September 2012	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 October 2012	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 November 2012	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 December 2012	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 January 2013	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 February 2013	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 March 2013	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 April 2013	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 May 2013	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 June 2013	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 July 2013	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 August 2013	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
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20 February 2014	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 March 2014	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 April 2014	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 May 2014	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 June 2014	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 July 2014	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 August 2014	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 September 2014	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
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20 November 2014	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 December 2014	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 January 2015	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 February 2015	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 March 2015	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 April 2015	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 May 2015	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 June 2015	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 July 2015	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 August 2015	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 September 2015	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 October 2015	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 November 2015	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 December 2015	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 January 2016	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 February 2016	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 March 2016	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 April 2016	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 May 2016	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 June 2016	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 July 2016	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 August 2016	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 September 2016	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 October 2016	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 November 2016	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 December 2016	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 January 2017	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 February 2017	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 March 2017	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 April 2017	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 May 2017	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 June 2017	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 July 2017	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 August 2017	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 September 2017	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 October 2017	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 November 2017	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 December 2017	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 January 2018	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 February 2018	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 March 2018	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 April 2018	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 May 2018	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 June 2018	Bank Interest B/C/S 0000		0.00				0.00														12,124.44
20 July 2018	Bank Interest B/C/S 0000		0.00																		



17/09/2012 Bank Reconciliation a/c no 4090696

03/09/2012	Balance per Bank Statement					14090.76
	Less unpresented cheques					
	Balance per Cash Book					14090.76

## **New Horizon Retirement Benefit Scheme**

[illegible]



# BUSINESS CURRENT STATEMENT

63362 032366 0351 E 65121

TRUSTEES OF NEW HORIZONS & RETIREMENT BENEFIT SCHEME  
RETIREMENT BENEFIT SCHEME  
GLENNY HOUSE 56 LONGBRIDGE ROAD  
ESSEX  
IG11 8RW

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For all Business Banking enquiries please call **0845 6070 666** Monday to Friday, 8am to 9pm or Saturday, 8am to 1pm

To help us maintain and improve our customer service we may monitor or record your calls. Calls charged at local rate.

For the hard of hearing and/or speech impaired, Typetalk service available 18001 0845 972 4724



e-banking service and information available at [www.santander.co.uk](http://www.santander.co.uk)



Santander UK plc, Business Banking,  
301 St Vincent Street, Glasgow, G2 5NT

## Your account summary for 3rd Apr 2012 to 2nd May 2012

Account name **TRUSTEES OF NEW HORIZONS & RETIREMENT BENEFIT SCHEME**

Account number: 40908557 Sort Code 09 01 27  
BIC: ABBYGB2LXXX IBAN: GB47 ABBY 0901 2740 9085 57

Statement number: 05/2012 Page number: 1 of 2

Balance brought forward from 2nd Apr Statement	£2,764.50
Total money in:	£1,000.26
Total money out:	£0.00
<b>Your balance at close of business 2nd May 2012</b>	<b>£3,764.76</b>

### Interest and refunds paid this period

Date	Why we are paying you	Amount
30th Apr	Interest on your credit balance	£0.26

## News and information

### Important Messages

**Important information about compensation arrangements.** We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors - including most individuals and small businesses - are covered by the scheme. In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000).

The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank, including their share of any joint account, and not to each separate account. For further information about the scheme (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website [www.FSCS.org.uk](http://www.FSCS.org.uk) or call 020 7741 4100 or 0800 678 1100. Santander UK plc is an authorised deposit taker and accepts deposits under the Santander and cahoot trading names. In the unlikely event of a claim, the maximum compensation levels above would apply to the combined total of all deposits held with Santander UK plc (including cahoot).

Please note that due to the Scheme's eligibility criteria, not all Santander UK plc's Business Banking and Corporate customers will be covered by the Scheme.

**For Customers with an Overdraft.** If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

### Details of rates and charges can be found in your Interest Rates and Fees Information.

If you need another copy, please call into your local branch or visit [www.santander.co.uk](http://www.santander.co.uk). Interest or fees will be calculated daily on any outstanding overdrawn balance.

