

Registered number: SC289072

**RETIREMENT AND INVESTMENT SOLUTIONS LIMITED
ABBREVIATED ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2013**

Westgarth Financial Management Limited

36 Westgarth Avenue
Colinton
Edinburgh
Midlothian
EH13 0BD

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COMPANIES HOUSE

Retirement and Investment Solutions Limited
Company No. SC289072
Abbreviated Balance Sheet 31 December 2013

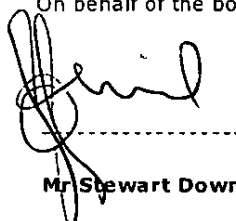
	Notes	2013		2012	
		£	£	£	£
FIXED ASSETS					
CURRENT ASSETS					
Cash at bank and in hand		42,501		30,946	
		42,501		30,946	
Creditors: Amounts Falling Due Within One Year		(11,897)		(11,552)	
NET CURRENT ASSETS (LIABILITIES)			30,604		19,394
TOTAL ASSETS LESS CURRENT LIABILITIES			30,604		19,394
NET ASSETS			30,604		19,394
CAPITAL AND RESERVES					
Called up share capital	3		100		100
Profit and Loss account			30,504		19,294
SHAREHOLDERS' FUNDS			30,604		19,394

For the year ending 31 December 2013 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.
- These abbreviated accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with the Financial Reporting Standard for Smaller Entities (effective 2008).

On behalf of the board



Mr Stewart Downie

10/03/2014

Retirement and Investment Solutions Limited
Notes to the Abbreviated Accounts
For The Year Ended 31 December 2013

1. Accounting Policies

1.1. Basis of Preparation of Financial Statements

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

1.2. Turnover

Turnover comprises commissions and fees received by the company in respect of independent financial advice provided to clients.

1.3. Tangible Fixed Assets and Depreciation

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Fixtures & Fittings	Straight-line, 20% per annum
Computer Equipment	Straight-line, 33% per annum

2. Tangible Assets

	Total
	£
Cost	
As at 1 January 2013	5,973
As at 31 December 2013	5,973
Depreciation	
As at 1 January 2013	5,973
As at 31 December 2013	5,973
Net Book Value	
As at 31 December 2013	-
As at 1 January 2013	-

3. Share Capital

	Value	Number	2013	2012
	£		£	£
Allotted, called up and fully paid:				
Ordinary shares	1.000	100	100	100