

# Victoria Bakery Ltd

83, High Street, Barnet,  
Herts, EN5 5UR  
Tel: 020 8449 0790  
Fax: 020 8440 1206  
[www.victoriabakery.co.uk](http://www.victoriabakery.co.uk)



Mark Miserotti  
Pension Practioner.com  
Daws House  
Daws Lane  
London NW7 4SD

16<sup>th</sup> June 2011

Dear Mark

## Renewal & Pension Scheme Return

Further to your letter of 12<sup>th</sup> June 2011 please find enclosed the following:

Copies of pension scheme bank statements.

Completed questionnaire with separate sheets re scheme valuation.

Signed Bank Authority Form.

If you require any more information please do not hesitate to contact me.

Yours sincerely

James Freeman  
Trustee, Victoria Bakery Ltd Retirement Benefits Scheme

## Pension Scheme Return & Event Questionnaire

### Information required for the pension scheme return

The scheme administrator is required to complete a pension scheme return for the tax year. We undertake this as part of our pension scheme service to the trustees. The return is over 11 pages long. In addition, there may be an event report due, presently there are over 16 different event reports that may arise.

We have condensed the information needed into a short questionnaire. Please check the appropriate box and return this form to us. If there are any parts of this form that you are unsure of please contact your scheme consultant.

Commencing on 6<sup>th</sup> April 2010 and ending on 5<sup>th</sup> April 2011

	Yes	No
1. Did the scheme have any interest in tangible moveable property		✓
2. Did the scheme own or dispose of any shares in the sponsoring employer		✓
3. Did the scheme acquire or own shares in an unquoted company, this excludes the sponsoring employer		✓
4. Did the scheme acquire any assets from a connected party** directly or indirectly		✓
5. Did any member take funds from the scheme - other than as pension income		✓
6. Do you require a trustee meeting. If yes, this will be arranged on receipt of the completed questionnaire	✓	

Notes:

\*Tangible moveable property includes: Assets that you can touch and move, such as fine wines, machinery, works of art, assets that have a lifespan of less than 51 years e.g. patents.

\*\*A connected party includes: A relative, a partner, co-director, or co trustee.

A connected party may also include a company that does not participate in the scheme but may be connected to you through the associations given above.

In order that we may prepare your benefit statement, we will require the total remuneration, inclusive of dividend income for each scheme member. Please give the name and remuneration below for income in respect of the tax year ending 5<sup>th</sup> April 2011.

JAMES FREEMAN £ 30,256.00  
DEBORAH FREEMAN £ 29,344.00

**Fund Split in respect of each member:**

Name of member:	% of fund
1 JAMES FREEMAN	
2 DEBORAH FREEMAN	
3	
4	

} SEE SIGNATURE SHEETS.

**Additional Questions:**

In relation to compulsory pension schemes for 05/04/2012-

- Do you have two or more salaried employees (excluding directors) at your company? Yes/ ~~No~~
- If yes, do you presently provide a pension scheme for them? Yes/ ~~No~~ FOR SOME EMPLOYEES

If you hold commercial property in the pension scheme do you retain current:

1. Building insurance? Yes/ ~~No~~
2. Landlord's liability insurance? Yes/ ~~No~~

**Scheme Name (please insert this here):**

Signed: *James Freeman*  
Date: 16/6/11

Please return this form to Pension Practitioner .Com Limited at:  
Daws House  
33-35 Daws Lane  
London  
NW74SD

You can also email this form with other paperwork we may have requested you to provide in the cover letter to: [admin@pensionpractitioner.com](mailto:admin@pensionpractitioner.com)

**Bank Authority Instruction Form**  
**Victoria Bakery Ltd Retirement Benefit Scheme ("the Scheme")**

83 High Street  
Barnet  
Herts  
EN5 5UR

Please insert the name of your bank here:

..... LLOYDS TSB .....


Sort Code:

..... 30-12-34 .....

Account Number(s)

..... 00914843, 07528736, 07106173 .....

As Trustees of the Scheme, we hereby consent to the provision of information to Pension Practitioner .Com Limited of Daws House, 33-35 Daws Lane, London NW7 4SD, such information as is necessary, including copy bank statements, in order that they may meet their obligations and requirements under Money Laundering Regulations 2007 as a HM Revenue & Customs Company Service Provider and as a Scheme Practitioner.

Signed:  .....

