



Emily McAlister &lt;emily@retirement.capital&gt;

## Broadway Travel SSAS

6 messages

**Nicola Spoor FCCA ACA** <nikkis@whitehartassociates.com>

13 January 2022 at 12:33

To: Hussein Rajan <hussein.rajan@hotmail.co.uk>, Emily McAlister <emily@retirement.capital>

Dear Emily

Attached are the drafted financials for year ended 05/04/2021. I will be getting the signed copies over as soon as signed off by Trustees. Please prepare the tax return form for submission.

On another matter the three trustees wish to now retire and want to withdraw and crystallise their tax free amounts as soon as practical. Can you please pass on to get the process in place for asap drawdown.

Below is a current value of the scheme in case this is needed by Gavin.

Listed investment value	£851,882
Freehold	£225,000
Loan to connected party	£470,656
Bank	£355,812
Creditors rent deposit	(8,750)
Creditors advance rent	(24,230)

Fund value                      £1,870,370

Any queries please do not hesitate to contact me.

Kind regards

Nikki

Nicola Spoor FCCA ACA - Director (Pronoun her;she)

White Hart Associates (London) Limited

Office: 0208 878 8383 / Fax: 0208 392 2451

2nd Floor Nucleus House, 2 Lower Mortlake Road, Richmond, TW9 2JA

ICAEW No: C003387872 / Company No: 04520239 / VAT Registration No: 150936315

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-----Original Message-----

From: [scanner@whitehartassociates.com](mailto:scanner@whitehartassociates.com) <scanner@whitehartassociates.com>

Sent: 13 January 2022 11:11

To: Nicola Spoor FCCA ACA <nikkis@whitehartassociates.com>

Subject: Message from "RNP00267360B99E"

This E-mail was sent from "RNP00267360B99E" (Aficio MP C3002).

Scan Date: 13.01.2022 12:11:09 (+0100)


Queries to: [scanner@whitehartassociates.com](mailto:scanner@whitehartassociates.com)

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**Emily McAlister** <[emily@retirement.capital](mailto:emily@retirement.capital)>  
To: Nicola Spoor FCCA ACA <[nikkis@whitehartassociates.com](mailto:nikkis@whitehartassociates.com)>

13 January 2022 at 13:19

Thanks Nikki

I will get back to you on your query.

Emily

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Retirement  
.Capital



Web: <https://retirement.capital>  
Phone: 0330 311 0088  
Email: [emily@retirement.capital](mailto:emily@retirement.capital)

Data Processing Centre  
Retirement.Capital  
Venture Wales Building  
Merthyr Tydfyl Industrial Business Park  
Merthyr Tydfyl  
Wales  
CF48 4DR

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**Emily McAlister** <[emily@retirement.capital](mailto:emily@retirement.capital)>  
To: [gavin mccloskey <gavinmccloskey@retirement.capital>](mailto:gavinmccloskey@retirement.capital)  
Cc: [Veronica Walkman <veronica@retirement.capital>](mailto:Veronica Walkman <veronica@retirement.capital>)

13 January 2022 at 13:19

Hi Gav,

Attached info as requested.

Thanks  
Emily

[Quoted text hidden]

[Quoted text hidden]

**202201131211.pdf**

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**Veronica Walkman** <veronica@retirement.capital>  
To: Emily McAlister <emily@retirement.capital>  
Cc: gavin mccloskey <gavinm@retirement.capital>

13 January 2022 at 13:48

Thank you Emily, saved.

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Web. <https://retirement.capital>

Phone: 0330 311 0088

Email: veronica@retirement.capital

# Retirement .Capital



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Retirement.Capital  
Venture Wales Building  
Merthyr Tydfil Industrial Business Park  
Merthyr Tydfil  
Wales  
CF48 4DR

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**gavin mccloskey** <gavinm@retirement.capital>

17 January 2022 at 16:25

To: Nikki Spoor &lt;nikkis@whitehartassociates.com&gt;

Cc: Veronica Walkman &lt;veronica@retirement.capital&gt;, Emily McAlister &lt;emily@retirement.capital&gt;

Hi Nikki,

Emily has copied me the note regarding the members crystallising their lump sums under the scheme. Historically, the fund was split three ways although the Company contribution of £250,000 in 2011 was not formalised.

I have noted Hussein has a Prudential policy but this does not appear in the accounts and I will treat this as sitting outside of the fund. We looked into a pension transfer in 2018 but Helen Fisher at Prudential advised Emily it was non-transferrable.

There were no personal contributions made based on the contribution records for the Scheme.

The previous administrators used a 1/3rd fund split and I have assumed that for lifetime allowance purposes none of the members have crystallised any other private/company pensions.

If this is not the case, please let me know.

On this basis, and based on the fund value given the lump sum payable are as follows;

1. Mustapha Gulamali Rajan £155,864
2. Hasnain Gulamali Rajan £155,864
3. Hussein Gulamali Rajan £155,864

If the trustees are in agreement, I can prepare the benefit payments forms for docusign e-signing if this helps. I don't have Mustapha and Hasnain's current email addresses, is this something you can lay your hands on? If you would prefer that I simply email the forms for signing, happy to do this also.

Kind regards

Gavin

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[Quoted text hidden]

Email: gavinm@retirement.capital

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Retirement.Capital  
Venture Wales Building  
Merthyr Tydfil Industrial Business Park  
Merthyr Tydfil  
Wales  
CF48 4DR  
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**gavin mccloskey** <gavinm@retirement.capital>

17 January 2022 at 16:29

To: Nikki Spoor <nikkis@whitehartassociates.com>

Cc: Veronica Walkman <veronica@retirement.capital>, Emily McAlister <emily@retirement.capital>

Nikki - one more item to add on this. If the value of the investments materially change between now and the date the cash is taken from the trustee account, an interest adjustment payment will then be applied. tkx

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