

REGISTERED NUMBER: 06880392 (England and Wales)

**Strategic Report, Report of the Director and
Financial Statements for the Year Ended 30 April 2018**
for
Help Your Claim Limited

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for the Year Ended 30 April 2018**

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Help Your Claim Limited

**Company Information
for the Year Ended 30 April 2018**

DIRECTOR:

P Anwar

REGISTERED OFFICE:

2nd Floor
86 Deansgate
Manchester
M3 2ER

REGISTERED NUMBER:

06880392 (England and Wales)

AUDITORS:

Raise Associates Limited
Statutory Auditors
Chartered Accountants & Registered Auditors
10th Floor
3 Hardman Street
Spinningfields
Manchester
M3 3HF

**Strategic Report
for the Year Ended 30 April 2018**

The director presents his strategic report for the year ended 30 April 2018.

REVIEW OF BUSINESS

The company has had a successful year to 30 April 2018 achieving turnover of £19,579,014 which represent growth of 16.5%. The company profit after tax was £2,209,454 (2017:£1,530,480) The company looks forward to building on this success in the forthcoming financial year but is mindful of the cessation of PPI claims on 29 August 2019. The company is developing new service lines and markets.

PRINCIPAL RISKS AND UNCERTAINTIES

The company has appropriate systems and procedures to identify key risks and uncertainties that it faces. Controls have been developed to manage and mitigate the key risks. The key risks are kept under regular review.

The company considers the PPI closure deadline to be a key risk, from 29 August 2019 the company will no longer be able to process any new claims within the PPI market. The company is managing this risk by developing new income streams from other areas within the claims market.

KEY PERFORMANCE INDICATORS

The company's key performance indicators are considered to be gross profit £8,779,045 (2017: £7,810,531) and operating profit £2,696,015 (2017: £1,920,267) and the accumulated profit £14,635,720 (2017: £12,762,305).

BUSINESS ENVIRONMENT

The company operates in the payment protection insurance (PPI) market, which is regulated by the Ministry of Justice. The company actively monitors changes in regulations impacting on their sector and endeavours to reflect them in its strategy and operations. The closure date for new PPI claims is 29 August 2019 which is referred to below.

FUTURE DEVELOPMENTS

The company will secure new PPI claims up to the closure date of 29 August 2019 and will then focus on finalising such claims which on average can take two years to complete. The company will have a large back log of claims at the closure date which it will continue to process beyond that point.

The company plans to continue to trade within the claims market and they are currently developing new income streams, from other areas within the market, to enable the company to trade going forward.

EVENTS SINCE THE END OF THE YEAR

There are no significant events to report which have occurred since the year end.

ON BEHALF OF THE BOARD:

P Anwar - Director

23 January 2019

**Report of the Director
for the Year Ended 30 April 2018**

The director presents his report with the financial statements of the company for the year ended 30 April 2018.

PRINCIPAL ACTIVITY

The principal activity of the company in the year under review was that of claims management.

DIVIDENDS

The results for the year are set out in detail on page 7.

The directors recommend that a dividend of £224 (2017: £236.23) per ordinary share be paid for the year.

DIRECTOR

P Anwar held office during the whole of the period from 1 May 2017 to the date of this report.

FINANCIAL INSTRUMENTS

The company's financial assets and liabilities consist of trade debtors and creditors and cash balances.

The directors manage the company's exposure to risk by seeking advice from the company's advisers as appropriate.

Currency risk is restricted to the short term settlement of trading balances with customers and suppliers.

The company does not trade speculatively in derivatives or similar instruments.

POLITICAL DONATIONS AND EXPENDITURE

The company made charitable donations of £16,265 during the year (2017: £10,125).

EMPLOYEES

Disabled employees

The company has during the year:

- given full and fair consideration to the applications for employment by the company made by disabled persons, having regard to their particular aptitudes and abilities,
- for the continuing the employment of, and for arranging appropriate training for, employees of the company who have become disabled persons during the period when they were employed by the company, and
- otherwise for the training, career development and promotion of disabled persons employed by the company.

Employee consultation

The company has continued to keep the employees informed on matters affecting them as employees on the various factors affecting the performance of the company. This is achieved through formal and informal meetings through out the year. Employee representatives are consulted regularly on a wide range of matters affecting their current and future interests.

