

REGISTERED NUMBER: 06775443 (England and Wales)

**ABBREVIATED UNAUDITED ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2014
FOR
CGA GROUP HOLDINGS LIMITED**

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FOR THE YEAR ENDED 31 DECEMBER 2014**

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CGA GROUP HOLDINGS LIMITED

**COMPANY INFORMATION
FOR THE YEAR ENDED 31 DECEMBER 2014**

DIRECTOR: W Harrison-Allan

REGISTERED OFFICE: Chalke House
Station Road
Codford
Warminster
Wiltshire
BA12 0JX

REGISTERED NUMBER: 06775443 (England and Wales)

ACCOUNTANTS: Ray Bartlett & Co
Certified Public Accountants
52-54 Winchester Street
Salisbury
Wiltshire
SP1 1HG

ABBREVIATED BALANCE SHEET
31 DECEMBER 2014

	Notes	31.12.14 £	31.12.13 £
FIXED ASSETS			
Investments	2	1,217,202	1,217,202
CURRENT ASSETS			
Debtors		1,518,029	1,251,031
Cash at bank		949	132
		<u>1,518,978</u>	<u>1,251,163</u>
CREDITORS			
Amounts falling due within one year		<u>(2,559,170)</u>	<u>(2,264,862)</u>
NET CURRENT LIABILITIES		<u>(1,040,192)</u>	<u>(1,013,699)</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		177,010	203,503
CREDITORS			
Amounts falling due after more than one year	3	<u>(250,000)</u>	<u>(250,000)</u>
NET LIABILITIES		<u>(72,990)</u>	<u>(46,497)</u>
CAPITAL AND RESERVES			
Called up share capital	4	1,000,000	1,000,000
Revaluation reserve		(990,000)	(990,000)
Profit and loss account		<u>(82,990)</u>	<u>(56,497)</u>
SHAREHOLDERS' FUNDS		<u>(72,990)</u>	<u>(46,497)</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2014.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2014 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
- (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 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.

ABBREVIATED BALANCE SHEET - continued
31 DECEMBER 2014

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 director on 20 August 2015 and were signed by:

W Harrison-Allan - Director

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

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).

Preparation of consolidated financial statements

The financial statements contain information about CGA Group Holdings Limited as an individual company and do not contain consolidated financial information as the parent of a group. The company has taken the option under Section 398 of the Companies Act 2006 not to prepare consolidated financial statements.

Related party exemption

The company has taken advantage of exemption, under the terms of Financial Reporting Standard 8 Related Party Disclosures, not to disclose related party transactions with wholly owned subsidiaries within the group.

2. FIXED ASSET INVESTMENTS

	Investments other than loans £
COST	
At 1 January 2014	
and 31 December 2014	<u>1,217,202</u>
NET BOOK VALUE	
At 31 December 2014	<u>1,217,202</u>
At 31 December 2013	<u>1,217,202</u>

The company's investments at the Balance Sheet date in the share capital of companies include the following:

Cavendish Property Investments Limited

Nature of business: Lifetime and Reversion Mortgage Broker

	%		
	holding		
Class of shares:	100.00		
Ordinary £1		31.12.14	31.12.13
		£	£
Aggregate capital and reserves		49,050	34,999
Profit for the year		<u>14,051</u>	<u>56,532</u>

At a meeting on 25 April 2014, and after considering the limited alternatives available to the Company, the director took the decision that the procedure that would optimise a return to creditors whilst enabling the Company and its business to survive was a Creditors Voluntary Arrangement "CVA".

The estimated dividend to unsecured creditors after estimated costs and expenses of the "CVA" will be 39 pence in the £ pound.

The creditors shown in the balance sheet at 31 December 2013 are prior to any adjustments and do not include any provisions contained within the "CVA".

NOTES TO THE ABBREVIATED ACCOUNTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2014

2. FIXED ASSET INVESTMENTS - continued

Ask Eric Limited

Nature of business: Equity Release Broker

Class of shares:	% holding		
Ordinary £1	100.00		
		31.12.14	31.12.13
		£	£
Aggregate capital and reserves		<u>100</u>	<u>100</u>

Equity Release Information Centre Limited

Nature of business: Equity Release Broker

Class of shares:	% holding		
Ordinary £1	100.00		
		31.12.14	31.12.13
		£	£
Aggregate capital and reserves		<u>100</u>	<u>100</u>

CGA Financial & Investment Services Limited

Nature of business: Appointed representative of St. James Place PLC.

Class of shares:	% holding		
Ordinary	100.00		
Ordinary 'A' Non Voting	100.00		
		31.12.14	31.12.13
		£	£
Aggregate capital and reserves		2,390,891	2,059,893
Profit for the year		<u>331,108</u>	<u>1,677,897</u>

CGA Membership Services Limited

Country of incorporation: England & Wales

Nature of business: Membership services

Class of shares:	% holding		
Ordinary	75.00		
		31.12.14	31.12.13
		£	£
Aggregate capital and reserves		(817,267)	(582,770)
Loss for the year		<u>(234,497)</u>	<u>(381,064)</u>

NOTES TO THE ABBREVIATED ACCOUNTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2014

2. FIXED ASSET INVESTMENTS - continued

CGA Legal Services Ltd

Nature of business: Legal Services

Class of shares:	% holding	31.12.14	31.12.13
Ordinary	75.00	£	£
Aggregate capital and reserves		(172,138)	(90,779)
Loss for the year		<u>(81,359)</u>	<u>(90,789)</u>

3. CREDITORS

Creditors include the following debts falling due in more than five years:

	31.12.14	31.12.13
	£	£
Repayable otherwise than by instalments	<u>250,000</u>	<u>250,000</u>

Details of shares shown as liabilities are as follows:

Allotted, issued and fully paid:		Nominal value:	31.12.14	31.12.13
Number:	Class:		£	£
250,000	Convertible 7.5% Preference	£1	<u>250,000</u>	<u>250,000</u>

4. CALLED UP SHARE CAPITAL

Allotted, issued and fully paid:		Nominal value:	31.12.14	31.12.13
Number:	Class:		£	£
1,000,000	Ordinary	£1.00	<u>1,000,000</u>	<u>1,000,000</u>

5. ULTIMATE CONTROLLING PARTY

The controlling party is W Harrison-Allan.

The ultimate controlling party is W Harrison-Allan.

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.