REGISTERED NUMBER: SC332877 (Scotland)

REGISTRARS COPY

LIFETIME PLANNING HOLDINGS LIMITED

ABBREVIATED ACCOUNTS

FOR THE YEAR ENDED 31 JULY 2012

SATURDAY

S275G44P
SCT 27/04/2013 #262
COMPANIES HOUSE

Milne Craig
Chartered Accountants
Abercorn House
79 Renfrew Road
Paisley
Renfrewshire
PA3 4DA

LIFETIME PLANNING HOLDINGS LIMITED

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LIFETIME PLANNING HOLDINGS LIMITED

COMPANY INFORMATION
FOR THE YEAR ENDED 31 JULY 2012

DIRECTOR:	D S Kennedy
SECRETARY:	D S Kennedy
REGISTERED OFFICE:	Unit 2, Parkway Court 291 Springhill Parkway Glasgow Business Park GLASGOW Strathclyde G69 6EA
REGISTERED NUMBER:	SC332877 (Scotland)
ACCOUNTANTS:	Milne Craig Chartered Accountants Abercorn House 79 Renfrew Road Paisley Renfrewshire PA3 4DA
BANKERS:	Bank of Scotland 167-201 Argyle Street Glasgow G2 8BU

LIFETIME PLANNING HOLDINGS LIMITED

ABBREVIATED BALANCE SHEET
31 JULY 2012

	Notes	2012 £	2012 £	2011 £	2011 £
FIXED ASSETS					
Investments	2		346,078		346,078
CURRENT ASSETS					
Cash at bank and in hand		576		553	
CREDITORS					
Amounts falling due within one year	3	81,264		92,054	
NET CURRENT LIABILITIES			(80,688)		(91,501)
TOTAL ASSETS LESS CURRENT LIABILITIES			265,390		254,577
CREDITORS					
Amounts falling due after more than one year	3		68,838		77,724
NET ASSETS			196,552		176,853
CAPITAL AND RESERVES					
Called up share capital	4		1,250		1,250
Share premium			171,374		171,374
Profit and loss account			23,928		4,229
SHAREHOLDERS' FUNDS			196,552		176,853

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 July 2012.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 July 2012 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.

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 28 January 2013 and were signed by:

D S Kennedy - Director

The notes form part of these abbreviated accounts

NOTES TO THE ABBREVIATED ACCOUNTS FOR THE YEAR ENDED 31 JULY 2012

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).

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

2. FIXED ASSET INVESTMENTS

	Investments other than loans £
COST	
At 1 August 2011 and 31 July 2012	346,078
NET BOOK VALUE	
At 31 July 2012	346,078
At 31 July 2011	346,078

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

Lifetime Planning Limited
Nature of business: Financial advisors

Class of shares:	% holding
Ordinary A, B & C	100.00

3. CREDITORS

Creditors include an amount of £77,130 (2011 - £86,016) for which security has been given.

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

	2012 £	2011 £
Repayable by instalments	35,669	44,555

4. CALLED UP SHARE CAPITAL

Allotted, issued and fully paid:

Number:	Class:	Nominal value:	2012 £	2011 £
1,000	Ordinary A	£1.00	1,000	1,000
250	Ordinary B	£1.00	250	250
			1,250	1,250

CHARTERED ACCOUNTANTS' REPORT TO THE DIRECTOR ON THE UNAUDITED FINANCIAL STATEMENTS OF LIFETIME PLANNING HOLDINGS LIMITED

The following reproduces the text of the report prepared for the director in respect of the company's annual unaudited financial statements, from which the unaudited abbreviated accounts (set out on pages two to three) have been prepared.

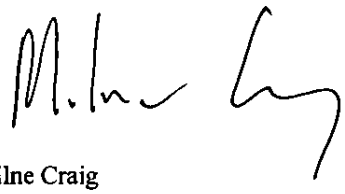
In order to assist you to fulfil your duties under the Companies Act 2006, we have prepared for your approval the financial statements of Lifetime Planning Holdings Limited for the year ended 31 July 2012 which comprise the Profit and Loss Account, the Balance Sheet and the related notes from the company's accounting records and from information and explanations you have given us.

As a practising member firm of the Institute of Chartered Accountants of Scotland, we are subject to its ethical and other professional requirements which are detailed at http://www.icas.org.uk/accountspreparationguidance.

This report is made solely to the director of Lifetime Planning Holdings Limited in accordance with our terms of engagement. Our work has been undertaken solely to prepare for your approval the financial statements of Lifetime Planning Holdings Limited and state those matters that we have agreed to state to the director of Lifetime Planning Holdings Limited in this report in accordance with the requirements of the Institute of Chartered Accountants of Scotland as detailed at http://www.icas.org.uk/accountspreparationguidance. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and its director for our work or for this report.

It is your duty to ensure that Lifetime Planning Holdings Limited 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 Lifetime Planning Holdings Limited. You consider that Lifetime Planning Holdings Limited 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 Lifetime Planning Holdings Limited. 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.



Milne Craig
Chartered Accountants
Abercorn House
79 Renfrew Road
Paisley
Renfrewshire
PA3 4DA

28 January 2013