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FSC™ Mixed Sources – paper from well-managed forests and controlled sources, cert no. TT-COC-002825 – [www.fsc.org](http://www.fsc.org).

Date	Average balance for the month	Amount
2nd May	Average credit balance	£3,247.85

## Your transactions 3rd Apr 2012 to 2nd May 2012

Date	Description	Money in	Money out	£ Balance
3rd Apr	Balance brought forward from previous statement			2,764.50
5th Apr	BANK GIRO CREDIT REF GLENNY LLP, 3/4 HERON	500.00		3,264.50
30th Apr	INTEREST PAID AFTER TAX 0.00 DEDUCTED	0.26		3,264.76
2nd May	BANK GIRO CREDIT REF GLENNY LLP, 3/4 HERON	500.00		3,764.76
2nd May	Balance carried forward to next statement:			3,764.76

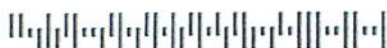


BUSINESS BANKING

Santander Business Banking  
Bridle Road  
Bootle  
Merseyside  
L30 4GB

61716 033565 0113 E 65100

Of New Horizons Retirement Benefit S  
Glenny House 56 Longbridge Road  
Essex  
IG11 8RW



April 2012

Dear Customer

**Your Annual Interest Summary - Tax Year 2011/2012**

At Santander we are committed to keeping you up to date on your Business Savings.

That's why we've enclosed an Annual Interest Summary. You will also find a leaflet, "Important Information", which contains details of current rates and changes to the cheque clearance timescales on some of our accounts. Please ensure you read through this document as some of the changes could affect you directly.

We're determined to provide you with a continually improving business banking experience. That's why in 2011 we started to increase the number of dedicated Local Business Managers in our branches, something we will continue to do throughout 2012. We will also continue to develop a range of benefits and products especially for our existing Business Savings customers.

Thank you for saving with Santander.

Yours sincerely

Donna Cunliffe  
Director, Business and Corporate Banking Operations

**Important: Please keep in a safe place**

**TRUSTEES OF NEW HORIZONS RETIREMENT BENEFIT S**

Account number and account name	Date Interest paid	Interest paid	Tax deducted to 5 April 2012	Balance at 5 April 2012
09012740908696 Business reward saver (issue 1) mthly +12m	28 Mar	£14.14	NIL	£14,084.89
<b>TOTALS</b>		£14.14	NIL	



D4416 042731 0282 E 16855

TRUSTEES OF NEW HORIZONS & RETIREMENT BENEFIT SCHEME  
RETIREMENT BENEFIT SCHEME  
GLENNY HOUSE 56 LONGBRIDGE ROAD  
ESSEX  
IG11 8RW

168



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Santander UK plc, Business Banking, 301 St Vincent Street, Glasgow, G2 5NT

## Your account summary for 3rd Sep 2011 to 3rd Sep 2012

Account name **TRUSTEES OF NEW HORIZONS & RETIREMENT BENEFIT SCHEME**

Account number: 40908696 Sort Code 09 01 27  
BIC: ABBYGB2LXXX IBAN: GB77 ABBY 0901 2740 9086 96

Statement number: 01/2012 Page number: 1 of 2

Balance brought forward from previous Statement	£14,076.67
Total money in:	£14.09
Total money out:	£0.00
<b>Your balance at close of business 3rd Sep 2012</b>	<b>£14,090.76</b>

### Interest and refunds paid this period

Date	Why we are paying you	Amount
29th Sep	Interest on your credit balance	£1.20
29th Oct	Interest on your credit balance	£1.16
29th Nov	Interest on your credit balance	£1.20
29th Dec	Interest on your credit balance	£1.16
30th Jan	Interest on your credit balance	£1.19
29th Feb	Interest on your credit balance	£1.19
29th Mar	Interest on your credit balance	£1.12
30th Apr	Interest on your credit balance	£1.19
29th May	Interest on your credit balance	£1.15
29th Jun	Interest on your credit balance	£1.19
30th Jul	Interest on your credit balance	£1.15
29th Aug	Interest on your credit balance	£1.19

