



Georgina Martin &lt;georginam@retirement.capital&gt;

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**Eddie Bailey****Adam Holmes** <adam@carltonjames.co.uk>

Wed, Feb 15, 2023 at 10:10 PM

To: Georgina Martin &lt;georginam@retirement.capital&gt;

Hi Georgina

I have attached the old account statement for Eddie previously sent, as discussed, there are some changes in the valuation of HJ Collection Ltd's fund value. I previously mentioned there was a investment value agreed by HJ Collection Ltd, I have attached an email trail, disclosed in the latter parts of the email trail you will see HJ Collection Limited have agreed to the valuations as detailed in the account statement, however there are some corrections that need to be applied. Delving a little deeper, the valuations provided by HJ Collection in January 23 only disclosed the total amounts due and they did not account for the payments made in December (equalling £24K or £23,999.99 to be exact) and therefore a correction on my account statement needs to be applied to the HJ valuations, see below:

Totals Due		
Amounts Repaid		
TGS Retirement Scheme - Edward Bailey	£122,426.93	<b>£11,605.57</b>
TGS Retirement Scheme - Edward Bailey (Top Up)	£12,062.07	<b>£1,143.43</b>
TGS Retirement Scheme - Edward Bailey (Top Up 2)	£118,686.51	<b>£11,250.99</b>

The above amendments will reduce Eddies fund value from £355,500.88 to £331,500.89. Hopefully the above is satisfactory enough for you to get this payment released. I can also further confirm he would fall under statement C in the checklist and his address is correct.

Let me know if you need anything else.

Thanks  
Adam

----- Forwarded message -----

From: "julie.mcguire@hjcollection.co.uk" <julie.mcguire@hjcollection.co.uk>  
To: Robert Holmes <robert@carltonjames.co.uk>, "Reece Mennie" <reece.mennie@hjcollection.co.uk>  
Cc: "David Nicklin" <davidn@retirement.capital>, Adam Holmes <adam@carltonjames.co.uk>  
Bcc:  
Date: Wed, 23 Nov 2022 15:40:45 +0000  
Subject: RE: Edward Bailey

Hi Robert

We will make the first instalments for Nicholas Passmore, Ray Keegan & Juliet Platt at the end of the month.

As the receipt of the next tranche of funds has been delayed and we are waiting for an update, we are reviewing Edward Bailey's payment for November and will come back to you with a revised amount as soon as we can.

Kind Regards

Julie

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**From:** Robert Holmes <[robert@carltonjames.co.uk](mailto:robert@carltonjames.co.uk)>  
**Sent:** Wednesday, November 23, 2022 11:37 AM  
**To:** [julie.mcguire@hjcollection.co.uk](mailto:julie.mcguire@hjcollection.co.uk); 'Reece Mennie' <[reece.mennie@hjcollection.co.uk](mailto:reece.mennie@hjcollection.co.uk)>  
**Cc:** [paul.rothwell@empirepropertyconcepts.co.uk](mailto:paul.rothwell@empirepropertyconcepts.co.uk); 'David Nicklin' <davidn@retirement.capital>; 'Adam Holmes' <[adam@carltonjames.co.uk](mailto:adam@carltonjames.co.uk)>  
**Subject:** RE: Edward Bailey

Hi Julie

Any updates after your meeting with Reece on Monday as am being chased for information,

Kind Regards

Robert Holmes

Director

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**From:** [julie.mcguire@hjcollection.co.uk](mailto:julie.mcguire@hjcollection.co.uk) <[julie.mcguire@hjcollection.co.uk](mailto:julie.mcguire@hjcollection.co.uk)>

**Sent:** 17 November 2022 11:31

**To:** 'Robert Holmes' <[robert@carltonjames.co.uk](mailto:robert@carltonjames.co.uk)>; 'Reece Mennie' <[reece.mennie@hjcollection.co.uk](mailto:reece.mennie@hjcollection.co.uk)>

**Cc:** [paul.rothwell@empirepropertyconcepts.co.uk](mailto:paul.rothwell@empirepropertyconcepts.co.uk); 'David Nicklin' <[davidn@retirement.capital](mailto:davidn@retirement.capital)>; 'Adam Holmes' <[adam@carltonjames.co.uk](mailto:adam@carltonjames.co.uk)>

**Subject:** RE: Edward Bailey

Hi Robert

Yes I agree with the summary. I will speak to Reece on the payment schedule on Monday and come back to you with dates.

