Registration number 05747415

A & D Financial Services Limited

Abbreviated accounts

for the year ended 31 December 2013

A & D Financial Services Limited

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A & D Financial Services Limited

Chartered Accountants' report to the Board of Directors on the unaudited financial statements of A & D Financial Services Limited

In accordance with the engagement letter dated 11 July 2014, and in order to assist you to fulfil your duties under the Companies Act 2006, we have compiled the financial statements of the company which comprise the Balance Sheet and the related notes from the accounting records and information and explanations you have given to us.

This report is made to the company's Board of Directors 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 for the year ended 31 December 2013 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.

Michael Bell & Co

Michael Bell & Co
Chartered Accountants

12 July 2014

4 Greenfield Road
Holmfirth
West Yorkshire
HD9 2JT

A & D Financial Services Limited

Abbreviated balance sheet as at 31 December 2013

	Notes	2013 £	2013 £	2012 £	2012 £
Fixed assets					
Tangible assets	2		630		620
Current assets					
Debtors		14,741		1,518	
Cash at bank and in hand		9,193		16,457	
		23,934		17,975	
Creditors: amounts falling due within one year		(12,242)		(15,297)	
Net current assets			11,692		2,678
Total assets less current liabilities			12,322		3,298
Net assets			12,322		3,298
Capital and reserves					
Called up share capital	3		100		100
Profit and loss account			12,222		3,198
Shareholders' funds			12,322		3,298

The directors' statements required by Sections 475(2) and (3) are shown on the following page which forms part of this Balance Sheet.

The notes on pages 4 to 5 form an integral part of these financial statements.

A & D Financial Services Limited

Abbreviated balance sheet (continued)

Directors' statements required by Sections 475(2) and (3)
for the year ended 31 December 2013

For the year ended 31 December 2013 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

• The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476; and

• The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These abbreviated accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies .

These accounts were approved by the directors on 11 July 2014, and are signed on their behalf by:

D Beaumont **Director**	**A-M Hodgson** **Director**

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The notes on pages 4 to 5 form an integral part of these financial statements.

A & D Financial Services Limited

Notes to the abbreviated financial statements
for the year ended 31 December 2013

1. Accounting policies

1.1. Accounting convention

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

1.2. Turnover

Turnover represents the total invoice value, excluding value added tax, of sales made during the year and derives from the provision of goods falling within the company's ordinary activities.

1.3. Tangible fixed assets and depreciation

Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Fixtures, fittings and equipment - 25% Reducing balance

1.4. Deferred taxation

Deferred tax is recognised in respect of all timing differences that have originated but not reversed at the balance sheet date where transactions or events have occurred at that date that will result in an obligation to pay more, or a right to pay less or to receive more, tax.

2. Fixed assets

	Tangible fixed assets £
Cost	
At 1 January 2013	1,358
Additions	330
At 31 December 2013	1,688
Depreciation	
At 1 January 2013	738
Charge for year	320
At 31 December 2013	1,058
Net book values	
At 31 December 2013	630
At 31 December 2012	620

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3. Share capital

	2013	2012
	£	£
Authorised		
100 Ordinary shares of £1 each	100	100
Allotted, called up and fully paid		
100 Ordinary shares of £1 each	100	100
Equity Shares		
100 Ordinary shares of £1 each	100	100

4. Transactions with directors

Advances to directors

The following directors had interest free loans during the year. The movements on these loans are as follows:

	Amount owing 2013	Amount owing 2012	Maximum in year
	£	£	£
D Beaumont	4,909	425	4,909
A-M Hodgson	4,909	-	4,909

During the year D Beaumont received advances from the company amounting to £47,543 , and repaid £43,059 during the year.
At 31 December 2013 £4,909 was owed to the company by D Beaumont.
During the year A-M Hodgson received advances from the company amounting to £35,924 , and repaid £25,162 during the year.
At 31 December 2013 £4,909 was owed to the company by A-M Hodgson.