Name: James Freeman

Dated: 16/6/11



# Lloyds TSB

THE TTEES OF THE VICTORIA BAKERY LTD  
83 HIGH STREET  
BARNET  
HERTFORDSHIRE  
EN5 5UR



0027102A520209 6670 27/1006421

**TRUSTEE ACCOUNT**  
THE TTEES OF THE VICTORIA BAKERY LTD

## Account Summary

Balance On 31 March 2010	£4,288.64
Total Paid In	£46,301.25
Total Paid Out	£49,051.25
<b>Balance On 30 April 2010</b>	<b>£1,538.64</b>

## Account Activity

Date	Payment type	Details	Paid out (£)	Paid in (£)	Balance (£)
31 Mar 10		<b>BALANCE BROUGHT FORWARD</b>			<b>4,288.64</b>
30 Apr 10	Deposit	TRANSFER TSY.REF.LD77285397 LADS 4646467000		46,301.25	50,589.89
30 Apr 10	Payment	TRANSFER - EX T/O TSY.REF.LD17391041 LADS 4807088000	49,051.25		1,538.64
30 Apr 10		<b>BALANCE CARRIED FORWARD</b>			<b>1,538.64</b>

## Messages

For important information about compensation arrangements, please refer to the back of this statement.

Your account statement  
Statement sheet number: **64**  
Issue date: **30 April 2010**  
Page: **1 of 1**

Write to us at:  
**PO Box 1000**  
**Andover**  
**BX1 1LT**

Call us on: **0845 072 5555** (from UK)  
**+44 1733 347338** (from Overseas)

Visit us online: [www.lloydstsb.com](http://www.lloydstsb.com)

Your branch: **COCKFOSTERS**  
Sort code: **30-12-34**  
Account number: **00914843**  
BIC: **LOYDGB21258**  
IBAN: **GB56 LOYD 3012 3400 9148 43**



# Lloyds TSB

THE TTEES OF THE VICTORIA BAKERY LTD  
83 HIGH STREET  
BARNET  
HERTFORDSHIRE  
EN5 5UR



0027102AG46186 6670 7291/016780

**TRUSTEE ACCOUNT**  
THE TTEES OF THE VICTORIA BAKERY LTD

## Account Summary

Balance On 30 April 2010	£1,538.64
Total Paid In	£2,750.00
Total Paid Out	£0.00
<b>Balance On 23 June 2010</b>	<b>£4,288.64</b>

## Account Activity

Date	Payment type	Details	Paid out (£)	Paid in (£)	Balance (£)
30 Apr 10		BALANCE BROUGHT FORWARD			1,538.64
23 Jun 10	Deposit	BARNET	RENT	2,750.00	4,288.64
23 Jun 10		BALANCE CARRIED FORWARD			4,288.64

Your account statement  
Statement sheet number: 65  
Issue date: 30 June 2010  
Page: 1 of 2

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Sort code: **30-12-34**  
Account number: **00914843**  
BIC: **LOYDGB21258**  
IBAN: **GB56 LOYD 3012 3400 9148 43**

## Messages

For important information about compensation arrangements, please refer to the back of this statement.





# Lloyds TSB

THE TTEES OF THE VICTORIA BAKERY LTD  
83 HIGH STREET  
BARNET  
HERTFORDSHIRE  
EN5 5UR



002/1026G60227 6670 495/1014757

**TRUSTEE ACCOUNT**  
THE TTEES OF THE VICTORIA BAKERY LTD

## Account Summary

Balance On 30 June 2010	£4,288.64
Total Paid In	£49,149.08
Total Paid Out	£51,899.08
<b>Balance On 30 July 2010</b>	<b>£1,538.64</b>

## Account Activity

Date	Payment type	Details	Paid out (£)	Paid in (£)	Balance (£)
30 Jun 10		<b>BALANCE BROUGHT FORWARD</b>			<b>4,288.64</b>
30 Jul 10	Deposit	TRANSFER TSY.REF.LD17391041 LADS 4807088000		49,149.08	53,437.72
30 Jul 10	Payment	TRANSFER - EX T/O TSY.REF.LD47492614 LADS 5049168000	51,899.08		1,538.64
30 Jul 10		<b>BALANCE CARRIED FORWARD</b>			<b>1,538.64</b>

## Messages

For important information about compensation arrangements, please refer to the back of this statement.

