

**SAGA FINANCIAL PLANNING LIMITED**

**ANNUAL REPORT AND ACCOUNTS**

**31 JANUARY 2004**



**Company Registration Number: 1610231**

**SAGA FINANCIAL PLANNING LIMITED**  
**Directors' report**

Directors: R M De Haan (Chairman)  
T B Bull  
S M Howard

Secretary: R J Fraser

Registered Office: The Saga Building, Enbrook Park, Folkestone, Kent, CT20 3SE

The directors present their report together with the accounts for the year ended 31 January 2004.

**Principal activity and review of business developments**

The company has not traded during the year.

**Directors**

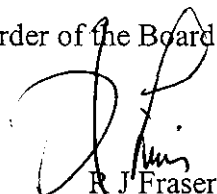
The directors of the company during the year ended 31 January 2004 were those listed above.

**Directors' interests**

R M De Haan is a director of the ultimate parent undertaking, Saga Limited and his interest in shares is set out in the accounts of that company. No other director has an interest in the shares of the company or the ultimate parent undertaking.

The Saga Building  
Enbrook Park  
Folkestone  
Kent  
CT20 3SE

By order of the Board

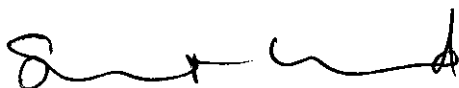


R J Fraser  
Secretary  
22 April 2004

**SAGA FINANCIAL PLANNING LIMITED**  
**Balance sheet as at 31 January 2004**

	2004	2003
	£	£
<b>Debtors</b>		
Amount due from parent undertaking	2	2
	<u>2</u>	<u>2</u>
<b>Capital and reserves</b>		
<b>Authorised share capital</b>		
100 Ordinary Shares of £1 each		
<b>Allotted, called up and fully paid share capital</b>		
2 Ordinary Shares of £1 each	2	2
Profit and loss account	-	-
	<u>2</u>	<u>2</u>

- (a) For the year ended 31 January 2004 the company was entitled to exemption under section 249AA(1) of the Companies Act 1985.
- (b) Members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 249B(2) of the Companies Act 1985.
- (c) The directors acknowledge their responsibility for:-
- (i) Ensuring the company keeps accounting records which comply with section 221 of the Companies Act 1985; and
  - (ii) Preparing accounts which give a true and fair view of the state of affairs of the company as at the end of its financial year, and of its profit and loss for the financial year in accordance with the requirements of section 226 of the Companies Act 1985, and which otherwise comply with the requirements of that Act relating to accounts, so far as applicable to the company.



S M Howard  
 Director

22 April 2004

## **SAGA FINANCIAL PLANNING LIMITED**

### **Notes to the accounts**

**1 Accounting convention**

The accounts are prepared under the historical cost convention and in accordance with applicable accounting standards.

**2 Profit and loss account**

No profit and loss account has been prepared as the company has not traded during the year.

**3 Related party transactions**

The company has taken advantage of the exemption within Financial Reporting Standard 8 not to disclose transactions with other companies where 90% or more of their voting rights are controlled within the group.

**4 Ultimate parent undertaking**

The company's ultimate parent undertaking is Saga Limited which is incorporated in England. The accounts of the company have been included in the consolidated accounts of Saga Group Limited and Saga Limited.