Registered Number 04727237

A & G INDEPENDENT MORTGAGE SERVICES LTD

Abbreviated Accounts

30 April 2008

A & G INDEPENDENT MORTGAGE SERVICES LTD **Registered Number 04727237**

Balance Sheet as at 30 April 2008

	Notes	2008 £	£	2007 £	£
Fixed assets					
Tangible	2		2,714		2,676
Total fixed assets			2,714		2,676
Current assets					
Debtors		2,239			
Cash at bank and in hand		1,569		3,441	
Total current assets		3,808		3,441	
Creditors: amounts falling due within one year		(9,528)		(10,341)	
Net current assets			(5,720)		(6,900)
Total assets less current liabilities			(3,006)		(4,224)
Total net Assets (liabilities)			(3,006)		(4,224)
Capital and reserves					
Called up share capital			2		2
Profit and loss account			(3,008)		(4,226)
Shareholders funds			(3,006)		(4,224)

a. For the year ending 30 April 2008 the company was entitled to exemption under section 249A(1) of the Companies Act 1985.
b. The members have not required the company to obtain an audit in accordance with section 249B(2) of the Companies Act 1985
c. The directors acknowledge their responsibility for:
    i. ensuring the company keeps accounting records which comply with Section 221; and
    ii. preparing accounts which give a true and fair view of the state of affairs of the company as at the end of the financial year, and of its profit or loss for the financial year, in accordance with the requirements of section 226, and which otherwise comply with the requirements of the Companies Act relating to accounts, so far as is applicable to the company.
d. The accounts have been prepared in accordance with the special provisions in Part VII of the Companies Act 1985 relating to small companies

Approved by the board on 14 January 2009

And signed on their behalf by:
J Gates, Director

This document was delivered using electronic communications and authenticated in accordance with section 707B(2) of the Companies Act 1985.

Notes to the abbreviated accounts

For the year ending 30 April 2008

1 **Accounting policies**

The accounts have been prepared under the historical cost convention and in accordance with the Financial Reporting Standards for Small Entities (effective January 2005)

Turnover
Turnover represent the invoiced net of VAT

Depreciation

Depreciation has been provided at the following rates in order to write off the assets over their estimated useful lives.

Plant and Machinery	25.00% Reducing Balance

2 **Tangible fixed assets**

Cost	£
At 30 April 2007	7,493
additions	943
disposals	
revaluations	
transfers	
At 30 April 2008	8,436
Depreciation	
At 30 April 2007	4,817
Charge for year	905
on disposals	
At 30 April 2008	5,722
Net Book Value	
At 30 April 2007	2,676
At 30 April 2008	2,714

Turnover Consist of invoiced sales excluding VAT