

**UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2020  
FOR  
CGA GROUP HOLDINGS LIMITED**

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

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FOR THE YEAR ENDED 31 DECEMBER 2020**

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**CGA GROUP HOLDINGS LIMITED**

**COMPANY INFORMATION  
FOR THE YEAR ENDED 31 DECEMBER 2020**

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**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

BALANCE SHEET  
31 DECEMBER 2020

	Notes	31.12.20 £	31.12.19 £
<b>FIXED ASSETS</b>			
Investments	4	1,757,092	1,217,092
<b>CURRENT ASSETS</b>			
Debtors	5	2,163,890	2,728,455
<b>CREDITORS</b>			
Amounts falling due within one year	6	(653,050)	(832,231)
<b>NET CURRENT ASSETS</b>		<u>1,510,840</u>	<u>1,896,224</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		3,267,932	3,113,316
<b>CREDITORS</b>			
Amounts falling due after more than one year	7	(228,000)	(228,000)
<b>NET ASSETS</b>		<u>3,039,932</u>	<u>2,885,316</u>
<b>CAPITAL AND RESERVES</b>			
Called up share capital		1,000,000	1,000,000
Revaluation reserve	9	(990,000)	(990,000)
Retained earnings	9	3,029,932	2,875,316
<b>SHAREHOLDERS' FUNDS</b>		<u>3,039,932</u>	<u>2,885,316</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2020.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2020 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.

**BALANCE SHEET - continued**  
**31 DECEMBER 2020**

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

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 and authorised for issue on 28 June 2021 and were signed by:

W Harrison-Allan - Director

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2020**
**1. STATUTORY INFORMATION**

CGA Group Holdings Limited 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 Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" including the provisions of Section 1A "Small Entities" and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

**Related party exemption**

The company has taken advantage of exemption, under the terms of Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', not to disclose related party transactions with wholly owned subsidiaries within the group.

**Investments in subsidiaries**

Investments in subsidiary undertakings are recognised at cost.

**3. EMPLOYEES AND DIRECTORS**

The average number of employees during the year was 1 (2019 - 1) .

**4. FIXED ASSET INVESTMENTS**

	Shares in group undertakings £
<b>COST</b>	
At 1 January 2020	1,217,092
Additions	<u>540,000</u>
At 31 December 2020	<u>1,757,092</u>
<b>NET BOOK VALUE</b>	
At 31 December 2020	<u>1,757,092</u>
At 31 December 2019	<u>1,217,092</u>

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 DECEMBER 2020

## 4. FIXED ASSET INVESTMENTS - continued

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

**Cavendish Property Investments Limited**

Registered office: Suite 4, Chapel Allerton Dist Centre, Town Street Chapel Allerton, Leeds West Yorkshire LS7 4NB

Nature of business: Lifetime and Reversion Mortgage Broker

	% holding	31.12.20	31.12.19
Class of shares:			
Ordinary £1	100.00	£	£
Aggregate capital and reserves		<b>209,392</b>	406,040
Loss for the year		<b>(196,648)</b>	(75,145)

**Ask Eric Limited**

Registered office: Chalke House, Station Road, Codford Warminster Wiltshire BA12 0JX

Nature of business: Equity Release Broker

	% holding	31.12.20	31.12.19
Class of shares:			
Ordinary £1	100.00	£	£
Aggregate capital and reserves		<b>100</b>	100

**Equity Release Information Centre Limited**

Registered office: Chalke House, Station Road, Codford Warminster Wiltshire BA12 0JX

Nature of business: Equity Release Broker

	% holding	31.12.20	31.12.19
Class of shares:			
Ordinary £1	100.00	£	£
Aggregate capital and reserves		<b>100</b>	100

**The Dove Inn (Corton) Limited**

Registered office: Corton, Warminster, Wiltshire BA12 0SZ

Nature of business: Pub with accommodation

	% holding	31.12.20	31.12.19
Class of shares:			
Ordinary £1	100.00	£	£
Aggregate capital and reserves		<b>(862,077)</b>	(537,080)
Loss for the year		<b>(324,997)</b>	(104,871)