SUPPLIER PAYMENT POLICY

The company's policy is to pay creditors in line with the agreed supplier terms and as early as possible.

DISCLOSURE IN THE STRATEGIC REPORT

Certain matters required by regulation to be dealt with in the annual report have been dealt with in the strategic report which precedes the Director's Report. Which includes events since the balance sheet date.

STATEMENT AS TO DISCLOSURE OF INFORMATION TO AUDITORS

So far as the director is aware, there is no relevant audit information (as defined by Section 418 of the Companies Act 2006) of which the company's auditors are unaware, and he has taken all the steps that he ought to have taken as a director in order to make himself aware of any relevant audit information and to establish that the company's auditors are aware of that information.

Help Your Claim Limited (Registered number: 06880392)

**Report of the Director
for the Year Ended 30 April 2018**

AUDITORS

The auditors, Raise Associates Limited, will be proposed for re-appointment at the forthcoming Annual General Meeting.

ON BEHALF OF THE BOARD:

P Anwar - Director

23 January 2019

**Statement of Director's Responsibilities
for the Year Ended 30 April 2018**

The director is responsible for preparing the Strategic Report, the Report of the Director and the financial statements in accordance with applicable law and regulations.

Company law requires the director to prepare financial statements for each financial year. Under that law the director has elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the director must not approve the financial statements unless he is satisfied that they give a true and fair view

of the state of affairs of the company and of the profit or loss of the company for that period. In preparing these financial statements, the director is required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;

The director is responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company and enable him to ensure that the financial statements comply with the Companies Act 2006. He is also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Report of the Independent Auditors to the Members of Help Your Claim Limited

Opinion

We have audited the financial statements of Help Your Claim Limited (the 'company') for the year ended 30 April 2018 which comprise the Income Statement, Other Comprehensive Income, Balance Sheet, Statement of Changes in Equity, Cash Flow Statement and Notes to the Cash Flow Statement, Notes to the Financial Statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the company's affairs as at 30 April 2018 and of its profit for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under

those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the director's use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or the director has not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the
- company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The director is responsible for the other information. The other information comprises the information in the Strategic Report, the Report of the Director and the Statement of Director's Responsibilities, but does not include the financial statements and our Report of the Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we

do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Strategic Report and the Report of the Director for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Strategic Report and the Report of the Director have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified material misstatements in the Strategic Report or the Report of the Director.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of director's remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Report of the Independent Auditors to the Members of Help Your Claim Limited

Responsibilities of director

As explained more fully in the Statement of Director's Responsibilities set out on page five, the director is responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the director determines necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the director is responsible for assessing the company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the director either intends to liquidate the company or to cease operations, or has no realistic alternative but to do so.

Auditors' responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Auditors.

Use of our report

This report is made solely to the company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the company's members those matters we are required to state to them in a Report of the Auditors and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Su Rai (Senior Statutory Auditor)
for and on behalf of Raise Associates Limited
Statutory Auditors
Chartered Accountants & Registered Auditors
10th Floor
3 Hardman Street
Spinningfields
Manchester
M3 3HF

23 January 2019

**Income Statement
for the Year Ended 30 April 2018**

	Notes	30.4.18 £	30.4.17 £
TURNOVER		19,579,014	16,794,347
Cost of sales		<u>10,799,969</u>	<u>8,983,816</u>
GROSS PROFIT		8,779,045	7,810,531
Administrative expenses		<u>6,083,030</u>	<u>5,890,264</u>
OPERATING PROFIT	4	2,696,015	1,920,267
Interest receivable and similar income		<u>12</u>	<u>4</u>
		2,696,027	1,920,271
Interest payable and similar expenses	5	<u>8,904</u>	<u>-</u>
PROFIT BEFORE TAXATION		2,687,123	1,920,271
Tax on profit	6	<u>513,708</u>	<u>389,791</u>
PROFIT FOR THE FINANCIAL YEAR		<u>2,173,415</u>	<u>1,530,480</u>

**Other Comprehensive Income
for the Year Ended 30 April 2018**

	Notes	30.4.18 £	30.4.17 £
PROFIT FOR THE YEAR		2,173,415	1,530,480
OTHER COMPREHENSIVE INCOME		-	-
TOTAL COMPREHENSIVE INCOME FOR THE YEAR		<u>2,173,415</u>	<u>1,530,480</u>

