

**BCCA TRADING LIMITED
DIRECTOR'S REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2015**

Meacher-Jones

Chartered Accountants

6 St John's Court
Vicars Lane
Chester
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CH1 1QE

BCCA Trading Limited
Director's Report and Financial Statements
For The Year Ended 30 June 2015

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**BCCA Trading Limited
Company Information
For The Year Ended 30 June 2015**

Director	Mr N G Bryant
Company Number	02962330
Registered Office	6 St John's Court Vicars Lane Chester Cheshire CH1 1QE
Accountants	Meacher-Jones Chartered Accountants 6 St John's Court Vicars Lane Chester Cheshire CH1 1QE

BCCA Trading Limited
Company No. 02962330
Director's Report For The Year Ended 30 June 2015

The director presents his report and the financial statements for the year ended 30 June 2015.

Statement of Director's Responsibilities

The director is responsible for preparing the Directors' Report and the financial statements in accordance with applicable law and regulations.

Company law requires the director to prepare financial statements for each financial year. Under that law the director has elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the director must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and of the profit or loss of the company for that period. In preparing the financial statements the director is required to:

- select suitable accounting policies and then apply them consistently;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The director is responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that the financial statements comply with the Companies Act 2006. He is also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Principal Activity

The company's principal activity continues to be that of the protection, promotion, assistance and advocacy of the interests of all persons trading in matters relating to cheque cashing and short term consumer lending.

The issued share capital of the company was transferred to BCCA Limited on 1st January 2012 and at that point became a wholly owned subsidiary.

Directors

The directors who held office during the year were as follows:

Mr N G Bryant

Small Company Rules

This report has 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.

On behalf of the board

Mr N G Bryant

27 November 2015

BCCA Trading Limited
Accountant's Report
For The Year Ended 30 June 2015

In accordance with the engagement letter and in order to assist you to fulfil your duties under the Companies Act 2006, we have compiled the financial statements of the company from the accounting records and information and explanations you have given to us.

This report is made to the Company's Board of Directors, as a body, in accordance with the terms of our engagement. Our work has been undertaken so that we might compile the financial statements that we have been engaged to compile, report to the Company's Board of Directors that we have done so, and state those matters that we have agreed to state to them in this report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Company and the Company's Board of Directors, as a body, for our work or for this report.

We have carried out this engagement in accordance with technical guidance issued by the Institute of Chartered Accountants in England and Wales and have complied with the ethical guidance laid down by the Institute relating to members undertaking the compilation of financial statements.

You have acknowledged on the balance sheet as at year ended 30 June 2015 your duty to ensure that the company has kept proper accounting records and to prepare financial statements that give a true and fair view under the Companies Act 2006. You consider that the company is exempt from the statutory requirement for an audit for the year.

We have not been instructed to carry out an audit of the financial statements. 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 financial statements

27 November 2015

Meacher-Jones
Chartered Accountants

6 St John's Court
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Chester
Cheshire
CH1 1QE

BCCA Trading Limited
Dormant Profit and Loss Account Statement
For The Year Ended 30 June 2015

The company has not traded during the year or the preceding financial year. During these years, the company received no income and incurred no expenditure and therefore made neither profit nor loss.

BCCA Trading Limited
Balance Sheet
As at 30 June 2015

		2015		2014	
	Notes	£	£	£	£
CURRENT ASSETS					
Debtors	2	271,379		271,379	
Cash at bank and in hand		<u>1</u>		<u>1</u>	
		271,380		271,380	
NET CURRENT ASSETS (LIABILITIES)			<u>271,380</u>		<u>271,380</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>271,380</u>		<u>271,380</u>
NET ASSETS			<u>271,380</u>		<u>271,380</u>
CAPITAL AND RESERVES					
Called up share capital	3		3		3
Profit and Loss Account			<u>271,377</u>		<u>271,377</u>
SHAREHOLDERS' FUNDS			<u>271,380</u>		<u>271,380</u>

For the year ending 30 June 2015 the company was entitled to exemption from audit under section 480 of the Companies Act 2006 relating to dormant companies.

Director's responsibilities

- The member has not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.
- The director acknowledges his responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.
- These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with the Financial Reporting Standard for Smaller Entities (effective 2008).

On behalf of the board

Mr N G Bryant

27 November 2015

BCCA Trading Limited
Notes to the Unaudited Accounts
For The Year Ended 30 June 2015

1 . Accounting Policies

1.1 . Basis of Preparation of Financial Statements

The financial statements are prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008).

1.2 . Deferred Taxation

The charge for taxation takes into account taxation deferred as a result of timing differences between the treatment of certain items for taxation and accounting purposes. In general, deferred taxation is recognised in respect of timing differences that have originated but not reversed at the balance sheet date. However, deferred tax assets are recognised only to the extent that the directors consider that it is more likely than not that there will be suitable taxable profits from which the future reversal of the underlying timing differences can be deducted. Deferred taxation is measured on a non-discounted basis at the tax rates that are expected to apply in periods in which the timing differences reverse, based on tax rates and the law enacted or substantively enacted at the balance sheet date.

1.3 . Policy in respect of dissolution of the company

Upon dissolution of the Association any surplus assets shall be transferred to any association or body having like objects in whole or in part to those of the Association, and which shall prohibit the distribution of its or their income and property to an extent at least as great as is imposed on the Association under or by virtue of clause 3 herein. Alternatively, the surplus assets can be distributed to members in accordance with a formula agreed by the Executive. Otherwise such surplus shall be transferred to some charitable object. In any event the Executive shall decide.

2 . Debtors

	2015	2014
	£	£
Due within one year		
Other debtors	271,379	271,379
	<u>271,379</u>	<u>271,379</u>

3 . Share Capital

	Value	Number	2015	2014
	£		£	£
Allotted and called up				
Ordinary shares	1.000	3	3	3
		<u>3</u>	<u>3</u>	<u>3</u>

4 . Related Party Transactions

BCCA Trading Limited, is a wholly owned subsidiary of BCCA Limited, and transferred it's business to BCCA Limited on 31 December 2011. The transfer included the transfer of cash reserves to the value of £243,407. Further cash reserves were transferred to BCCA Limited since 31 December 2011, and at the balance sheet date £269,013 was owed to BCCA Trading Limited.

5 . Ultimate Controlling Party

The controlling party is BCCA Limited as it holds 100% of the issued share capital.

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.