

Abbreviated Unaudited Accounts for the Year Ended 31 December 2009

for

Retirement and Investment Solutions Ltd

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Retirement and Investment Solutions Ltd

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for the Year Ended 31 December 2009**

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Retirement and Investment Solutions Ltd

Company Information
for the Year Ended 31 December 2009

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

Abbreviated Balance Sheet

31 December 2009

	Notes	£	2009	£	2008	£
FIXED ASSETS						
Tangible assets	2			401		656
CURRENT ASSETS						
Debtors			163		740	
Cash at bank			70,472		84,361	
			70,635		85,101	
CREDITORS						
Amounts falling due within one year			24,986		23,279	
NET CURRENT ASSETS				45,649		61,822
TOTAL ASSETS LESS CURRENT LIABILITIES				46,050		62,478
CAPITAL AND RESERVES						
Called up share capital	3			100		100
Profit and loss account				45,950		62,378
SHAREHOLDERS' FUNDS				46,050		62,478

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2009.

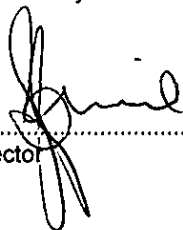
The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2009 in accordance with Section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for:

- (a) ensuring that the company keeps accounting records which comply with Section 386 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 Section 396 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 11/3/2010 and were signed on its behalf by:


.....
Director

Retirement and Investment Solutions Ltd

Notes to the Abbreviated Accounts for the Year Ended 31 December 2009

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 £
COST	
At 1 January 2009	4,730
Additions	450
	<hr/>
At 31 December 2009	5,180
	<hr/>
DEPRECIATION	
At 1 January 2009	4,074
Charge for year	705
	<hr/>
At 31 December 2009	4,779
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NET BOOK VALUE	
At 31 December 2009	401
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At 31 December 2008	656
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3. CALLED UP SHARE CAPITAL

Allotted, issued and fully paid:

Number:	Class:	Nominal value:	2009 £	2008 £
100	Ordinary Share Capital	£1	<u>100</u>	<u>100</u>

4. RELATED PARTY DISCLOSURES

At the balance sheet date the company owed Stewart Downie, one of the directors the sum of £7,972 (2008 - £nil).

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 accordance with our terms of engagement and in order to assist you to fulfil your duties under the Companies Act 2006, we have prepared the financial statements of the company for the year ended 31 December 2009 on pages nil to nil from the accounting records and information and explanations supplied to us.

This report is made to the company's Board of Directors, as a body, in accordance with the terms of our engagement. Our work has been undertaken to enable us to prepare the financial statements on behalf of the company's Board of Directors and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's Board of Directors, as a body, for our work or for this report.

We have carried out this engagement in accordance with best practice guidance issued by the Institute of Chartered Accountants of Scotland and have complied with the ethical guidance laid down by the Institute relating to members undertaking the preparation of financial statements.

You have acknowledged on the Balance Sheet as at 31 December 2009 your duty to ensure that the company has kept proper accounting records and to prepare financial statements that give a true and fair view under the Companies Act 2006. You consider that the company is exempt from the statutory requirement for an audit for the year.

We have not been instructed to carry out an audit of the financial statements. 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 financial statements.



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

Date: 11/3/2010