Help Your Claim Limited (Registered number: 06880392)**Balance Sheet****30 April 2018**

	Notes	30.4.18 £	£	30.4.17 £	£
FIXED ASSETS					
Tangible assets	8		143,940		162,786
CURRENT ASSETS					
Debtors	9	14,007,437		11,221,573	
Cash in hand		<u>3,928,104</u>		<u>4,003,380</u>	
		17,935,541		15,224,953	
CREDITORS					
Amounts falling due within one year	10	<u>3,363,184</u>		<u>2,374,434</u>	
NET CURRENT ASSETS			<u>14,572,357</u>		<u>12,850,519</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>14,716,297</u>		<u>13,013,305</u>
PROVISIONS FOR LIABILITIES	12		<u>3,577</u>		<u>250,000</u>
NET ASSETS			<u><u>14,712,720</u></u>		<u><u>12,763,305</u></u>
CAPITAL AND RESERVES					
Called up share capital	13		1,000		1,000
Retained earnings	14		<u>14,711,720</u>		<u>12,762,305</u>
SHAREHOLDERS' FUNDS			<u><u>14,712,720</u></u>		<u><u>12,763,305</u></u>

The financial statements were approved by the director on 23 January 2019 and were signed by:

P Anwar - Director

**Statement of Changes in Equity
for the Year Ended 30 April 2018**

	Called up share capital £	Retained earnings £	Total equity £
Balance at 1 May 2016	1,000	11,468,057	11,469,057
Changes in equity			
Dividends	-	(236,232)	(236,232)
Total comprehensive income	-	1,530,480	1,530,480
Balance at 30 April 2017	1,000	12,762,305	12,763,305
Changes in equity			
Dividends	-	(224,000)	(224,000)
Total comprehensive income	-	2,173,415	2,173,415
Balance at 30 April 2018	1,000	14,711,720	14,712,720

**Cash Flow Statement
for the Year Ended 30 April 2018**

	Notes	30.4.18 £	30.4.17 £
Cash flows from operating activities			
Cash generated from operations	1	2,669,569	2,367,341
Interest paid		(8,904)	-
Tax paid		(380,887)	(725,542)
Net cash from operating activities		<u>2,279,778</u>	<u>1,641,799</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		(107,168)	(30,389)
Interest received		12	4
Net cash from investing activities		<u>(107,156)</u>	<u>(30,385)</u>
Cash flows from financing activities			
New loans in year		(2,023,898)	(4,812,365)
Equity dividends paid		(224,000)	(236,232)
Net cash from financing activities		<u>(2,247,898)</u>	<u>(5,048,597)</u>
Decrease in cash and cash equivalents		<u>(75,276)</u>	<u>(3,437,183)</u>
Cash and cash equivalents at beginning of year	2	4,003,380	7,440,563
Cash and cash equivalents at end of year	2	<u><u>3,928,104</u></u>	<u><u>4,003,380</u></u>

**Notes to the Cash Flow Statement
for the Year Ended 30 April 2018**

1. RECONCILIATION OF PROFIT BEFORE TAXATION TO CASH GENERATED FROM OPERATIONS

	30.4.18	30.4.17
	£	£
Profit before taxation	2,687,123	1,920,271
Depreciation charges	126,013	100,610
Other provisions	(250,000)	250,000
Finance costs	8,904	-
Finance income	(12)	(4)
	<u>2,572,028</u>	<u>2,270,877</u>
Increase in trade and other debtors	(761,965)	(312,869)
Increase in trade and other creditors	<u>859,506</u>	<u>409,333</u>
Cash generated from operations	<u>2,669,569</u>	<u>2,367,341</u>

2. CASH AND CASH EQUIVALENTS

The amounts disclosed on the Cash Flow Statement in respect of cash and cash equivalents are in respect of these Balance Sheet amounts:

Year ended 30 April 2018

	30.4.18	1.5.17
	£	£
Cash and cash equivalents	<u>3,928,104</u>	<u>4,003,380</u>

Year ended 30 April 2017

	30.4.17	1.5.16
	£	£
Cash and cash equivalents	<u>4,003,380</u>	<u>7,440,563</u>

**Notes to the Financial Statements
for the Year Ended 30 April 2018**

1. STATUTORY INFORMATION

Help Your Claim 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" and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Significant judgements

The main judgements that management has made, apart from those involving estimations, in the process of applying the entity's accounting policies and that has the more significant effect on the amounts recognised in the financial statements is in relation to going concern, as explained below in the going concern section.