Your account statement  
Statement sheet number: **66**  
Issue date: **30 July 2010**  
Page: **1 of 1**

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Your branch: **COCKFOSTERS**  
Sort code: **30-12-34**  
Account number: **00914843**  
BIC: **LOYDGB21258**  
IBAN: **GB56 LOYD 3012 3400 9148 43**



# Lloyds TSB

THE TTEES OF THE VICTORIA BAKERY LTD  
83 HIGH STREET  
BARNET  
HERTFORDSHIRE  
EN5 5UR



0027102AJ91447 5910 93/1/014916

**TRUSTEE ACCOUNT**  
THE TTEES OF THE VICTORIA BAKERY LTD

## Account Summary

Balance On 30 July 2010	£1,538.64
Total Paid In	£2,750.00
Total Paid Out	£0.00
<b>Balance On 21 September 2010</b>	<b>£4,288.64</b>

## Account Activity

Date	Payment type	Details	Paid out (£)	Paid in (£)	Balance (£)
30 Jul 10		<b>BALANCE BROUGHT FORWARD</b>			<b>1,538.64</b>
21 Sep 10	Deposit	BARNET	2,750.00		4,288.64
21 Sep 10		<b>BALANCE CARRIED FORWARD</b>			<b>4,288.64</b>

Your account statement  
Statement sheet number: **67**  
Issue date: **30 September 2010**  
Page: **1 of 2**

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Your branch: **COCKFOSTERS**  
Sort code: **30-12-34**  
Account number: **00914843**  
BIC: **LOYDGB21258**  
IBAN: **GB56 LOYD 3012 3400 9148 43**

## Messages

For important information about compensation arrangements, please refer to the back of this statement.





# Lloyds TSB

THE TTEES OF THE VICTORIA BAKERY LTD  
83 HIGH STREET  
BARNET  
HERTFORDSHIRE  
EN5 5UR



00271025J07529 5910 885/1013739

**TRUSTEE ACCOUNT**  
THE TTEES OF THE VICTORIA BAKERY LTD

Your account statement  
Statement sheet number: **68**  
Issue date: **29 October 2010**  
Page: **1 of 2**

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Sort code: **30-12-34**  
Account number: **00914843**  
BIC: **LOYDGB21258**  
IBAN: **GB56 LOYD 3012 3400 9148 43**

## Account Summary

Balance On 30 September 2010	£4,288.64
Total Paid In	£52,002.59
Total Paid Out	£54,752.59
<b>Balance On 29 October 2010</b>	<b>£1,538.64</b>

## Account Activity

Date	Payment type	Details	Paid out (£)	Paid in (£)	Balance (£)
30 Sep 10		<b>BALANCE BROUGHT FORWARD</b>			<b>4,288.64</b>
29 Oct 10	Deposit	TRANSFER TSY.REF.LD47492614 LADS 5049168000		52,002.59	56,291.23
29 Oct 10	Payment	TRANSFER - EX T/O TSY.REF.LD37591953 LADS 5239490000	54,752.59		1,538.64
29 Oct 10		<b>BALANCE CARRIED FORWARD</b>			<b>1,538.64</b>

## Messages

For important information about compensation arrangements, please refer to the back of this statement.



# Lloyds TSB

THE TTEES OF THE VICTORIA BAKERY LTD  
83 HIGH STREET  
BARNET  
HERTFORDSHIRE  
EN5 5UR



0027102FA36766 5910  
1272/1/004212

**TRUSTEE ACCOUNT**  
THE TTEES OF THE VICTORIA BAKERY LTD

Your account statement  
Statement sheet number: **69**  
Issue date: **31 December 2010**  
Page: **1 of 2**

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Your branch: **COCKFOSTERS**  
Sort code: **30-12-34**  
Account number: **00914843**  
BIC: **LOYDGB21258**  
IBAN: **GB56 LOYD 3012 3400 9148 43**

## Account Summary

Balance On 29 October 2010	£1,538.64
Total Paid In	£2,750.00
Total Paid Out	£0.00
<b>Balance On 20 December 2010</b>	<b>£4,288.64</b>

## Account Activity

Date	Payment type	Details	Paid out (£)	Paid in (£)	Balance (£)
29 Oct 10		<b>BALANCE BROUGHT FORWARD</b>			<b>1,538.64</b>
20 Dec 10	Deposit	BARNET	RENT	2,750.00	4,288.64
20 Dec 10		<b>BALANCE CARRIED FORWARD</b>			<b>4,288.64</b>

## Messages

For important information about compensation arrangements, please refer to the back of this statement.



