

Registered Number 04567211

Balmoral Mortgage & Finance Ltd

Abbreviated Accounts

31 July 2009

Balmoral Mortgage & Finance Ltd

Registered Number 04567211

Company Information

Registered Office:

5 Gifford Court
Millbrook Close
Northampton
Northamptonshire
NN5 5JF

Balmoral Mortgage & Finance Ltd

Registered Number 04567211

Balance Sheet as at 31 July 2009

	Notes	2009 £	£	2008 £	£
Fixed assets					
Tangible	2		538		717
			<u>538</u>		<u>717</u>
Current assets					
Cash at bank and in hand		9,652		20,132	
Total current assets		<u>9,652</u>		<u>20,132</u>	
Creditors: amounts falling due within one year		(17,344)		(21,859)	
Net current assets (liabilities)			(7,692)		(1,727)
Total assets less current liabilities			<u>(7,154)</u>		<u>(1,010)</u>
Total net assets (liabilities)			<u>(7,154)</u>		<u>(1,010)</u>
Capital and reserves					
Called up share capital	3		100		100
Profit and loss account			(7,254)		(1,110)
Shareholders funds			<u>(7,154)</u>		<u>(1,010)</u>

-
- a. For the year ending 31 July 2009 the company was entitled to exemption under section 477(2) of the Companies Act 2006.
 - b. The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.
 - c. The directors acknowledge their responsibility for:
 - i. ensuring the company keeps accounting records which comply with Section 386; and
 - ii. preparing accounts 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 financial year, in accordance with the requirements of section 393, and which otherwise comply with the requirements of the Companies Act relating to accounts, so far as is applicable to the company.
 - d. These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

Approved by the board on 23 April 2010

And signed on their behalf by:
Ms A Henderson, Director

This document was delivered using electronic communications and authenticated in accordance with the registrar's rules relating to electronic form, authentication and manner of delivery under section 1068 of the Companies Act 2006.

Notes to the abbreviated accounts

For the year ending 31 July 2009

1 Accounting policies**Accounting convention**

The financial statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standards for Smaller Entities (effective April 2008).

Turnover

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

Going concern

At the balance sheet date the company had a deficit balance sheet of £7,154 (2008 £1,010). The directors confirms that she will support the company financially and will not withdraw £8,000 for the foreseeable future. Consequently she considers that the company is a going concern and has prepared the financial statements on that basis.

Depreciation

Depreciation has been provided at the following rates in order to write off the assets over their estimated useful lives.

Fixtures and fittings 25% on reducing balance

2 Tangible fixed assets

		Total £
Cost		
At 31 July 2008	-	<u>1,275</u>
At 31 July 2009	-	<u>1,275</u>
Depreciation		
At 31 July 2008		558
Charge for year	-	<u>179</u>
At 31 July 2009	-	<u>737</u>
Net Book Value		
At 31 July 2008		717
At 31 July 2009	-	<u>538</u>

3 Share capital

	2009 £	2008 £
Authorised share capital:		
Allotted, called up and fully paid:		
100 Ordinary shares of £1 each	100	100