

**Company registration number: 04691257**

**Independent Personal Financial Management Ltd**

**Unaudited filleted financial statements**

**31 October 2021**

# **Independent Personal Financial Management Ltd**

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# **Independent Personal Financial Management Ltd**

## **Directors and other information**

<b>Directors</b>	C M Gibbon
<b>Secretary</b>	Y Gibbon
<b>Company number</b>	04691257
<b>Registered office</b>	Millers Barn 48a Shortmead Street Biggleswade Beds SG18 0AP
<b>Business address</b>	Millers Barn 48a Shortmead Street Biggleswade Beds SG18 0AP
<b>Accountants</b>	Hyde & Lewis Limited 45 Shortmead Street Biggleswade Beds SG18 0AT

**Bankers**

Nationwide  
High Street  
Biggleswade

# **Independent Personal Financial Management Ltd**

## **Report to the board of directors on the preparation of the unaudited statutory financial statements of Independent Personal Financial Management Ltd**

### **Year ended 31 October 2021**

In order to assist you to fulfil your duties under the Companies Act 2006, we have prepared for your approval the financial statements of Independent Personal Financial Management Ltd for the year ended 31 October 2021 which comprise the statement of financial position and related notes from the company's accounting records and from information and explanations you have given us.

As a practising member firm of the Association of Chartered Certified Accountants , we are subject to its ethical and other professional requirements which are detailed at <http://www.accaglobal.com/en/member/professional-standards/rules-standards/acca-rulebook.html>.

This report is made solely to the board of directors of Independent Personal Financial Management Ltd, as a body, in accordance with the terms of our engagement letter. Our work has been undertaken solely to prepare for your approval the financial statements of Independent Personal Financial Management Ltd and state those matters that we have agreed to state to the board of directors of Independent Personal Financial Management Ltd as a body, in this report in accordance with the requirements of the Association of Chartered Certified Accountants as detailed at [http://www.accaglobal.com/content/dam/ACCA\\_Global/Technical/fact/technical-factsheet-163.pdf](http://www.accaglobal.com/content/dam/ACCA_Global/Technical/fact/technical-factsheet-163.pdf). To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than Independent Personal Financial Management Ltd and its board of directors as a body for our work or for this report.

It is your duty to ensure that Independent Personal Financial Management 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 Independent Personal Financial Management Ltd. You consider that Independent Personal Financial Management 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 Independent Personal Financial Management 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.

Hyde & Lewis Limited

Chartered Certified Accountants

45 Shortmead Street

Biggleswade

Beds

SG18 0AT

13 May 2022

# Independent Personal Financial Management Ltd

## Statement of financial position

31 October 2021

	2021		2020	
	£	£	£	£
Fixed assets		187,685		212,186
		<hr/>		<hr/>
Current assets	84,558		57,010	
Prepayments and accrued income	16,918		17,935	
	<hr/>	101,476	<hr/>	74,945
Creditors: amounts falling due within one year		( 80,799)		( 67,546)
		<hr/>		<hr/>
<b>Net current assets</b>		20,677		7,399
		<hr/>		<hr/>
<b>Total assets less current liabilities</b>		208,362		219,585
Accruals and deferred income		( 2,407)		( 2,207)
		<hr/>		<hr/>
<b>Net assets</b>		205,955		217,378
		<hr/>		<hr/>
<b>Capital and reserves</b>		205,955		217,378
		<hr/>		<hr/>
<b>Notes to the financial statements</b>				

# Independent Personal Financial Management Ltd

## Year ended 31 October 2021

### 1. Employee numbers

The average number of persons employed by the company during the year amounted to 4 (2020: 4 ).

### 2. Directors advances, credits and guarantees

During the year the directors entered into the following advances and credits with the company:

2020

	Balance brought forward	Amounts repaid	Balance o/standing
	£	£	£
J L W Gibbon	208,380	(208,380)	-
	<hr/>	<hr/>	<hr/>

The above loan was interest free and was fully repaid by 31 October 2020.

For the year ending 31 October 2021 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 of its accounts for the year in question in accordance with section 476.
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

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

These financial statements were approved by the board of directors and authorised for issue on 12 May 2022 , and are signed on behalf of the board by:

**C M Gibbon**

Director

Company registration number: 04691257

The company is a private company limited by shares, registered in England & Wales.

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.