

REGISTRAR'S COPY

D&J MCGUINNESS PERSONAL FINANCE LIMITED

ABBREVIATED UNAUDITED ACCOUNTS

FOR THE YEAR ENDED 31ST MARCH 2014

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FOR THE YEAR ENDED 31ST MARCH 2014**

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D&J MCGUINNESS PERSONAL FINANCE LIMITED

**COMPANY INFORMATION
FOR THE YEAR ENDED 31ST MARCH 2014**

DIRECTORS:

D McGuinness
Mrs J McGuinness

SECRETARY:

Mrs J McGuinness

REGISTERED OFFICE:

Lilac Cottage
1 Little Lane
Carlton
Wakefield
WF3 3RS

REGISTERED NUMBER:

04556637 (England and Wales)

ACCOUNTANTS:

Thomas Coombs & Son
Chartered Accountants
Century House
29 Clarendon Road
Leeds
West Yorkshire
LS2 9PG

ABBREVIATED BALANCE SHEET
31ST MARCH 2014

	Notes	2014 £	2013 £
CURRENT ASSETS			
Debtors		92,063	103,971
Cash at bank and in hand		9,245	16,141
		<u>101,308</u>	<u>120,112</u>
CREDITORS			
Amounts falling due within one year		66,221	89,067
		<u>35,087</u>	<u>31,045</u>
NET CURRENT ASSETS			
		<u>35,087</u>	<u>31,045</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>35,087</u>	<u>31,045</u>
CAPITAL AND RESERVES			
Called up share capital	2	1	1
Profit and loss account		35,086	31,044
		<u>35,087</u>	<u>31,045</u>
SHAREHOLDERS' FUNDS		<u>35,087</u>	<u>31,045</u>

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

The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2014 in accordance with Section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for:

- ensuring that the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- 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 Board of Directors on 24th July 2014 and were signed on its behalf by:



D McGuinness - Director

**NOTES TO THE ABBREVIATED ACCOUNTS
FOR THE YEAR ENDED 31ST MARCH 2014**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The directors are satisfied that the company has sufficient cash flows to continue to meet its liabilities as they fall due for at least one year from the date of approval of the financial statements, thus they continue to adopt the going concern basis of accounting in preparing the annual financial statements.

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).

Turnover

Turnover represents interest charged to customers in the period.

Deferred tax

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

Pension costs and other post-retirement benefits

The company operates a defined contribution pension scheme. Contributions payable to the company's pension scheme are charged to the profit and loss account in the period to which they relate.

Financial instruments

Financial instruments are classified and accounted for, according to the substance of the contractual arrangement, as financial assets, financial liabilities or equity instruments. An equity instrument is any contract that evidences a residual interest in the assets of the company after deducting all of its liabilities.

2. CALLED UP SHARE CAPITAL

Allotted, issued and fully paid:

Number:	Class:	Nominal value:	2014 £	2013 £
1	Ordinary	£1	<u>1</u>	<u>1</u>