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UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

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ANNUAL AUDITED REPORT  
FORM X-17A-5  
PART III

SEC  
Mail Processing  
Section

SEC FILE NUMBER  
8-29445

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FACING PAGE

Information Required of Brokers and Dealers Pursuant to Section 17 of the  
Securities Exchange Act of 1934 and Rule 17a-5 Thereunder

REPORT FOR THE PERIOD BEGINNING 01/01/2012 AND ENDING 12/31/2012  
MM/DD/YY MM/DD/YY

A. REGISTRANT IDENTIFICATION

NAME OF BROKER-DEALER: HORIZONS FINANCIAL INVESTMENT CORP.

OFFICIAL USE ONLY  
FIRM I.D. NO.

ADDRESS OF PRINCIPAL PLACE OF BUSINESS: (Do not use P.O. Box No.)

151 Harrington Circle

(No. and Street)

Willingboro, NJ 08046

(City)

(State)

(Zip Code)

NAME AND TELEPHONE NUMBER OF PERSON TO CONTACT IN REGARD TO THIS REPORT

Richard J. Isackson

609-877-3355

(Area Code - Telephone Number)

B. ACCOUNTANT IDENTIFICATION

INDEPENDENT PUBLIC ACCOUNTANT whose opinion is contained in this Report\*

Harrison, Mauro & Morgan

(Name - if individual, state last, first, middle name)

586 High Street, P.O. Box 400, Burlington, NJ 08016

(Address)

(City)

(State)

(Zip Code)

CHECK ONE:

- Certified Public Accountant
- Public Accountant
- Accountant not resident in United States or any of its possessions.

FOR OFFICIAL USE ONLY

\*Claims for exemption from the requirement that the annual report be covered by the opinion of an independent public accountant must be supported by a statement of facts and circumstances relied on as the basis for the exemption. See Section 240.17a-5(e)(2)

SEC 1410 (06-02)

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

OATH OR AFFIRMATION

I, RICHARD J. ISACKSON, CFP, swear (or affirm) that, to the best of my knowledge and belief the accompanying financial statement and supporting schedules pertaining to the firm of HORIZONS FINANCIAL INVESTMENT CORP., as of December 31, 2012, are true and correct. I further swear (or affirm) that neither the company nor any partner, proprietor, principal officer or director has any proprietary interest in any account classified solely as that of a customer, except as follows:

[Handwritten Signature]

Signature

President

Title

[Handwritten Signature]
Notary Public

This report \*\* contains (check all applicable boxes):

- (a) Facing Page, (b) Statement of Financial Condition, (c) Statement of Income (Loss), (d) Statement of Changes in Financial Condition, (e) Statement of Changes in Stockholders' Equity or Partners' or Sole Proprietors' Capital, (f) Statement of Changes in Liabilities Subordinated to Claims of Creditors, (g) Computation of Net Capital, (h) Computation for Determination of Reserve Requirements Pursuant to Rule 156-3, (i) Information Relating to the Possession or Control Requirements Under Rule 15c3-3, (j) A Reconciliation, including appropriate explanation of the Computation of Net Capital Under Rule 15c3-1 and the Computation for Determination of the Reserve Requirements Under Exhibit A of Rule 156-3, (k) A Reconciliation between the audited and unaudited Statements of Financial Condition with respect to methods of consolidation, (l) An Oath or Affirmation, (m) A copy of the SIPC Supplemental Report, (n) A report describing any material inadequacies found to exist or found to have existed since the date of the previous audit.

"For conditions of confidential treatment of certain portions of this filing, see section 240.17a-5(e)(3).

**HORIZONS FINANCIAL INVESTMENT CORPORATION**  
**STATEMENTS OF FINANCIAL CONDITION**  
**DECEMBER 31.**

ASSETS

	<u>2012</u>	<u>2011</u>
<b>CURRENT ASSETS:</b>		
Cash	\$ 3,023	\$ 2,906
Cash, Restricted SDL	10,000	10,000
Investments	<u>13,241</u>	<u>13,098</u>
<b>TOTAL CURRENT ASSETS</b>	<b>26,264</b>	<b>26,004</b>
<b>FIXED ASSETS:</b>		
Computer	4,547	4,547
Accumulated Depreciation	<u>(4,030)</u>	<u>(3,346)</u>
	517	<u>1,201</u>
<b>OTHER ASSETS</b>		
Deferred taxes	<u>1,867</u>	<u>2,016</u>
<b>TOTAL ASSETS</b>	<b>\$ <u>28,648</u></b>	<b>\$ <u>29,221</u></b>

LIABILITIES AND STOCKHOLDERS' EQUITY

<b>CURRENT LIABILITIES:</b>		
Accounts Payable	\$ 16,690	15,645
Income taxes payable	520	520
Interest Payable	1,000	1,000
SDL Collateral Payable	<u>10,000</u>	<u>10,000</u>
<b>TOTAL CURRENT LIABILITIES</b>	<b>28,210</b>	<b>27,165</b>
<b>STOCKHOLDERS' EQUITY:</b>		
Common Stock, authorized 2,500 shares, no par value; 2000 shares issued and outstanding	2,000	2,000
Accumulated other comprehensive income	2,196	2,052
Retained (Deficit)	<u>(3,758)</u>	<u>(1,996)</u>
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b><u>438</u></b>	<b><u>2,056</u></b>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>\$ <u>28,648</u></b>	<b>\$ <u>29,221</u></b>

See Notes to Financial Statements.



The CPA, Never Underestimate The Value.