Kind Regards

**Julie McGuire**

**Financial Controller**



Telephone: (+44) 020 7117 2583

Email: [julie.mcguire@hjcollection.co.uk](mailto:julie.mcguire@hjcollection.co.uk)

Website: [www.hjcollection.co.uk](http://www.hjcollection.co.uk)

Address: Level 30, 40 Bank Street, Canary Wharf, London, E14 5NR

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**From:** Robert Holmes <[robert@carltonjames.co.uk](mailto:robert@carltonjames.co.uk)>  
**Sent:** Thursday, November 17, 2022 12:23 PM  
**To:** [julie.mcguire@hjcollection.co.uk](mailto:julie.mcguire@hjcollection.co.uk); 'Reece Mennie' <[reece.mennie@hjcollection.co.uk](mailto:reece.mennie@hjcollection.co.uk)>  
**Cc:** [paul.rothwell@empirepropertyconcepts.co.uk](mailto:paul.rothwell@empirepropertyconcepts.co.uk); 'David Nicklin' <[davidn@retirement.capital](mailto:davidn@retirement.capital)>; 'Adam Holmes' <[adam@carltonjames.co.uk](mailto:adam@carltonjames.co.uk)>  
**Subject:** Edward Bailey

Good morning,

Further to my previous email sent to you on the 10/11/2022 as undernoted, can you confirm you are in agreement with the figures stated as you have not yet responded. If so when can we expect the November payments to be made as the investors are requesting a likely repayment date,

Kind Regards

Robert Holmes

Director

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**From:** Robert Holmes <[robert@carltonjames.co.uk](mailto:robert@carltonjames.co.uk)>  
**Sent:** 10 November 2022 13:02  
**To:** 'julie.mcguire@hjcollection.co.uk' <[julie.mcguire@hjcollection.co.uk](mailto:julie.mcguire@hjcollection.co.uk)>  
**Cc:** 'Reece Mennie' <[reece.mennie@hjcollection.co.uk](mailto:reece.mennie@hjcollection.co.uk)>  
**Subject:** RE: Edward Bailey

Dear Julie

Further to discussions today with investors I can confirm all have accepted your loan note repayment proposals. So, in summary the proposals are confirmed as:

	<u>Investment Amount</u>	<u>Maturity Date</u>	<u>Maturity Amount</u>	<u>Totals Due</u>	<u>HJ Repayment November 2022</u>	<u>HJ Repayment December 2022</u>	<u>HJ Repayment January 2023</u>
TGS Retirement Scheme - Edward Bailey	£111,000.00	17/01/2022	£111,000.00	£134,032.50	£60,032.50	£37,000.00	£37,000.00
TGS Retirement Scheme - Edward Bailey (Top Up)	£11,000.00	24/01/2022	£11,000.00	£13,205.50	£5,872.17	£3,666.67	£3,666.67
TGS Retirement Scheme - Edward Bailey (Top Up 2)	£110,000.00	08/04/2022	£110,000.00	£129,937.50	£56,604.17	£36,666.67	£36,666.67
V & P Property Pension Fund - Roy Keegan	£45,000.00	15/02/2022	£55,800.00	£59,550.00	£29,775.00	£29,775.00	

PMA Pension Fund - Andrew Eastham & Juliet Platt	£20,000.00	28/02/2022	£24,800.00	£26,466.67	£13,233.33	£13,233.33	
SCTL Pension Scheme - Nicholas Passmore (Scheme Investment)	£21,000.00	15/04/2022	£26,040.00	£27,440.00	£13,720.00	£13,720.00	
<b>Monthly Totals</b>					<b>£179,237.17</b>	<b>£134,061.67</b>	<b>£77,333.33</b>

Do you agree with the summary,

Kind Regards

Robert Holmes

Director

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**From:** Robert Holmes <[robert@carltonjames.co.uk](mailto:robert@carltonjames.co.uk)>  
**Sent:** 08 November 2022 13:33  
**To:** 'julie.mcguire@hjcollection.co.uk' <[julie.mcguire@hjcollection.co.uk](mailto:julie.mcguire@hjcollection.co.uk)>  
**Cc:** 'Reece Mennie' <[reece.mennie@hjcollection.co.uk](mailto:reece.mennie@hjcollection.co.uk)>  
**Subject:** RE: Edward Bailey

Good afternoon,

Further to our earlier discussions & to keep you updated we are meeting with the loan note holders to review your repayment offer, I will know the outcome of this by Friday at the latest,

Kind Regards

Robert Holmes

Director

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**Sent:** 25 October 2022 17:08

**To:** 'Robert Holmes' <[robert@carltonjames.co.uk](mailto:robert@carltonjames.co.uk)>

**Cc:** Reece Mennie <[reece.mennie@hjcollection.co.uk](mailto:reece.mennie@hjcollection.co.uk)>

**Subject:** Edward Bailey

Dear Robert

Further to our recent conversation, please find below our proposal for Edward Bailey for his 3 capital investments totally £232,000 with HJ Collection.

We will pay all of his interest payments on his three investments, including the additional interest, which equates to £33,575 in November.

The Capital payments will be paid out of our next three tranches of funds, which are due in November, December & January, from our refinancing deal that we discussed on the phone. In the event that the receipt of tranches are delayed, we will pay a minimum of £31K a month, so worse case scenario, will be that all the capital will be repaid in 7 1/2 months. Any additional interest due, over and above the interest above, will be calculated and added to the final capital repayment.

I hope this is acceptable to your client and look forward to hearing back from you.

Kind Regards

**Julie McGuire**

**Financial Controller**



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 **RE: Edward Bailey.eml**  
156K