

Unaudited Financial Statements  
for the Year Ended 30 September 2022  
for  
I.W.C. Estate Planning & Management  
Limited

I.W.C. Estate Planning & Management  
Limited (Registered number: 04532330)

Contents of the Financial Statements  
for the Year Ended 30 September 2022

	Page
Company Information	1
Balance Sheet	2
Notes to the Financial Statements	4

I.W.C. Estate Planning & Management  
Limited

Company Information  
for the Year Ended 30 September 2022

**DIRECTOR:** T S Crocker

**REGISTERED OFFICE:** Airport House, Suite 43-45  
Purley Way  
Croydon  
Surrey  
CR0 0XZ

**REGISTERED NUMBER:** 04532330 (England and Wales)

**ACCOUNTANTS:** Ledger Sparks Limited  
Airport House  
Suite 43-45  
Purley Way  
Croydon  
CR0 0XZ

I.W.C. Estate Planning & Management  
Limited (Registered number: 04532330)

Balance Sheet  
30 September 2022

	Notes	2022 £	2021 £
<b>FIXED ASSETS</b>			
Intangible assets	4	45,979	52,636
Tangible assets	5	<u>25,997</u>	<u>25,218</u>
		<u>71,976</u>	<u>77,854</u>
<b>CURRENT ASSETS</b>			
Debtors	6	294,504	201,993
Cash at bank and in hand		<u>150,483</u>	<u>193,559</u>
		<u>444,987</u>	<u>395,552</u>
<b>CREDITORS</b>			
Amounts falling due within one year	7	<u>(116,101)</u>	<u>(81,781)</u>
<b>NET CURRENT ASSETS</b>		<u>328,886</u>	<u>313,771</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		400,862	391,625
<b>CREDITORS</b>			
Amounts falling due after more than one year	8	(27,447)	(37,275)
<b>PROVISIONS FOR LIABILITIES</b>		<u>(13,014)</u>	<u>(13,986)</u>
<b>NET ASSETS</b>		<u><u>360,401</u></u>	<u><u>340,364</u></u>
<b>CAPITAL AND RESERVES</b>			
Called up share capital		2,440	2,440
Retained earnings	10	<u>357,961</u>	<u>337,924</u>
		<u><u>360,401</u></u>	<u><u>340,364</u></u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 30 September 2022.

The members have not required the company to obtain an audit of its financial statements for the year ended 30 September 2022 in accordance with Section 476 of the Companies Act 2006.

The director acknowledges his responsibilities for:

- (a) ensuring that the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its profit or loss for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The notes form part of these financial statements

I.W.C. Estate Planning & Management  
Limited (Registered number: 04532330)

Balance Sheet - continued  
30 September 2022

The financial statements have been prepared and delivered in accordance with the provisions applicable to companies subject to the small companies regime.

In accordance with Section 444 of the Companies Act 2006, the Statement of Income and Retained Earnings has not been delivered.

The financial statements were approved by the director and authorised for issue on 15 June 2023 and were signed by:

T S Crocker - Director

The notes form part of these financial statements

**1. STATUTORY INFORMATION**

I.W.C. Estate Planning & Management Limited is a private company, limited by shares, registered in England and Wales. The company's registered number and registered office address can be found on the Company Information page.

The presentation currency of the financial statements is the Pound Sterling (£).

The principal activity of the company continued to be that of legal activities.

**2. ACCOUNTING POLICIES**

**ACCOUNTING CONVENTION**

These financial statements have been prepared in accordance with Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" including the provisions of Section 1A "Small Entities" and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

**TURNOVER**

Turnover is measured at the fair value of the consideration received or receivable, net of discounts and value added taxes. Turnover includes revenue earned from the rendering of services.

**GOODWILL**

Acquired goodwill is written off in equal annual instalments over its estimated useful economic life.

**INTANGIBLE ASSETS**

Intangible assets acquired separately from a business are recognised at cost and are subsequently measured at cost less accumulated amortisation and accumulated impairment losses.

Intangible assets acquired on business combinations are recognised separately from goodwill at the acquisition date where it is probable that the expected future economic benefits that are attributable to the asset will flow to the entity and the fair value of the asset can be measured reliably.

Amortisation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Website 20% Straight Line method

**TANGIBLE FIXED ASSETS**

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures, fittings & equipment 25% reducing balance

Motor vehicles 25% reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is credited or charged to profit or loss.

2. **ACCOUNTING POLICIES - continued**

**GOVERNMENT GRANTS**

Government grants are recognised at the fair value of the asset received or receivable when there is reasonable assurance that the company will comply with conditions attaching to them and the grants will be received using the accrual model.

**FINANCIAL INSTRUMENTS**

The company only enters into basic financial transactions that result in recognition of financial assets and liabilities such as trade and other debtors and creditors, loans from bank and other third parties, loans to related parties and investments in non-puttable ordinary shares.

**TAXATION**

The tax expense represents the sum of the tax currently payable and deferred tax.

**CURRENT TAX**

The tax currently payable is based on taxable profit for the year. Taxable profit differs from net profit as reported in the profit and loss account because it excludes items of income or expense that are taxable or deductible in other years and it further excludes items that are never taxable or deductible. The company's liability for current tax is calculated using tax rates that have been enacted or substantively enacted by the reporting end date.

**DEFERRED TAX**

Deferred tax is recognized in respect of all material timing differences that have originated but not reversed at the balance sheet date.

**GOING CONCERN**

At the time of approving the financial statements, the directors have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. Thus the directors continue to adopt the going concern basis of accounting in preparing the financial statements.

