

**REGISTERED NUMBER: 06556301 (England and Wales)**

**INVESTMENT CHOICES WEALTH MANAGEMENT LTD  
TRADING AS  
INVESTMENT CHOICES  
UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2017**

**INVESTMENT CHOICES WEALTH MANAGEMENT LTD (REGISTERED NUMBER: 06556301)**  
**TRADING AS INVESTMENT CHOICES**

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**for the year ended 31 December 2017**

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**INVESTMENT CHOICES WEALTH MANAGEMENT LTD  
TRADING AS INVESTMENT CHOICES**

**COMPANY INFORMATION  
for the year ended 31 December 2017**

**DIRECTOR:**

G Bodle

**REGISTERED OFFICE:**

Drovers Lodge  
Coombe Lane  
Tenterden  
Kent  
TN30 6HD

**REGISTERED NUMBER:**

06556301 (England and Wales)

**ACCOUNTANTS:**

Busbys  
Chartered Accountants  
Unit 7  
Pickhill Business Centre  
Smallhythe Road  
Tenterden  
Kent  
TN30 7LZ

**INVESTMENT CHOICES WEALTH MANAGEMENT LTD (REGISTERED NUMBER: 06556301)**  
**TRADING AS INVESTMENT CHOICES**

**BALANCE SHEET**  
**31 December 2017**

	Notes	31.12.17 £	£	31.12.16 £	£
<b>FIXED ASSETS</b>					
Intangible assets	4		120,660		147,420
Tangible assets	5		78,349		6,726
Investments	6		-		77,397
			<u>199,009</u>		<u>231,543</u>
<b>CURRENT ASSETS</b>					
Debtors	7	97,557		78,101	
Cash at bank		<u>109,341</u>		<u>37,977</u>	
		206,898		116,078	
<b>CREDITORS</b>					
Amounts falling due within one year	8	<u>158,444</u>		<u>193,773</u>	
<b>NET CURRENT ASSETS/(LIABILITIES)</b>			<u>48,454</u>		<u>(77,695)</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			247,463		153,848
<b>CREDITORS</b>					
Amounts falling due after more than one year	9		(29,399)		-
<b>PROVISIONS FOR LIABILITIES</b>			<u>(13,319)</u>		<u>(1,858)</u>
<b>NET ASSETS</b>			<u>204,745</u>		<u>151,990</u>
<b>CAPITAL AND RESERVES</b>					
Called up share capital			1		1
Retained earnings	10		<u>204,744</u>		<u>151,989</u>
<b>SHAREHOLDERS' FUNDS</b>			<u>204,745</u>		<u>151,990</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2017.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2017 in accordance with Section 476 of the Companies Act 2006.

The director acknowledges his responsibilities for:

- (a) ensuring that the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and 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.
- (b)

**INVESTMENT CHOICES WEALTH MANAGEMENT LTD (REGISTERED NUMBER: 06556301)**  
**TRADING AS INVESTMENT CHOICES**

**BALANCE SHEET - continued**  
**31 December 2017**

The financial statements have been prepared and delivered in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

In accordance with Section 444 of the Companies Act 2006, the Income Statement has not been delivered.

The financial statements were approved by the director on 21 May 2018 and were signed by:

G Bodle - Director

The notes form part of these financial statements

**INVESTMENT CHOICES WEALTH MANAGEMENT LTD (REGISTERED NUMBER: 06556301)**  
**TRADING AS INVESTMENT CHOICES**

**NOTES TO THE FINANCIAL STATEMENTS**  
**for the year ended 31 December 2017**

**1. STATUTORY INFORMATION**

Investment Choices Wealth Management Ltd is a private company, limited by shares, registered in England and Wales. The company's registered number and registered office address can be found on the Company Information page.

**2. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

These financial statements have been prepared in accordance with the provisions of Section 1A "Small Entities" of Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Companies Act 2006. The financial statements have been prepared under the historical cost convention as modified by the revaluation of certain assets.

**Turnover**

Turnover represents invoiced sales of services.

**Goodwill**

Goodwill, being the amount paid in connection with the acquisition of businesses in 2014 and 2016, is being amortised evenly over its estimated useful life of ten years and five years respectively.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life or, if held under a finance lease, over the lease term, whichever is the shorter.

Fixtures and fittings	- 20% on reducing balance
Motor vehicles	- 25% on reducing balance
Computer equipment	- 33% on cost

**Taxation**

Taxation for the year comprises current and deferred tax. Tax is recognised in the Income Statement, except to the extent that it relates to items recognised in other comprehensive income or directly in equity.

Current or deferred taxation assets and liabilities are not discounted.

Current tax is recognised at the amount of tax payable using the tax rates and laws that have been enacted or substantively enacted by the balance sheet date.

**Deferred tax**

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

Timing differences arise from the inclusion of income and expenses in tax assessments in periods different from those in which they are recognised in financial statements. Deferred tax is measured using tax rates and laws that have been enacted or substantively enacted by the year end and that are expected to apply to the reversal of the timing difference.

