

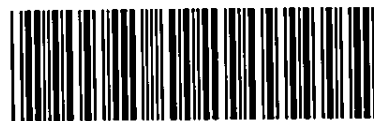
REGISTERED NUMBER: SC289072

**Abbreviated Unaudited Accounts for the Year Ended 31 December 2011**

**for**

**Retirement and Investment Solutions Ltd**

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COMPANIES HOUSE

**Retirement and Investment Solutions Ltd (Registered number: SC289072)**

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for the Year Ended 31 December 2011**

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**Retirement and Investment Solutions Ltd**

**Company Information**  
**for the Year Ended 31 December 2011**

**DIRECTORS:**

S S Downie  
Mrs E D Downie

**SECRETARY:**

W F Management Limited

**REGISTERED OFFICE:**

Priory View  
Victoria Road  
Kirkcaldy  
Fife  
KY1 2SA

**REGISTERED NUMBER:**

SC289072

**ACCOUNTANTS:**

Steele Monaghan & Co  
Priory View  
Victoria Road  
KIRKCALDY  
Fife  
KY1 2SA

**Retirement and Investment Solutions Ltd (Registered number: SC289072)**

**Abbreviated Balance Sheet**  
**31 December 2011**

	Notes	2011 £	2010 £
<b>FIXED ASSETS</b>			
Tangible assets	2	264	678
<b>CURRENT ASSETS</b>			
Debtors		163	163
Cash at bank		28,470	30,196
		28,633	30,359
<b>CREDITORS</b>			
Amounts falling due within one year		10,159	9,971
<b>NET CURRENT ASSETS</b>		18,474	20,388
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		18,738	21,066
<b>CAPITAL AND RESERVES</b>			
Called up share capital	3	100	100
Profit and loss account		18,638	20,966
<b>SHAREHOLDERS' FUNDS</b>		18,738	21,066

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2011.

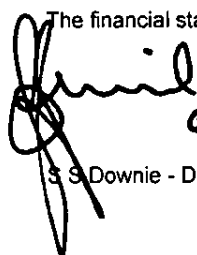
The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2011 in accordance with Section 476 of the Companies Act 2006.

The directors acknowledge their 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 abbreviated accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the Board of Directors on 8 February 2012 and were signed on its behalf by:

  
8/2/2012  
S. S. Downie - Director

The notes form part of these abbreviated accounts

**Notes to the Abbreviated Accounts  
for the Year Ended 31 December 2011**

**1. ACCOUNTING POLICIES**

**Accounting convention**

The financial statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008).

**Turnover**

Turnover represents net invoiced sales of goods, excluding value added tax.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings	- 20% on cost
Computer equipment	- 33% on cost

**Deferred tax**

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

**Hire purchase and leasing commitments**

Rentals paid under operating leases are charged to the profit and loss account on a straight line basis over the period of the lease.

**2. TANGIBLE FIXED ASSETS**

	Total £
<b>COST</b>	
At 1 January 2011	
and 31 December 2011	5,973
<b>DEPRECIATION</b>	
At 1 January 2011	5,295
Charge for year	414
	<hr/>
At 31 December 2011	5,709
<b>NET BOOK VALUE</b>	
At 31 December 2011	264
	<hr/>
At 31 December 2010	678
	<hr/>

**3. CALLED UP SHARE CAPITAL**

Allotted, issued and fully paid:		Nominal value:	2011 £	2010 £
Number:	Class:			
100	Ordinary Share Capital	£1	100	100
			<hr/>	<hr/>

**4. RELATED PARTY DISCLOSURES**

At the balance sheet date the company owed Stewart Downie, one of the directors the sum of £nil (2010 - £1,143).

**Chartered Accountants' Report to the Board of Directors  
on the Unaudited Financial Statements of  
Retirement and Investment Solutions Ltd**

The following reproduces the text of the report prepared for the directors in respect of the company's annual unaudited financial statements, from which the unaudited abbreviated accounts (set out on pages two to three) have been prepared.

In order to assist you to fulfil your duties under the Companies Act 2006, we have prepared for your approval the financial statements of Retirement and Investment Solutions Ltd for the year ended 31 December 2011 which comprise the Profit and Loss Account, the Balance Sheet and the related notes from the company's accounting records and from information and explanations you have given us.

As a practising member firm of the Institute of Chartered Accountants of Scotland, we are subject to its ethical and other professional requirements which are detailed at <http://www.icas.org.uk/accountspreparationguidance>.

This report is made solely to the Board of Directors of Retirement and Investment Solutions Ltd, as a body, in accordance with our terms of engagement. Our work has been undertaken solely to prepare for your approval the financial statements of Retirement and Investment Solutions Ltd and state those matters that we have agreed to state to the Board of Directors of Retirement and Investment Solutions Ltd, as a body, in this report in accordance with the requirements of the Institute of Chartered Accountants of Scotland as detailed at <http://www.icas.org.uk/accountspreparationguidance>. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and its Board of Directors, as a body, for our work or for this report.

It is your duty to ensure that Retirement and Investment Solutions Ltd has kept adequate accounting records and to prepare statutory financial statements that give a true and fair view of the assets, liabilities, financial position and profit of Retirement and Investment Solutions Ltd. You consider that Retirement and Investment Solutions Ltd is exempt from the statutory audit requirement for the year.

We have not been instructed to carry out an audit or a review of the financial statements of Retirement and Investment Solutions Ltd. For this reason, we have not verified the accuracy or completeness of the accounting records or information and explanations you have given to us and we do not, therefore, express any opinion on the statutory financial statements.



Steele Monaghan & Co  
Priory View  
Victoria Road  
KIRKCALDY  
Fife  
KY1 2SA

8 February 2012