

**Abbreviated Unaudited Accounts**  
**for the Year Ended 30 November 2007**  
**for**  
**Choices - Your Mortgage Solutions**  
**Limited**

TUESDAY



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COMPANIES HOUSE

**Choices - Your Mortgage Solutions  
Limited**

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for the Year Ended 30 November 2007**

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**Choices - Your Mortgage Solutions  
Limited**

**Company Information  
for the Year Ended 30 November 2007**

**DIRECTORS:**

A J Frost  
Mrs A Frost  
Mrs J M Farrell

**SECRETARY:**

Mrs A Frost

**REGISTERED OFFICE:**

41 Lunsford Lane  
Larkfield  
Aylesford  
Kent  
M20 6HN

**REGISTERED NUMBER:**

4970762 (England and Wales)

**ACCOUNTANTS:**

Berry & Company  
7 Clarendon Place  
King Street  
Maidstone  
Kent  
ME14 1BQ

**Choices - Your Mortgage Solutions  
Limited**

**Abbreviated Balance Sheet  
30 November 2007**

	Notes	2007 £	2006 £
<b>FIXED ASSETS</b>			
Tangible assets	2	5,483	8,429
<b>CURRENT ASSETS</b>			
Debtors		37,415	70,253
Cash at bank and in hand		6,420	1,186
		43,835	71,439
<b>CREDITORS</b>			
Amounts falling due within one year		51,172	63,952
<b>NET CURRENT (LIABILITIES)/ASSETS</b>		(7,337)	7,487
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		(1,854)	15,916
<b>CREDITORS</b>			
Amounts falling due after more than one year		-	14,221
<b>NET (LIABILITIES)/ASSETS</b>		(1,854)	1,695
<b>CAPITAL AND RESERVES</b>			
Called up share capital	3	100	100
Profit and loss account		(1,954)	1,595
<b>SHAREHOLDERS' FUNDS</b>		(1,854)	1,695

The company is entitled to exemption from audit under Section 249A(1) of the Companies Act 1985 for the year ended 30 November 2007.

The members have not required the company to obtain an audit of its financial statements for the year ended 30 November 2007 in accordance with Section 249B(2) of the Companies Act 1985.

The directors acknowledge their responsibilities for:

- ensuring that the company keeps accounting records which comply with Section 221 of the Companies Act 1985 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 Section 226 and which otherwise comply with the requirements of the Companies Act 1985 relating to financial statements, so far as applicable to the company.

The notes form part of these abbreviated accounts

**Choices - Your Mortgage Solutions**  
**Limited**

**Abbreviated Balance Sheet - continued**  
**30 November 2007**

These abbreviated accounts have been prepared in accordance with the special provisions of Part VII of the Companies Act 1985 relating to small companies.

The financial statements were approved by the Board of Directors on 28 November 2008 and were signed on its behalf by:



A J Frost - Director

**Choices - Your Mortgage Solutions  
Limited**

**Notes to the Abbreviated Accounts  
for the Year Ended 30 November 2007**

**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 January 2007).

**Turnover**

Turnover represents net invoiced sales of goods, excluding value added tax.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

**Deferred tax**

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

**Hire purchase and leasing commitments**

Rentals paid under operating leases are charged to the profit and loss account on a straight line basis over the period of the lease.

**2. TANGIBLE FIXED ASSETS**

	Total £
<b>COST</b>	
At 1 December 2006	18,355
Additions	4,128
	<hr/>
At 30 November 2007	22,483
	<hr/>
<b>DEPRECIATION</b>	
At 1 December 2006	9,926
Charge for year	7,074
	<hr/>
At 30 November 2007	17,000
	<hr/>
<b>NET BOOK VALUE</b>	
At 30 November 2007	5,483
	<hr/>
At 30 November 2006	8,429
	<hr/>

**3. CALLED UP SHARE CAPITAL**

**Authorised:**

Number:	Class:	Nominal value:	2007 £	2006 £
25,000	Ordinary	£1	25,000	25,000
			<hr/>	<hr/>

**Allotted, issued and fully paid:**

Number:	Class:	Nominal value:	2007 £	2006 £
100	Ordinary	£1	100	100
			<hr/>	<hr/>