**PROVISIONS FOR LIABILITIES**

Provisions are made where an event has taken place that gives the Company a legal or constructive obligation that probably requires settlement by a transfer of economic benefit and a reliable estimate can be made of the amount of the obligation.

Provisions are charged as an expense to the statement of income and retained earnings in the year that the company becomes aware of the obligation and are measured at the best estimate at the Balance sheet date of the expenditure required to settle the obligation, taking into account relevant risks and uncertainties.

When payments are eventually made, they are charged to the provision carried in Balance sheet.

**PENSIONS**

**DEFINED CONTRIBUTION PENSION PLAN**

The company operates a defined contribution pension plan for its employees. A defined contribution plan is a pension plan under which the Company pays fixed contributions into a separate entity. Once the contributions have been paid the company has no further payment obligations.

The company also makes gross contributions to the directors personal defined contribution pension scheme.

The contributions are recognised as an expense in the statement of income and retained earnings when they are paid. The assets of the plan are held separately from the Company in independently administered funds.

Notes to the Financial Statements - continued  
for the Year Ended 30 September 2022

3. **EMPLOYEES AND DIRECTORS**

The average number of employees during the year was 26 (2021 - 23 ) .

4. **INTANGIBLE FIXED ASSETS**

	Goodwill £	Website £	Totals £
<b>COST</b>			
At 1 October 2021 and 30 September 2022	<u>3,000</u>	<u>65,067</u>	<u>68,067</u>
<b>AMORTISATION</b>			
At 1 October 2021	900	14,531	15,431
Amortisation for year	<u>150</u>	<u>6,507</u>	<u>6,657</u>
At 30 September 2022	<u>1,050</u>	<u>21,038</u>	<u>22,088</u>
<b>NET BOOK VALUE</b>			
At 30 September 2022	<u>1,950</u>	<u>44,029</u>	<u>45,979</u>
At 30 September 2021	<u>2,100</u>	<u>50,536</u>	<u>52,636</u>

5. **TANGIBLE FIXED ASSETS**

	Fixtures and fittings £	Motor vehicles £	Totals £
<b>COST</b>			
At 1 October 2021	53,038	15,141	68,179
Additions	7,067	1,500	8,567
Disposals	<u>(275)</u>	<u>-</u>	<u>(275)</u>
At 30 September 2022	<u>59,830</u>	<u>16,641</u>	<u>76,471</u>
<b>DEPRECIATION</b>			
At 1 October 2021	31,815	11,146	42,961
Charge for year	6,250	1,280	7,530
Eliminated on disposal	<u>(17)</u>	<u>-</u>	<u>(17)</u>
At 30 September 2022	<u>38,048</u>	<u>12,426</u>	<u>50,474</u>
<b>NET BOOK VALUE</b>			
At 30 September 2022	<u>21,782</u>	<u>4,215</u>	<u>25,997</u>
At 30 September 2021	<u>21,223</u>	<u>3,995</u>	<u>25,218</u>



I.W.C. Estate Planning & Management  
Limited (Registered number: 04532330)

Notes to the Financial Statements - continued  
for the Year Ended 30 September 2022

**6. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2022	2021
	£	£
Trade debtors	19,007	18,060
Other debtors	275,497	183,933
	<u>294,504</u>	<u>201,993</u>

The director considers the carrying value of trade and other receivables approximate to their fair values.

**7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2022	2021
	£	£
Bank loans and overdrafts	9,829	9,586
Trade creditors	17,518	11,324
Taxation and social security	74,835	42,007
Other creditors	13,919	18,864
	<u>116,101</u>	<u>81,781</u>

The director considers the carrying amounts of current liabilities approximate to their fair values.

**8. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR**

	2022	2021
	£	£
Bank loans	<u>27,447</u>	<u>37,275</u>

The director considers the carrying amounts of long-term liabilities approximate to their fair values.

**9. LEASING AGREEMENTS**

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2022	2021
	£	£
Within one year	17,895	10,395
Between one and five years	36,170	19,690
	<u>54,065</u>	<u>30,085</u>

**10. RESERVES**

**PROFIT AND LOSS RESERVES**

The Profit and loss account comprises all current and prior period retained profit and losses after deducting any distributions made to the company's shareholders. This is a distributable reserve.

**11. PENSION COMMITMENTS**

The Company operates a defined contribution pension plan for its employees and also makes gross contributions to the directors personal defined contribution pension scheme and contributions made to the se pension scheme are charged to the profit and loss account in the period when they are paid.

During the year the company made contributions totalling £11,137 (2021 - £8,885) to the Company defined contribution pension scheme for its employees.

During the year the company also made contributions totalling £6,190 (2021 - £6,189) to the directors personal defined contribution pension scheme.

Contributions totalling £2,395 (2021 - £1,986) were payable to fund at the balance sheet date and are included in other creditors.

**12. RELATED PARTY DISCLOSURES**

At the balance sheet date, included in other creditors were the amount due to director of £105 (2021 - £414).

At the balance sheet date, other debtors includes amount due from following companies, which are owned and controlled by the director Tony Crocker.

Develop by Design Limited - £57,270 (2021 - £57,270)

Fleetwood Heir Hunting Services Ltd - £120,612 (2021 - £80,878)

Apostille and Legalisation Services Ltd - £82,911 (2021 - £42,160)

At the balance sheet date, other debtors includes amount due from Overseas Probate Matters Ltd - £500 (2021- £500), a company in which Tony Crocker is director and majority shareholder.

This document was delivered using electronic communications and authenticated in accordance with the registrar's rules relating to electronic form, authentication and manner of delivery under section 1072 of the Companies Act 2006.