**Your current interest rate is 0.10% annual gross (variable) paid monthly or 0.10% annual gross (variable) paid monthly.**

## News and information

**Important Messages**

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**Details of rates and charges can be found in your Interest Rates and Fees Information.**

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## Your transactions 3rd Sep 2011 to 3rd Sep 2012

Date	Description	Money in	Money out	£ Balance
3rd Sep	<b>Balance brought forward from previous statement</b>			14,076.67
29th Sep	INTEREST PAID AFTER TAX 0.00 DEDUCTED	1.20		14,077.87
29th Oct	INTEREST PAID AFTER TAX 0.00 DEDUCTED	1.16		14,079.03
29th Nov	INTEREST PAID AFTER TAX 0.00 DEDUCTED	1.20		14,080.23
29th Dec	INTEREST PAID AFTER TAX 0.00 DEDUCTED	1.16		14,081.39
30th Jan	INTEREST PAID AFTER TAX 0.00 DEDUCTED	1.19		14,082.58
29th Feb	INTEREST PAID AFTER TAX 0.00 DEDUCTED	1.19		14,083.77
29th Mar	INTEREST PAID AFTER TAX 0.00 DEDUCTED	1.12		14,084.89
30th Apr	INTEREST PAID AFTER TAX 0.00 DEDUCTED	1.19		14,086.08
29th May	INTEREST PAID AFTER TAX 0.00 DEDUCTED	1.15		14,087.23
29th Jun	INTEREST PAID AFTER TAX 0.00 DEDUCTED	1.19		14,088.42
30th Jul	INTEREST PAID AFTER TAX 0.00 DEDUCTED	1.15		14,089.57
29th Aug	INTEREST PAID AFTER TAX 0.00 DEDUCTED	1.19		14,090.76
3rd Sep	<b>Balance carried forward to next statement:</b>			<b>14,090.76</b>

04416 042732 0282 E 18855

TRUSTEES OF NEW HORIZONS & RETIREMENT BENEFIT SCHEME  
RETIREMENT BENEFIT SCHEME  
GLENNY HOUSE 56 LONGBRIDGE ROAD  
ESSEX  
IG11 8RW

168



For all Business Banking enquiries please call **0845 6070 666** Monday to Friday, 8am to 9pm or Saturday, 8am to 1pm

To help us maintain and improve our customer service we may monitor or record your calls. Calls charged at local rate.

For the hard of hearing and/or speech impaired, Typetalk service available 18001 0845 972 4724



e-banking service and information available at [www.santander.co.uk](http://www.santander.co.uk)



Santander UK plc, Business Banking,  
301 St Vincent Street, Glasgow, G2 5NT

## Your account summary for 3rd Sep 2011 to 3rd Sep 2012

Account name **TRUSTEES OF NEW HORIZONS & RETIREMENT BENEFIT SCHEME**

Account number: 40908777 Sort Code 09 01 27  
BIC: ABBYGB2LXXX IBAN: GB24 ABBY 0901 2740 9087 77

Statement number: 01/2012

Page number: 1 of 2

Balance brought forward from previous Statement	£0.00
Total money in:	£0.00
Total money out:	£0.00
<b>Your balance at close of business 3rd Sep 2012</b>	<b>£0.00</b>

**Your current interest rate is 0.25% annual gross  
(variable) paid monthly**

## News and information



### Important Messages

**Important information about compensation arrangements.** We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors - including most individuals and small businesses - are covered by the scheme. In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000). The £85,000 limit relates to the **combined** amount in all the eligible depositor's accounts with the bank, including their share of any joint account, and not to each separate account. For further information about the scheme (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website [www.FSCS.org.uk](http://www.FSCS.org.uk) or call 020 7741 4100 or 0800 678 1100. Santander UK plc is an authorised deposit taker and accepts deposits under the Santander and cahoot trading names. In the unlikely event of a claim, the maximum compensation levels above would apply to the combined total of all deposits held with Santander UK plc (including cahoot).