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 DECEMBER 2020

## 4. FIXED ASSET INVESTMENTS - continued

**CGA Membership Services Limited**

Registered office: Chalke House, Station Road, Codford, Warminster Wiltshire BA12 0JX

Nature of business: Membership services

	% holding	31.12.20	31.12.19
Class of shares:		£	£
Ordinary	75.00		
Aggregate capital and reserves		(812,291)	(572,703)
Loss for the year		<u>(239,588)</u>	<u>(336,909)</u>

**CGA Legal Services Ltd**

Registered office: Chalke House, Station Road, Codford Warminster, Wiltshire BA12 0JX

Nature of business: Legal Services

	% holding	31.12.20	31.12.19
Class of shares:		£	£
Ordinary	75.00		
Aggregate capital and reserves		-	(107,745)
Profit/(loss) for the year		<u>107,745</u>	<u>(14,134)</u>

## 5. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.20	31.12.19
	£	£
Amounts owed by group undertakings	2,163,890	1,212,528
Other debtors	-	990,722
Directors' current accounts	-	525,205
	<u>2,163,890</u>	<u>2,728,455</u>

## 6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.20	31.12.19
	£	£
Trade creditors	11,399	12,527
Amounts owed to group undertakings	351,381	410,881
Tax	102,564	221,098
Corp Tax S.455 CTA 2010	-	170,691
Other creditors	-	17,034
Directors' current accounts	182,906	-
Accrued expenses	4,800	-
	<u>653,050</u>	<u>832,231</u>

## 7. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	31.12.20	31.12.19
	£	£
Preference shares (see note 8)	<u>228,000</u>	<u>228,000</u>



**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**

**7. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR - continued**

	31.12.20 £	31.12.19 £
Amounts falling due in more than five years:		
Repayable otherwise than by instalments		
Preference shares	<u>228,000</u>	<u>228,000</u>

**8. LOANS**

An analysis of the maturity of loans is given below:

	31.12.20 £	31.12.19 £
Amounts falling due in more than five years:		
Repayable otherwise than by instalments		
Preference shares	<u>228,000</u>	<u>228,000</u>

**9. RESERVES**

	Retained earnings £	Revaluation reserve £	Totals £
At 1 January 2020	2,875,316	(990,000)	1,885,316
Profit for the year	<u>154,616</u>		<u>154,616</u>
At 31 December 2020	<u>3,029,932</u>	<u>(990,000)</u>	<u>2,039,932</u>

**10. DIRECTOR'S ADVANCES, CREDITS AND GUARANTEES**

The following advances and credits to a director subsisted during the years ended 31 December 2020 and 31 December 2019:

	31.12.20 £	31.12.19 £
<b>W Harrison-Allan</b>		
Balance outstanding at start of year	525,000	-
Amounts advanced	-	525,000
Amounts repaid	(525,000)	-
Amounts written off	-	-
Amounts waived	-	-
Balance outstanding at end of year	<u>-</u>	<u>525,000</u>

**11. ULTIMATE CONTROLLING PARTY**

The controlling party is W Harrison-Allan.

The ultimate controlling party is W Harrison-Allan.

**CGA GROUP HOLDINGS LIMITED**

**REPORT OF THE ACCOUNTANTS TO THE DIRECTOR OF  
CGA GROUP HOLDINGS LIMITED**

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**The following reproduces the text of the report prepared for the director in respect of the company's annual unaudited financial statements. In accordance with the Companies Act 2006, the company is only required to file a Balance Sheet. Readers are cautioned that the Income Statement and certain other primary statements and the Report of the Director are not required to be filed with the Registrar of Companies.**

As described on the Balance Sheet you are responsible for the preparation of the financial statements for the year ended 31 December 2020 set out on pages one to ten and you consider that the company is exempt from an audit.

In accordance with your instructions, we have compiled these unaudited financial statements in order to assist you to fulfil your statutory responsibilities, from the accounting records and information and explanations supplied to us.

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

28 June 2021

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.