

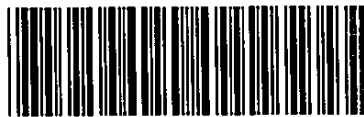
REGISTERED NUMBER: 05196698 (England and Wales)

Abbreviated Unaudited Accounts for the Year Ended 31 August 2013

for

HBFS Equity Release Limited

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HBFS Equity Release Limited

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for the Year Ended 31 August 2013

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HBFS Equity Release Limited

Company Information
for the Year Ended 31 August 2013

DIRECTOR:

Ms K Tedstone

REGISTERED OFFICE:

Central Boulevard
Blythe Valley Park
Shirley
Solihull
West Midlands
B90 8AG

REGISTERED NUMBER:

05196698 (England and Wales)

ACCOUNTANTS:

Goodwins
6 Parkside Court
Greenhough Road
Lichfield
Staffordshire
WS13 7AU

HBFS Equity Release Limited (Registered number 05196698)

Abbreviated Balance Sheet

31 August 2013

	Notes	31 8 13 £	£	31 8 12 £	£
FIXED ASSETS					
Tangible assets	2		2,904		3,416
CURRENT ASSETS					
Debtors		11,790		5,660	
Cash at bank		7,937		10,520	
		19,727		16,180	
CREDITORS					
Amounts falling due within one year		9,085		6,014	
NET CURRENT ASSETS			10,642		10,166
TOTAL ASSETS LESS CURRENT LIABILITIES			13,546		13,582
CAPITAL AND RESERVES					
Called up share capital	3		12		12
Profit and loss account			13,534		13,570
SHAREHOLDERS' FUNDS			13,546		13,582

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 August 2013

The members have not required the company to obtain an audit of its financial statements for the year ended 31 August 2013 in accordance with Section 476 of the Companies Act 2006

The director acknowledges her responsibilities for

- ensuring that the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- 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 abbreviated accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies

The financial statements were approved by the director on 10 October 2013 and were signed by



Ms K Tedstone - Director

The notes form part of these abbreviated accounts

HBFS Equity Release Limited

Notes to the Abbreviated Accounts
for the Year Ended 31 August 2013

1 ACCOUNTING POLICIES

Accounting convention

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

Turnover

Turnover represents net invoiced sales of goods, excluding value added tax

Tangible fixed assets

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

Plant and machinery etc - 15% on reducing balance

Deferred tax

Deferred tax is recognised in respect of all timing differences that have originated but not reversed at the balance sheet date

2 TANGIBLE FIXED ASSETS

	Total £
COST	
At 1 September 2012 and 31 August 2013	7,891
DEPRECIATION	
At 1 September 2012	4,475
Charge for year	512
At 31 August 2013	4,987
NET BOOK VALUE	
At 31 August 2013	2,904
At 31 August 2012	3,416

3 CALLED UP SHARE CAPITAL

Allotted, issued and fully paid Number	Class	Nominal value	31 8 13 £	31 8 12 £
12	Ordinary shares	£1	12	12


HBFS Equity Release Limited

Report of the Accountants to the Director of
HBFS Equity Release Limited

The following reproduces the text of the report prepared for the director in respect of the company's annual unaudited financial statements, from which the unaudited abbreviated accounts (set out on pages two to three) have been prepared.

As described on the balance sheet you are responsible for the preparation of the financial statements for the year ended 31 August 2013 set out on pages one to eight 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 and explanations supplied to us



Goodwins
6 Parkside Court
Greenhough Road
Lichfield
Staffordshire
WS13 7AU

10 October 2013