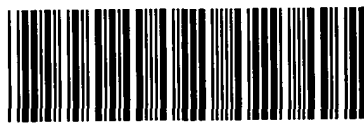


YOUR CHOICE PENSIONS LIMITED
UNAUDITED
ABBREVIATED ACCOUNTS
FOR THE PERIOD ENDED 31 DECEMBER 2014

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25/04/2015

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COMPANIES HOUSE

YOUR CHOICE PENSIONS LIMITED
REGISTERED NUMBER: 08630580

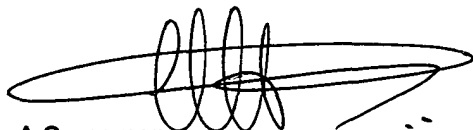
ABBREVIATED BALANCE SHEET
AS AT 31 DECEMBER 2014

	Note	£	2014 £
Current assets			
Debtors		13,498	
Cash at bank		1,609	
		<u>15,107</u>	
Creditors: amounts falling due within one year		<u>(75,596)</u>	
Net current liabilities			(60,489)
Total assets less current liabilities			(60,489)
Creditors: amounts falling due after more than one year	2		(741,222)
Net liabilities			<u>(801,711)</u>
Capital and reserves			
Called up share capital	3		100
Profit and loss account			<u>(801,811)</u>
Shareholders' deficit			<u>(801,711)</u>

The directors consider that the company is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 ("the Act") and members have not required the company to obtain an audit for the period in question in accordance with section 476 of the Act.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and for preparing financial statements which give a true and fair view of the state of affairs of the company as at 31 December 2014 and of its loss for the period in accordance with the requirements of sections 394 and 395 of the Act 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, which have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006, were approved and authorised for issue by the board and were signed on its behalf on 20 April 2015



A Crossman
Director

The notes on page 2 form part of these financial statements.

YOUR CHOICE PENSIONS LIMITED

NOTES TO THE ABBREVIATED ACCOUNTS FOR THE PERIOD ENDED 31 DECEMBER 2014

1. Accounting Policies

1.1 Basis of preparation of financial statements

The full financial statements, from which these abbreviated accounts have been extracted, have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008).

The balance sheet at 31 December 2014 shows that liabilities exceed assets by £801,711. The deficit is funded by loans from the parent company FCT Enterprises Limited, in respect of working capital funding. The parent company does not intend to recall these loans for repayment until the company is in a financial position to do so, and on this basis these financial statements have been prepared on a going concern basis.

1.2 Turnover

Turnover comprises of revenue recognised by the company in respect of fees and commissions receivable for services that have been provided.

2. Creditors:

Amounts falling due after more than one year

Creditors due after more than one year include £683,107 owed to group undertakings which is secured by a fixed and floating charge against the company's assets.

3. Share capital

	2014 £
Allotted, called up and fully paid	
100 Ordinary shares of £1 each	100

At incorporation on 30 July 2013 the company issued 100 Ordinary shares with a nominal value of £1 each.

4. Ultimate parent undertaking and controlling party

The ultimate parent undertaking is FCT Enterprises Limited, a company registered in England and Wales. The ultimate controlling party of FCT Enterprises Limited is D Fuher.