Please note that due to the Scheme's eligibility criteria, not all Santander UK plc's Business Banking and Corporate customers will be covered by the Scheme.

**For Customers with an Overdraft.** If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

**Details of rates and charges can be found in your Interest Rates and Fees Information.**

If you need another copy, please call into your local branch or visit [www.santander.co.uk](http://www.santander.co.uk). Interest or fees will be calculated daily on any outstanding overdrawn balance.

Santander UK plc. Registered Office: 2 Triton Square, Regent's Place, London NW1 3AN, United Kingdom. Registered Number 2294747. Registered in England. [www.santander.co.uk](http://www.santander.co.uk). Telephone 0870 607 6000 calls may be recorded or monitored. Authorised and regulated by the Financial Services Authority except in respect of its consumer credit products for which Santander UK plc is licensed and regulated by the Office of Fair Trading. FSA registration number 106054.

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FSC™ Mixed Sources – paper from well-managed forests and controlled sources, cert no. TT-COC-002825 – [www.fsc.org](http://www.fsc.org).

## Your transactions 3rd Sep 2011 to 3rd Sep 2012

Date	Description	Money in	Money out	£ Balance
3rd Sep	Balance brought forward from previous statement			0.00
3rd Sep	Balance carried forward to next statement:			0.00



BUSINESS BANKING

Santander Business Banking  
Bridle Road  
Bootle  
Merseyside  
L30 4GB

61716 033566 0113 E 85100

Of New Horizons Retirement Benefit S  
Glenny House 56 Longbridge Road  
Essex  
IG11 8RW



April 2012

Dear Customer

**Your Annual Interest Summary - Tax Year 2011/2012**

At Santander we are committed to keeping you up to date on your Business Savings.

That's why we've enclosed an Annual Interest Summary. You will also find a leaflet, "Important Information", which contains details of current rates and changes to the cheque clearance timescales on some of our accounts. Please ensure you read through this document as some of the changes could affect you directly.

We're determined to provide you with a continually improving business banking experience. That's why in 2011 we started to increase the number of dedicated Local Business Managers in our branches, something we will continue to do throughout 2012. We will also continue to develop a range of benefits and products especially for our existing Business Savings customers.

Thank you for saving with Santander.

Yours sincerely

Donna Cunliffe  
Director, Business and Corporate Banking Operations

**Important: Please keep in a safe place**

**TRUSTEES OF NEW HORIZONS RETIREMENT BENEFIT S**

Account number and account name	Date Interest paid	Interest paid	Tax deducted to 5 April 2012	Balance at 5 April 2012
09012740908777 <b>Business direct saver (monthly)</b>		NIL	NIL	0.00
<b>TOTALS</b>		NIL	NIL	



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User Name: (00005886)  
PSTR 00743521RZ

## Pension Schemes - Registered Pension Scheme Return

[Print]

[Return to Registered Pension Scheme Return History >](#)  
[Return to Pension Scheme Returns for a scheme >](#)

### Details

Pension Scheme Tax Reference	00743521RZ
Pension Scheme Name	NEW HORIZONS RETIREMENT BENEFITS SCHEME
Is the scheme an Occupational scheme?	Yes
Tax Year ended	05 Apr 2011 <i>5th Apr 2012</i>
Date submitted	18 May 2012
Submitted by	Pension Practitioner.Com Ltd
Scheme Administrator	DSSV HARLOW LIMITED

Amended Return Yes

Accounting Period 06 Apr 2010 - 05 Apr 2011

*6/4/2011 - 5/4/2012*

During this period, was the aggregate of payments to and from the scheme greater than £100,000?

Yes

*NO*

At the end of this period, did the scheme have assets with a total value before pension liabilities greater than £400,000?