# Lloyds TSB

THE TTEES OF THE VICTORIA BAKERY LTD  
83 H'GH STREET  
BARNET  
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EN5 5UR



0027102AB49884 5910  
2381/1/018168

**TRUSTEE ACCOUNT**  
THE TTEES OF THE VICTORIA BAKERY LTD

Your account statement  
Statement sheet number: 70  
Issue date: 31 January 2011  
Page: 1 of 2

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Your branch: **COCKFOSTERS**  
Sort code: **30-12-34**  
Account number: **00914843**  
BIC: **LOYDGB21258**  
IBAN: **GB56 LOYD 3012 3400 9148 43**

## Account Summary

Balance On 31 December 2010	£4,288.64
Total Paid In	£54,865.40
Total Paid Out	£57,615.40
Balance On 31 January 2011	£1,538.64

## Account Activity

Date	Payment type	Details	Paid out (£)	Paid in (£)	Balance (£)
31 Dec 10		<b>BALANCE BROUGHT FORWARD</b>			<b>4,288.64</b>
31 Jan 11	Payment	TRANSFER - EX T/O TSY.REF.LD77690657 LADS 5483180000	57,615.40		53,326.76 00
31 Jan 11	Deposit	TRANSFER TSY.REF.LD37591953 LADS 5239490000		54,865.40	1,538.64
31 Jan 11		<b>BALANCE CARRIED FORWARD</b>			<b>1,538.64</b>

## Messages

For important information about compensation arrangements, please refer to the back of this statement.





**Lloyds TSB**

THE TTEES OF THE VICTORIA BAKERY LTD  
83 HIGH STREET  
BARNET  
HERTFORDSHIRE  
EN5 5UR



0027102AD78763 5910  
1503/1014690

**TRUSTEE ACCOUNT**  
THE TTEES OF THE VICTORIA BAKERY LTD

Your account statement  
Statement sheet number: **71**  
Issue date: **31 March 2011**  
Page: **1 of 2**

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Your branch: **COCKFOSTERS**  
Sort code: **30-12-34**  
Account number: **00914843**  
BIC: **LOYDGB21258**  
IBAN: **GB56 LOYD 3012 3400 9148 43**

### Account Summary

Balance On 31 January 2011	£1,538.64
Total Paid In	£2,750.00
Total Paid Out	£0.00
<b>Balance On 23 March 2011</b>	<b>£4,288.64</b>

### Account Activity

Date	Payment type	Details	Paid out (£)	Paid in (£)	Balance (£)
31 Jan 11		<b>BALANCE BROUGHT FORWARD</b>			<b>1,538.64</b>
23 Mar 11	Deposit	BARNET			4,288.64
23 Mar 11		<b>BALANCE CARRIED FORWARD</b>			<b>4,288.64</b>

RENT — 2,750.00

### Messages

For important information about compensation arrangements, please refer to the back of this statement.

Your account statement  
Statement sheet number: 72  
Issue date: 28 April 2011  
Page: 1 of 2



Lloyds TSB

THE TTEES OF THE VICTORIA BAKERY LTD  
83 HIGH STREET  
BARNET  
HERTFORDSHIRE  
EN5 5UR

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**Andover**  
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Your branch: **COCKFOSTERS**  
Sort code: **30-12-34**  
Account number: **00914843**  
BIC: **LOYDGB21258**  
IBAN: **GB56 LOYD 3012 3400 9148 43**



00271025D00117 5910  
2862/1/008788

**TRUSTEE ACCOUNT**  
THE TTEES OF THE VICTORIA BAKERY LTD

### Account Summary

Balance On 31 March 2011	£4,288.64
Total Paid In	£57,725.26
Total Paid Out	£60,475.26
<b>Balance On 28 April 2011</b>	<b>£1,538.64</b>

### Account Activity

Date	Payment type	Details	Paid out (£)	Paid in (£)	Balance (£)
31 Mar 11		<b>BALANCE BROUGHT FORWARD</b>			<b>4,288.64</b>
28 Apr 11	Payment	TRANSFER - EX T/O TSY.REF.LD87789878 LADS 5700613000	60,475.26		56,186.62 OD
28 Apr 11	Deposit	TRANSFER TSY.REF.LD77690657 LADS 5483180000		57,725.26	1,538.64
28 Apr 11		<b>BALANCE CARRIED FORWARD</b>			<b>1,538.64</b>

### Messages

For important information about compensation arrangements, please refer to the back of this statement.





