

Registration number 287935

**A & J Mortgages Limited**

**Abbreviated accounts**

**for the year ended 30 September 2010**

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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 2010 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 cursive 'A' and a long horizontal stroke.

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

**Date: 10 March 2011**

**A & J Mortgages Limited**

**Abbreviated balance sheet  
as at 30 September 2010**

		2010		2009	
	Notes	£	£	£	£
<b>Fixed assets</b>					
Tangible assets	2		1,000		1,334
<b>Current assets</b>					
Debtors		6,235		6,730	
Cash at bank and in hand		2,061		1,219	
		<u>8,296</u>		<u>7,949</u>	
<b>Creditors: amounts falling due within one year</b>		<u>(8,007)</u>		<u>(7,999)</u>	
<b>Net current assets/(liabilities)</b>			289		(50)
<b>Total assets less current liabilities</b>			<u>1,289</u>		<u>1,284</u>
<b>Net assets</b>			<u>1,289</u>		<u>1,284</u>
<b>Capital and reserves</b>					
Called up share capital	3		1,000		1,000
Profit and loss account			289		284
<b>Shareholders' funds</b>			<u>1,289</u>		<u>1,284</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 2010**

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 2010 ; 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 Sections 394 and 395 and which otherwise comply with the provisions of the Companies Act 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 and the Financial Reporting Standard for Smaller Entities (effective April 2008) relating to small companies.

The abbreviated accounts were approved by the Board on 10 March 2011 and signed on its behalf by

**Andrew Marti Darge**  
Director



**Registration number 287935**

**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 2010

### 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 2009	3,412	
At 30 September 2010	3,412	
<b>Depreciation</b>		
At 1 October 2009	2,078	
Charge for year	334	
At 30 September 2010	2,412	
<b>Net book values</b>		
At 30 September 2010	1,000	
At 30 September 2009	1,334	
<b>3. Share capital</b>	<b>2010</b> <b>£</b>	<b>2009</b> <b>£</b>
<b>Allotted, called up and fully paid</b>		
1,000 Ordinary shares of £1 each	1,000	

**A & J Mortgages Limited**

**Notes to the abbreviated financial statements  
for the year ended 30 September 2010**

..... 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
	2010	2009	
	£	£	£
Andrew Marti Darge	4,988	4,988	4,988