

**Unaudited Financial Statements**  
**for the Year Ended 31 December 2021**  
**for**  
**Surrenda-link Mortgage Holdings Limited**

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for the Year Ended 31 December 2021**

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**Surrenda-link Mortgage Holdings Limited**

**Company Information  
for the Year Ended 31 December 2021**

**DIRECTORS:**

Mr C P Sands  
Mr M Semple

**REGISTERED OFFICE:**

Military House  
24 Castle Street  
Chester  
Cheshire  
CH1 2DS

**REGISTERED NUMBER:**

05169897 (England and Wales)

**ACCOUNTANTS:**

Haines Watts  
Military House  
24 Castle Street  
Chester  
Cheshire  
CH1 2DS

**Surrenda-link Mortgage Holdings Limited (Registered number: 05169897)**

**Balance Sheet  
31 December 2021**

	Notes	31.12.21 £	£	31.12.20 £	£
<b>FIXED ASSETS</b>					
Tangible assets	4		-		-
Investments	5		<u>502,510</u>		<u>502,510</u>
			502,510		502,510
<b>CURRENT ASSETS</b>					
Debtors	6	87,781		86,881	
Cash at bank		<u>16,097</u>		<u>13,412</u>	
		103,878		100,293	
<b>CREDITORS</b>					
Amounts falling due within one year	7	<u>2,498,708</u>		<u>2,787,326</u>	
<b>NET CURRENT LIABILITIES</b>			<u>(2,394,830)</u>		<u>(2,687,033)</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			(1,892,320)		(2,184,523)
<b>CREDITORS</b>					
Amounts falling due after more than one year	8		<u>2,742,549</u>		<u>2,742,549</u>
<b>NET LIABILITIES</b>			<u>(4,634,869)</u>		<u>(4,927,072)</u>
<b>CAPITAL AND RESERVES</b>					
Called up share capital			1,700		1,700
Retained earnings			<u>(4,636,569)</u>		<u>(4,928,772)</u>
<b>SHAREHOLDERS' FUNDS</b>			<u>(4,634,869)</u>		<u>(4,927,072)</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2021 in accordance with Section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for:

- (a) ensuring that the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its profit or loss for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The notes form part of these financial statements

**Balance Sheet - continued**  
**31 December 2021**

The financial statements have been prepared and delivered in accordance with the provisions applicable to companies subject to the small companies regime.

In accordance with Section 444 of the Companies Act 2006, the Statement of Income and Retained Earnings has not been delivered.

The financial statements were approved by the Board of Directors and authorised for issue on 20 September 2022 and were signed on its behalf by:

Mr C P Sands - Director

**Notes to the Financial Statements  
for the Year Ended 31 December 2021**

**1. STATUTORY INFORMATION**

Surrenda-link Mortgage Holdings Limited is a private company, limited by shares, registered in England and Wales. The company's registered number and registered office address can be found on the Company Information page.

**2. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

These financial statements have been prepared in accordance with Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" including the provisions of Section 1A "Small Entities" and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

The financial statements are presented in sterling, which is the functional currency of the company, rounded to the nearest £1.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings - over 5 years

**Financial instruments**

Financial instruments are classified and accounted for, according to the substance of the contractual arrangement, as financial assets, financial liabilities or equity instruments. An equity instrument is any contract that evidences a residual interest in the assets of the company after deducting all of its liabilities.

**Taxation**

Taxation for the year comprises current tax. Tax is recognised in the Statement of Income and Retained Earnings, except to the extent that it relates to items recognised in other comprehensive income or directly in equity.

Current taxation assets and liabilities are not discounted.

Current tax is recognised at the amount of tax payable using the tax rates and laws that have been enacted or substantively enacted by the balance sheet date.

**Foreign currencies**

Assets and liabilities in foreign currencies are translated into sterling at the rates of exchange ruling at the balance sheet date. Transactions in foreign currencies are translated into sterling at the rate of exchange ruling at the date of transaction. Exchange differences are taken into account in arriving at the operating result.

**3. EMPLOYEES AND DIRECTORS**

The average number of employees during the year was 3 (2020 - 3).

Notes to the Financial Statements - continued  
for the Year Ended 31 December 2021

## 4. TANGIBLE FIXED ASSETS

Fixtures  
and  
fittings  
£**COST**At 1 January 2021  
and 31 December 202118,154**DEPRECIATION**At 1 January 2021  
and 31 December 202118,154**NET BOOK VALUE**

At 31 December 2021

-

At 31 December 2020

-

## 5. FIXED ASSET INVESTMENTS

Investments (neither listed nor unlisted) were as follows:

31.12.21	31.12.20
£	£
<u>502,510</u>	<u>502,510</u>

Investments

## 6. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

31.12.21	31.12.20
£	£
32,578	31,678
<u>55,203</u>	<u>55,203</u>
<u>87,781</u>	<u>86,881</u>

Trade debtors

Other debtors

## 7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

31.12.21	31.12.20
£	£
29,840	63,433
<u>2,468,868</u>	<u>2,723,893</u>
<u>2,498,708</u>	<u>2,787,326</u>

Trade creditors

Other creditors

## 8. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

31.12.21	31.12.20
£	£
<u>2,742,549</u>	<u>2,742,549</u>

Other creditors

## 9. ULTIMATE CONTROLLING PARTY

The ultimate controlling party is Surrenda-link (Investors) Limited.

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 1072 of the Companies Act 2006.