

Registration number SC287935

A & J Mortgages Limited

Abbreviated accounts

for the year ended 30 September 2012

FRIDAY



S23QSMCZ

SCT

08/03/2013

#607

COMPANIES HOUSE

A & J Mortgages Limited

Contents

	Page
Accountants' report	1
Abbreviated balance sheet	2 - 3
Notes to the financial statements	4 - 5

A & J Mortgages Limited

**Accountants' report on the unaudited financial statements to the director of
A & J Mortgages Limited**

As described on the balance sheet you are responsible for the preparation of the financial statements for the year ended 30 September 2012 set out on pages 2 to 5 and you consider that the company is exempt from an audit. In accordance with your instructions we have compiled these unaudited financial statements, in order to assist you to fulfil your statutory responsibilities, from the accounting records and information supplied to us.

A handwritten signature in black ink, consisting of a large, stylized 'M' followed by a long, horizontal, wavy line that ends in a small hook.

**J Bruce Andrew & Co
Chartered Accountants
Lochfield House
135 Neilston Road
Paisley
PA2 6QL**

Date: 22 February 2013

A & J Mortgages Limited

**Abbreviated balance sheet
as at 30 September 2012**

		2012		2011	
	Notes	£	£	£	£
Fixed assets					
Tangible assets	2		1,014		750
Current assets					
Debtors		4,682		4,993	
Cash at bank and in hand		910		630	
		<u>5,592</u>		<u>5,623</u>	
Creditors: amounts falling due within one year		<u>(5,179)</u>		<u>(4,710)</u>	
Net current assets			<u>413</u>		<u>913</u>
Total assets less current liabilities			<u>1,427</u>		<u>1,663</u>
Net assets			<u><u>1,427</u></u>		<u><u>1,663</u></u>
Capital and reserves					
Called up share capital	3		1,000		1,000
Profit and loss account			427		663
Shareholders' funds			<u><u>1,427</u></u>		<u><u>1,663</u></u>

The director's 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 & J Mortgages Limited

Abbreviated balance sheet (continued)

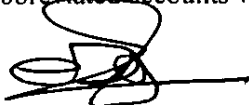
**Director's statements required by Sections 475(2) and (3)
for the year ended 30 September 2012**

In approving these abbreviated accounts as director of the company I hereby confirm:

- (a) that for the year stated above the company was entitled to the exemption conferred by Section 477 of the Companies Act 2006 ;
- (b) that no notice has been deposited at the registered office of the company pursuant to Section 476 requesting that an audit be conducted for the year ended 30 September 2012 ; and
- (c) that I acknowledge my responsibilities for:
 - (1) ensuring that the company keeps accounting records which comply with Section 386 ; and
 - (2) preparing financial statements 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 year then ended in accordance with the requirements of Section 393 and which otherwise comply with the provisions of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

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

The abbreviated accounts were approved by the Board on 22 February 2013 and signed on its behalf by



Andrew Marti Darge
Director

Registration number SC287935

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

A & J Mortgages Limited

Notes to the abbreviated financial statements for the year ended 30 September 2012

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:

Plant and machinery - 25% reducing balance

2. Fixed assets

Tangible fixed assets £

Cost

At 1 October 2011

3,412

Additions

603

At 30 September 2012

4,015

Depreciation

At 1 October 2011

2,662

Charge for year

339

At 30 September 2012

3,001

Net book values

At 30 September 2012

1,014

At 30 September 2011

750

3. Share capital

2012
£

2011
£

Allotted, called up and fully paid

1,000 Ordinary shares of £1 each

1,000

1,000

Equity Shares

1,000 Ordinary shares of £1 each

1,000

1,000

A & J Mortgages Limited

**Notes to the abbreviated financial statements
for the year ended 30 September 2012**

..... continued

4. Transactions with director

Advances to director

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

	Amount owing		Maximum in year £
	2012 £	2011 £	
Andrew Marti Darge	<u>3,746</u>	<u>3,746</u>	<u>3,746</u>