Unrelieved tax losses and other deferred tax assets are recognised only to the extent that it is probable that they will be recovered against the reversal of deferred tax liabilities or other future taxable profits.

**Hire purchase and leasing commitments**

Assets obtained under hire purchase contracts or finance leases are capitalised in the balance sheet. Those held under hire purchase contracts are depreciated over their estimated useful lives. Those held under finance leases are depreciated over their estimated useful lives or the lease term, whichever is the shorter.

The interest element of these obligations is charged to profit or loss over the relevant period. The capital element of the future payments is treated as a liability.

**INVESTMENT CHOICES WEALTH MANAGEMENT LTD (REGISTERED NUMBER: 06556301)**  
**TRADING AS INVESTMENT CHOICES**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**for the year ended 31 December 2017**

**2. ACCOUNTING POLICIES - continued**

**Pension costs and other post-retirement benefits**

The company operates a defined contribution pension scheme. Contributions payable to the company's pension scheme are charged to profit or loss in the period to which they relate.

**3. EMPLOYEES AND DIRECTORS**

The average number of employees during the year was 3 (2016 - 3) .

**4. INTANGIBLE FIXED ASSETS**

	Goodwill £
<b>COST</b>	
At 1 January 2017	
and 31 December 2017	<u>178,800</u>
<b>AMORTISATION</b>	
At 1 January 2017	31,380
Charge for year	<u>26,760</u>
At 31 December 2017	<u>58,140</u>
<b>NET BOOK VALUE</b>	
At 31 December 2017	<u>120,660</u>
At 31 December 2016	<u>147,420</u>

**5. TANGIBLE FIXED ASSETS**

	Fixtures and fittings £	Motor vehicles £	Computer equipment £	Totals £
<b>COST</b>				
At 1 January 2017	12,766	-	1,983	14,749
Additions	<u>-</u>	<u>89,586</u>	<u>9,277</u>	<u>98,863</u>
At 31 December 2017	12,766	89,586	11,260	113,612
<b>DEPRECIATION</b>				
At 1 January 2017	7,129	-	894	8,023
Charge for year	<u>1,127</u>	<u>22,397</u>	<u>3,716</u>	<u>27,240</u>
At 31 December 2017	8,256	22,397	4,610	35,263
<b>NET BOOK VALUE</b>				
At 31 December 2017	<u>4,510</u>	<u>67,189</u>	<u>6,650</u>	<u>78,349</u>
At 31 December 2016	<u>5,637</u>	<u>-</u>	<u>1,089</u>	<u>6,726</u>

**INVESTMENT CHOICES WEALTH MANAGEMENT LTD (REGISTERED NUMBER: 06556301)**  
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**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**for the year ended 31 December 2017**

**5. TANGIBLE FIXED ASSETS - continued**

Fixed assets, included in the above, which are held under hire purchase contracts are as follows:

	Motor vehicles £
<b>COST</b>	
Additions	88,230
At 31 December 2017	<u>88,230</u>
<b>DEPRECIATION</b>	
Charge for year	22,058
At 31 December 2017	<u>22,058</u>
<b>NET BOOK VALUE</b>	
At 31 December 2017	<u><u>66,172</u></u>

**6. FIXED ASSET INVESTMENTS**

	Unlisted investments £
<b>COST OR VALUATION</b>	
At 1 January 2017	77,397
Additions	17,991
Disposals	(89,818)
Revaluations	<u>(5,570)</u>
At 31 December 2017	<u>-</u>
<b>NET BOOK VALUE</b>	
At 31 December 2017	<u>-</u>
At 31 December 2016	<u><u>77,397</u></u>

**7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31.12.17 £	31.12.16 £
Trade debtors	19,647	-
Other debtors	<u>77,910</u>	<u>78,101</u>
	<u><u>97,557</u></u>	<u><u>78,101</u></u>



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**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**for the year ended 31 December 2017**

**8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31.12.17	31.12.16
	£	£
Hire purchase contracts	11,515	-
Taxation and social security	27,176	32,509
Other creditors	<u>119,753</u>	<u>161,264</u>
	<u>158,444</u>	<u>193,773</u>

**9. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR**

	31.12.17	31.12.16
	£	£
Hire purchase contracts	<u>29,399</u>	<u>-</u>

**10. RESERVES**

	Retained earnings £
At 1 January 2017	151,989
Profit for the year	159,758
Dividends	<u>(107,003)</u>
At 31 December 2017	<u>204,744</u>

Included within retained earnings are non-distributable reserves of £nil (2016 : £5,057) relating to the revaluation of the investments. This leaves distributable reserves of £204,744 (2016 : £146,932).

**11. RELATED PARTY DISCLOSURES**

Other creditors include a loan from the director of £748 (2016 : £14,708).

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.