

Registration number SC287935

**A & J Mortgages Limited**  
**Abbreviated accounts**  
**for the year ended 30 September 2013**

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## **A & J Mortgages Limited**

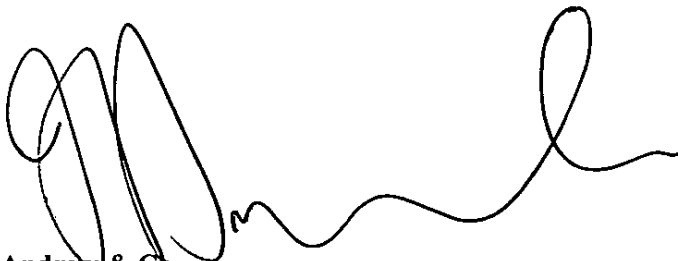
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**A & J Mortgages Limited**

**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 2013 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 'J' followed by a series of loops and a long horizontal stroke.

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

**Date: 25 March 2013**

**A & J Mortgages Limited**

**Abbreviated balance sheet  
as at 30 September 2013**

		2013		2012	
	Notes	£	£	£	£
<b>Fixed assets</b>					
Tangible assets	2		760		1,014
<b>Current assets</b>					
Debtors		3,985		4,682	
Cash at bank and in hand		876		910	
		<u>4,861</u>		<u>5,592</u>	
<b>Creditors: amounts falling due within one year</b>		<u>(4,663)</u>		<u>(5,179)</u>	
<b>Net current assets</b>			<u>198</u>		<u>413</u>
<b>Total assets less current liabilities</b>			<u>958</u>		<u>1,427</u>
<b>Net assets</b>			<u>958</u>		<u>1,427</u>
<b>Capital and reserves</b>					
Called up share capital	3		1,000		1,000
Profit and loss account			(42)		427
<b>Shareholders' funds</b>			<u>958</u>		<u>1,427</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 2013**

For the year ended 30 September 2013 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

**Director's 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 director acknowledges his 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 director on 25 March 2013, and are signed on his 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 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:

Plant and machinery - 25% reducing balance

2. Fixed assets	Tangible fixed assets £
<b>Cost</b>	
At 1 October 2012	4,015
At 30 September 2013	4,015
<b>Depreciation</b>	
At 1 October 2012	3,001
Charge for year	254
At 30 September 2013	3,255
<b>Net book values</b>	
At 30 September 2013	760
At 30 September 2012	1,014

3. Share capital	2013 £	2012 £
<b>Allotted, called up and fully paid</b>		
1,000 Ordinary shares of £1 each	1,000	1,000
<b>Equity Shares</b>		
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 2013**

..... 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 £
	2013 £	2012 £	
Andrew Marti Darge	<u>3,049</u>	<u>3,746</u>	<u>3,746</u>