# Lloyds TSB

THE TTEES OF THE VICTORIA BAKERY LTD  
83 HIGH STREET  
BARNET  
HERTFORDSHIRE  
EN5 5UR



0027102EJ95284 5910 1130/1/015668

**BUS 30 DAY NOTICE**  
THE TTEES OF THE VICT BAKERY LTD - PIA

Your account statement  
Statement sheet number: 0  
Issue date: 4 October 2010  
Page: 1 of 1

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**Box 3**  
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Your branch: **COCKFOSTERS**  
Sort code: **30-12-34**  
Account number: **07106173**  
BIC: **LOYDGB21258**  
IBAN: **GB66 LOYD 3012 3407 1061 73**

## Account Activity

Date	Payment type	Details	Paid out (£)	Paid in (£)	Balance (£)
20 Aug 09		BALANCE BROUGHT FORWARD			4.74

NO ACTIVITY ON THIS  
ACCOUNT. IT HAS NOW  
BEEN CLOSED (9/6/11).

## Messages

For important information about compensation arrangements, please refer to the back of this statement.



# Lloyds TSB

THE TTEES OF THE VICTORIA BAKERY LTD  
83 HIGH STREET  
BARNET  
HERTFORDSHIRE  
EN5 5UR



0027102AD78763 5910  
1504/1/014692

## BUS 30 DAY NOTICE

THE TTEES OF THE VB LTD -RET SCHEME NO2

Your account statement  
Statement sheet number: 24  
Issue date: 31 March 2011  
Page: 1 of 3

Write to us at:

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Call us on: 0845 072 5555 (from UK)  
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Visit us online: [www.lloydstsb.com](http://www.lloydstsb.com)

Your branch: COCKFOSTERS  
Sort code: 30-12-34  
Account number: 07528736  
BIC: LOYDGB21258  
IBAN: GB05 LOYD 3012 3407 5287 36

## Account Summary

Balance On 31 December 2010	£5,536.97
Total Paid In	£0.68
Total Paid Out	£0.00
Balance On 9 March 2011	£5,537.65

## Account Activity

Date	Payment type	Details	Paid out (£)	Paid in (£)	Balance (£)
31 Dec 10		BALANCE BROUGHT FORWARD			5,536.97
10 Jan 11		INTEREST (GROSS)		0.24	5,537.21
9 Feb 11		INTEREST (GROSS)		0.23	5,537.44
9 Mar 11		INTEREST (GROSS)		0.21	5,537.65
9 Mar 11		BALANCE CARRIED FORWARD			5,537.65

THIS IS THE RENT  
DEPOSIT ACCOUNT

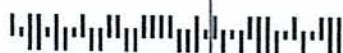
## Messages

For important information about compensation arrangements, please refer to the back of this statement.



# Lloyds TSB

THE TTEES OF THE VICTORIA BAKERY LTD  
83 HIGH STREET  
BARNET  
HERTFORDSHIRE  
EN5 5UR



0027102FA36766 5910  
12/31/004214

## BUS 30 DAY NOTICE

THE TTEES OF THE VB LTD -RET SCHEME NO2

## Account Summary

Balance On 30 September 2010	£5,536.28
Total Paid In	£0.69
Total Paid Out	£0.00
<b>Balance On 9 December 2010</b>	<b>£5,536.97</b>

## Account Activity

Date	Payment type	Details	Paid out (£)	Paid in (£)	Balance (£)
30 Sep 10		<b>BALANCE BROUGHT FORWARD</b>			<b>5,536.28</b>
11 Oct 10		INTEREST (GROSS)		0.24	5,536.52
9 Nov 10		INTEREST (GROSS)		0.22	5,536.74
9 Dec 10		INTEREST (GROSS)		0.23	5,536.97
9 Dec 10		<b>BALANCE CARRIED FORWARD</b>			<b>5,536.97</b>

## Messages

For important information about compensation arrangements, please refer to the back of this statement.

