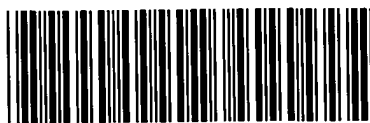


**MERCAT FINANCE (AYRSHIRE) LTD**

**ABBREVIATED ACCOUNTS  
FOR THE YEAR ENDED 31 JANUARY 2016**

**Company Registration No. SC417747 (Scotland)**

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COMPANIES HOUSE

# MERCAT FINANCE (AYRSHIRE) LTD

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# MERCAT FINANCE (AYRSHIRE) LTD

## ABBREVIATED BALANCE SHEET

AS AT 31 JANUARY 2016

	Notes	2016 £	£	2015 £	£
<b>Current assets</b>					
Stocks		3,995		-	
Debtors	2	714,619		677,940	
Cash at bank and in hand		69,927		66,454	
		<u>788,541</u>		<u>744,394</u>	
<b>Creditors: amounts falling due within one year</b>	3	<u>(616,100)</u>		<u>(639,521)</u>	
<b>Total assets less current liabilities</b>			172,441		104,873
<b>Creditors: amounts falling due after more than one year</b>	4		-		(17,713)
			<u>172,441</u>		<u>87,160</u>
<b>Capital and reserves</b>					
Called up share capital	5		100		100
Profit and loss account			172,341		87,060
<b>Shareholders' funds</b>			<u>172,441</u>		<u>87,160</u>

For the financial year ended 31 January 2016 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 financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These abbreviated financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

Approved by the Board for issue on 11 May 2016

Mrs Agnes  
Thomson  
Director

*Agnes H Thomson*

Mr James  
Thomson  
Director

*[Signature]*

Mr David  
Thomson  
Director

*[Signature]*

Mr Rodger  
Thomson  
Director

*[Signature]*

Company Registration No. SC417747

# MERCAT FINANCE (AYRSHIRE) LTD

## NOTES TO THE ABBREVIATED ACCOUNTS FOR THE YEAR ENDED 31 JANUARY 2016

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### 1 Accounting policies

#### 1.1 Accounting convention

The financial statements are prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2015).

#### 1.2 Compliance with accounting standards

The financial statements are prepared in accordance with applicable United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), which have been applied consistently (except as otherwise stated).

#### 1.3 Turnover

Turnover represents amounts receivable from interest & arrangement fees on finance agreements with customers.

### 2 Debtors

Debtors include an amount of £397,625 (2015 - £373,407) which is due after more than one year.

### 3 Creditors: amounts falling due within one year

The aggregate amount of creditors for which security has been given amounted to £18,974 (2015 - £32,947).

### 4 Creditors: amounts falling due after more than one year

The aggregate amount of creditors for which security has been given amounted to £0 (2015 - £17,713).

### 5 Share capital

	2016	2015
	£	£
<b>Allotted, called up and fully paid</b>		
100 Ordinary shares of £1 each	100	100
	<u>100</u>	<u>100</u>