Yes

*Yes*

### Receipts and Payments

Total amount of the pension contributions received

£0

*£0*

Total amount of transfer-in payments

£30010

*£0*

Total amount of transfer-out payments

£0

*£0*

Total amount paid out in lump sums and lump sum death benefits

£0

*£0*



Total amount paid out to purchase lifetime annuities and scheme pensions from an insurance company £0

Total amount borrowed *should have been £24,000* £95,500 X

Other Legal Costs and Stamp duty

Other amount \* £13,862

£0

£148,000

NIL  
NILLoan Repayments  
(capital & interest)

## Connected Parties

At any time during the period from 06/04/2010 to 05/04/2011 did the scheme either directly or indirectly own assets that it had acquired from either:

Yes

Yes

a. a sponsoring employer or any person connected with that employer?

or

b. a person who was a director of or a person connected to a director of a close company that was also a sponsoring employer?

or

c. a person who was either a sole owner or partner or a person connected with the sole owner or partner of a business which was a sponsoring employer?

or

d. a member or person connected with a member?

\* 13,862  
\* 158,000  
471,862

## Land or Interest in Land

Total cost or market value of any land or interest in land owned by the scheme at the end of the period \* £458,000

Cost

£471,862  
Cost

Specify whether this amount is

Total cost of any land, or interest in land, or premium paid to acquire a leasehold interest in land £458,000

£0

Total sale proceeds of any land sold, or interest in land sold, or premiums received on disposal of a leasehold interest in land £0

£0

If any land or interest in land was disposed of without any consideration state the total cost or market value £0

£0

Specify whether this amount is

Cost

Cost

Were any disposals made to a connected party or connected parties?

No

No

Total amount of income received from land or interest in land £38,445

£53,750

Was any part of the land or interest in land residential property as defined in Schedule 29A of Finance Act 2004? No

No

## Cash and Bank Information

Total amount paid out to purchase lifetime annuities and scheme pensions from an insurance company

£0

£0

Total amount borrowed

*should have been* £24,000  
£95,500 X

£48,000

Loan Repayments  
(capital received)

Other

Legal Costs and Stamp duty

~~NIL~~  
NIL

Other amount

\* £13,862

### Connected Parties

At any time during the period from 06/04/2010 to 05/04/2011 did the scheme either directly or indirectly own assets that it had acquired from either:

Yes

Yes

a. a sponsoring employer or any person connected with that employer?

or

b. a person who was a director of or a person connected to a director of a close company that was also a sponsoring employer?

or

c. a person who was either a sole owner or partner or a person connected with the sole owner or partner of a business which was a sponsoring employer?

or

d. a member or person connected with a member?

\* 13,862  
\* 458,000  
471,862

### Land or Interest in Land

Total cost or market value of any land or interest in land owned by the scheme at the end of the period

\*

£458,000

[471,862

Specify whether this amount is

Cost

Cost

Total cost of any land, or interest in land, or premium paid to acquire a leasehold interest in land

£458,000

£0

Total sale proceeds of any land sold, or interest in land sold, or premiums received on disposal of a leasehold interest in land

£0

£0

If any land or interest in land was disposed of without any consideration state the total cost or market value

£0

£0

Specify whether this amount is

Cost

Cost

Were any disposals made to a connected party or connected parties?

No

No

Total amount of income received from land or interest in land

£38,445

£53,750

Was any part of the land or interest in land residential property as defined in Schedule 29A of Finance Act 2004?

No

No

### Cash and Bank Information



Total amount of all cash and bank balances at the beginning of the period	£196398	£ 24263
Total amount of all cash and bank balances at the end of the period	£26267	£ 17349
Total amount of interest credited to these accounts	£970	£ 21

## Declaration

I declare that

The content of this return has been approved by the Scheme Administrator named below

Yes

The Scheme Administrator named below has authorised me to submit this return

Yes

Scheme Administrator ID A0094821

Scheme Administrator

DSSV HARLOW LIMITED

Address

c/o Pension Practitioner.com  
Daws House  
33-35 Daws Lane  
London  
NW7 4SD  
United Kingdom

[Return to Registered Pension Scheme Return History >](#)  
[Return to Pension Scheme Returns for a scheme >](#)

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