Your account statement

Statement sheet number: 23

Issue date: 31 December 2010

Page: 1 of 3

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Your branch: **COCKFOSTERS**

Sort code: **30-12-34**

Account number: **07528736**

BIC: **LOYDGB21258**

IBAN: **GB05 LOYD 3012 3407 5287 36**





# Lloyds TSB

THE TTEES OF THE VICTORIA BAKERY LTD  
83 HIGH STREET  
BARNET  
HERTFORDSHIRE  
EN5 5UR



0027102AJ91447 5910 95/1/014920

## BUS 30 DAY NOTICE

THE TTEES OF THE VB LTD -RET SCHEME NO2

## Account Summary

Balance On 30 June 2010	£5,535.57
Total Paid In	£0.71
Total Paid Out	£0.00
Balance On 9 September 2010	£5,536.28

## Account Activity

Date	Payment type	Details	Paid out (£)	Paid in (£)	Balance (£)
30 Jun 10		<b>BALANCE BROUGHT FORWARD</b>			<b>5,535.57</b>
9 Jul 10		INTEREST (GROSS)		0.23	5,535.80
9 Aug 10		INTEREST (GROSS)		0.24	5,536.04
9 Sep 10		INTEREST (GROSS)		0.24	5,536.28
9 Sep 10		<b>BALANCE CARRIED FORWARD</b>			<b>5,536.28</b>

## Messages

For important information about compensation arrangements, please refer to the back of this statement.

Your account statement  
Statement sheet number: **22**  
Issue date: **30 September 2010**  
Page: **1 of 5**

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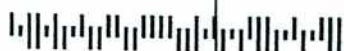
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Your branch: **COCKFOSTERS**  
Sort code: **30-12-34**  
Account number: **07528736**  
BIC: **LOYDGB21258**  
IBAN: **GB05 LOYD 3012 3407 5287 36**



# Lloyds TSB

THE TTEES OF THE VICTORIA BAKERY LTD  
83 HIGH STREET  
BARNET  
HERTFORDSHIRE  
EN5 5UR



0027102AG46186 6670 730/1/016782

**BUS 30 DAY NOTICE**  
THE TTEES OF THE VB LTD -RET SCHEME NO2

Your account statement  
Statement sheet number: **21**  
Issue date: **30 June 2010**  
Page: **1 of 1**

Write to us at:  
**PO Box 1000**  
**Andover**  
**BX1 1LT**

Call us on: **0845 072 5555** (from UK)  
**+44 1733 347338** (from Overseas)

Visit us online: [www.lloydstsb.com](http://www.lloydstsb.com)

Your branch: **COCKFOSTERS**  
Sort code: **30-12-34**  
Account number: **07528736**  
BIC: **LOYDGB21258**  
IBAN: **GB05 LOYD 3012 3407 5287 36**

## Account Summary

Balance On 13 May 2010	£5,535.34
Total Paid In	£0.23
Total Paid Out	£0.00
<b>Balance On 9 June 2010</b>	<b>£5,535.57</b>

## Account Activity

Date	Payment type	Details	Paid out (£)	Paid in (£)	Balance (£)
13 May 10		<b>BALANCE BROUGHT FORWARD</b>			<b>5,535.34</b>
9 Jun 10		INTEREST (GROSS)		0.23	5,535.57
9 Jun 10		<b>BALANCE CARRIED FORWARD</b>			<b>5,535.57</b>

## Messages

For important information about compensation arrangements, please refer to the back of this statement.





# Lloyds TSB

THE TTEES OF THE VICTORIA BAKERY LTD  
83 HIGH STREET  
BARNET  
HERTFORDSHIRE  
EN5 5UR



0027102N525437 6670 706/1010966

## BUS 30 DAY NOTICE

THE TTEES OF THE VB LTD -RET SCHEME NO2

## Account Summary

Balance On 31 March 2010	£5,534.86
Total Paid In	£0.48
Total Paid Out	£0.00
<b>Balance On 10 May 2010</b>	<b>£5,535.34</b>

## Account Activity

Date	Payment type	Details	Paid out (£)	Paid in (£)	Balance (£)
31 Mar 10		<b>BALANCE BROUGHT FORWARD</b>			<b>5,534.86</b>
9 Apr 10		INTEREST (GROSS)		0.24	5,535.10
10 May 10		INTEREST (GROSS)		0.24	5,535.34
10 May 10		<b>BALANCE CARRIED FORWARD</b>			<b>5,535.34</b>

## Messages

For important information about compensation arrangements, please refer to the back of this statement.

Your account statement  
Statement sheet number: 20  
Issue date: 13 May 2010  
Page: 1 of 2

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**Andover**  
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Visit us online: [www.lloydstsb.com](http://www.lloydstsb.com)

Your branch: **COCKFOSTERS**  
Sort code: **30-12-34**  
Account number: **07528736**  
BIC: **LOYDGB21258**  
IBAN: **GB05 LOYD 3012 3407 5287 36**



# Lloyds TSB | Corporate Markets

PO Box 545  
Faryners House  
25 Monument Street  
London EC3R 8BQ

Telephone: 020-7283 1000  
SWIFT: LOYD GB 22 TSY

Corporate Markets

0971039

29-JAN-10

LD77285397 FD

THE TRUSTEES OF THE VICTORIA BAKERY  
LTD. RETIREMENT SCHEME  
83 HIGH STREET  
BARNET  
HERTFORDSHIRE  
EN5 5UR

FAX NUMBER 020 7158 3298

SHORT ID: TTSVICBAKRET  
OUR REFS: LD77285397  
4646467000

TRANSACTION DATE: 29-JAN-10

WE CONFIRM YOUR FIXED TERM DEPOSIT WITH US AS FOLLOWS

CURRENCY: GBP  
PRINCIPAL: 46,209.09  
INTEREST: 92.16  
TOTAL CONSIDERATION: 46,301.25  
RATE: 0.800000000

FIXED TERM DEPOSITS

SAVING FROM

A/C NO 00914843

ON 29-JANUARY-2010 WE DEBIT ACCOUNT  
00914843 AT COE  
WITH GBP 46,209

UPON MATURITY,  
FIXED TERM DEPO  
PRE AGREED DEFA

INSTRUCTED BY : PHONE

LLOYDS TSB BANK PLC, TRADI  
EXECUTES ALL TRADES AS PRINCIPAL

INFORMATION ABOUT THE TIME OF THE TRANSACTION CAN BE SUPPLIED  
ON REQUEST

THIS CONFIRMATION HAS BEEN SYSTEM GENERATED AND REQUIRES NO  
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Lloyds TSB Scotland plc. Registered Office: Henry Dundas House, 120 George Street, Edinburgh EH1  
Registered in Scotland no. 95237. Telephone: 0131 221 4555  
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PLEASE SEE OUR TERMS AND CONDITIONS



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Corporate Markets

1062566

30-APR-10

LD17391041 RD

THE TRUSTEES OF THE VICTORIA BAKERY  
LTD. RETIREMENT SCHEME  
83 HIGH STREET  
BARNET  
HERTFORDSHIRE  
EN6 5UR

FAX NUMBER 020 7136 2299

SHORT ID: TYSV10CBKNET  
OUR REF: LD17391041  
98070889000

TRANSACTION DATE: 30-APR-10

WE CONFIRM YOUR FIXED TERM DEPOSIT WITH US AS FOLLOWS:

CURRENCY: GBP  
F CAPITAL: 49,051.25  
INTEREST: 97.13  
TOTAL CONSIDERATION: 49,148.38  
RATE: 0.1800000000

START DATE: 30-APR-10

MATURITY DATE: 30-JUL-10

ON 30-APRIL-2010

WE DEBIT ACCOUNT NUMBER  
00914845 AT COCKFOSTERS BRANCH  
WITH GBP 49,051.25

UPON MATURITY, UNLESS OTHERWISE ADVISED, THE  
FIXED TERM DEPOSIT INSTRUCTION WILL REVERT TO YOUR  
PRE AGREED DEFAULT, EITHER REPAY OR AUTO ROLLOVER

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Corporate Markets

1114150

PRINCIPAL 51 899-08  
INTEREST 10 3-51  
TOTAL CONSIDERATION 52 002-59

START DATE 30 JUL -10

MATURITY DATE 29 OCT -10



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PO Box 545  
Faryners House  
25 Monument Street  
London EC3R 8BQ

Telephone: 020-7283 1000  
SWIFT: LOYD GB 22 TSY

Corporate Markets

1163121

29-OCT-10

LD37591953 RD

THE TRUSTEES OF THE VICTORIA BAKERY  
LTD. RETIREMENT SCHEME  
83 HIGH STREET  
BARNET  
HERTFORDSHIRE  
EN5 5UR

FAX NUMBER: 020 7158 3298

SHORT ID: TTSVICBAKRET  
OUR REFS: LD37591953  
5239490000

TRANSACTION DATE: 29-OCT-10

WE CONFIRM YOUR FIXED TERM DEPOSIT WITH US AS FOLLOWS

CURRENCY: GBP  
PRINCIPAL: 54,752.59  
INTEREST: 112.81  
TOTAL CONSIDERATION: 54,865.40  
RATE: 0.800000000

START DATE: 29-OCT-10

MATURITY DATE: 31-JAN-11

ON 29-OCTOBER-2010 WE DEBIT ACCOUNT NUMBER  
00914843 AT DOCKFOSTERS BRANCH  
WITH GBP 54,752.59

UPON MATURITY, UNLESS OTHERWISE ADVISED, THE  
FIXED TERM DEPOSIT INSTRUCTION WILL REVERT TO YOUR  
PRE AGREED DEFAULT, EITHER REPAY OR AUTO ROLLOVER

INSTRUCTED BY : PHONE

LLOYDS TSB BANK PLC, TRADING AS LLOYDS TSB CORPORATE MARKETS  
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INFORMATION ABOUT THE TIME OF THE TRANSACTION CAN BE SUPPLIED  
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Lloyds TSB Scotland plc, Registered Office: Henry Duncan House, 120 George Street, Edinburgh EH2  
Registered in Scotland no. 93237. Telephone: 0131 225 4555  
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# Lloyds TSB

## Document

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Telephone: 020-7283 1000  
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Corporate Markets

### 1245797

12/01/97

12/01/97

THE LLOYDS OF THE LLOYDS BANK OF  
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LONDON, ENGLAND

### 3. MEMBERSHIP

3.1 At the last review date there were two members of the Scheme and they have remained members throughout the period under review. There have been no new entrants.

3.2 The members of the Scheme are Mr J Freeman and Mrs D Freeman and their relevant details are as follows:-

	<u>J Freeman</u>	<u>Mrs D Freeman</u>
Date of Birth:	30 January 1959	15 March 1962
Average Remuneration:	£47,412 pa	£29,279 pa
Date Commenced Service:	2 January 1981	1 April 1988
Date of Birth of Spouse:	15 March 1962	30 January 1959
Maximum Benefits Regime:	Pre 1987	Post 1989

3.3 In addition to the assets held by this Scheme, I understand that there is a company sponsored arrangement in respect of this employment for Mr Freeman, and a paid up arrangement in respect of previous employment for Mrs Freeman. These arrangements are underwritten as shown below.

3.4 As at the valuation date the estimated values of the above benefits were taken as follows:

J Freeman	Friends Provident	Current	£57,400
Mrs D Freeman	Metropolitan Civil Staff Superannuation Scheme	Previous	£9,900

3.5 Allowance for the above provision has been made when calculating the contribution recommendations detailed in Section 6 of this report.

EXTRACT FROM VALUATION DATED 31/03/11  
SINCE THEN CONTRIBUTIONS HAVE BEEN MADE AS FOLLOWS  
JAMES F. 5,760-00 pa  
DOROTHY F. 3,600-00 pa

#### 4. THE FUND

4.1 At the valuation date the balance sheet value of the fund was £85,743 made up as follows:-

	£
Property	77,500
Insured Policy - Mr J Freeman	12,803
Insured Policy - Mrs D Freeman	8,067
Bank Deposits	7,201
Less: Creditors and Accruals	(1,873)
Bank Loans	(17,955)
	<hr/>
	£85,743
	<hr/>

4.2 I am advised that the property was valued on 16 October 2003 at £110,000. I have discounted this to the review date at the valuation rate of interest and have therefore taken the fund at a value of £113,500.

4.3 For the purposes of the valuation I have allocated the fund between the members in proportion to the contributions paid on their behalf, with investment return thereon, after allowance for the earmarked insurance policies. The share of fund for each member is as follows:-

	<u>Share of Fund</u>
	£
J Freeman	92,084
Mrs D Freeman	21,416
	<hr/>
	£113,500
	<hr/>

4.4 The average yield on the investments of the Scheme (including unrealised capital appreciation) during the period under review has been 15.0% per annum which is higher than that assumed at the last review of the Scheme.