Key sources of estimation

Accounting estimates and assumptions are made concerning future and, by their nature, will rarely equal the related actual outcome. The key assumptions and other sources of estimation uncertainty that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are as follows:

- Tangible fixed assets are depreciated over their useful lives taking account of residual value, where appropriate. The actual lives and residual values are assessed annually and may vary depending on a number of factors. In re-assessing asset lives, factors such as technological advancement and maintenance will be taken into account. Residual value assessments consider issues such as future market conditions, the remaining life of the asset and the projected disposal values.

Turnover

Turnover represents the amounts derived from the provision of services which fall within the company's ordinary activities in the payment protection insurance (PPI) market. Turnover is measured at the fair value of the consideration received or receivable, excluding discounts, value added tax and other sales taxes. Sales invoices are issued to customers when claims are approved by the respective banks. Sales generally represent 30% of the claim value.

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	- 25% on cost
Fixtures and fittings	- 25% on cost
Motor vehicles	- 25% on cost
Computer equipment	- 33% on cost

Taxation

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

Current or deferred 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.

**Notes to the Financial Statements - continued
for the Year Ended 30 April 2018**

2. ACCOUNTING POLICIES - continued

Deferred tax

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

Timing differences arise from the inclusion of income and expenses in tax assessments in periods different from those in which they are recognised in financial statements. Deferred tax is measured using tax rates and laws that have been enacted or substantively enacted by the year end and that are expected to apply to the reversal of the timing difference.

Unrelieved tax losses and other deferred tax assets are recognised only to the extent that it is probable that they will be recovered against the reversal of deferred tax liabilities or other future taxable profits.

Pension costs and other post-retirement benefits

The company operates a defined contribution pension scheme. Contributions payable to the company's pension scheme are charged to profit or loss in the period to which they relate.

Going concern

The directors are confident that the company has adequate reserves to continue in operational existence for the period 12 months from the date of approval of these accounts. Accordingly, the company continues to adopt the going concern basis in preparing the annual report and accounts. The company cannot secure new PPI claims after 29 August 2019 however at this date the company will have a large number of claims to finalise which can typically take two years to complete. In addition, the company is developing a number of new services which will add to the company's financial performance going forward.

3. EMPLOYEES AND DIRECTORS

	30.4.18	30.4.17
	£	£
Wages and salaries	7,703,433	6,762,412
Social security costs	2,053,997	1,419,622
Other pension costs	38,151	-
	<u>9,795,581</u>	<u>8,182,034</u>

The average number of employees during the year was as follows:

	30.4.18	30.4.17
Management	25	23
Administration	40	37
Sales	435	406
	<u>500</u>	<u>466</u>

	30.4.18	30.4.17
	£	£
Director's remuneration	<u>36,276</u>	<u>32,097</u>

The number of directors to whom retirement benefits were accruing was as follows:

Money purchase schemes	<u>1</u>	<u>-</u>
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The total outstanding amount in relation to pensions as at 30 April 2018 was £10,237 (2017: nil).

**Notes to the Financial Statements - continued
for the Year Ended 30 April 2018**

4. OPERATING PROFIT

The operating profit is stated after charging:

	30.4.18	30.4.17
	£	£
Depreciation - owned assets	126,014	100,609
Auditors' remuneration	10,858	10,858
Other payments to auditors	<u>22,807</u>	<u>24,942</u>

5. INTEREST PAYABLE AND SIMILAR EXPENSES

	30.4.18	30.4.17
	£	£
Other interest	<u>8,904</u>	<u>-</u>

6. TAXATION

Analysis of the tax charge

The tax charge on the profit for the year was as follows:

	30.4.18	30.4.17
	£	£
Current tax:		
UK corporation tax	510,131	389,791
Deferred tax	<u>3,577</u>	<u>-</u>
Tax on profit	<u>513,708</u>	<u>389,791</u>

Reconciliation of total tax charge included in profit and loss

The tax assessed for the year is higher than the standard rate of corporation tax in the UK. The difference is explained below:

	30.4.18	30.4.17
	£	£
Profit before tax	<u>2,687,123</u>	<u>1,920,271</u>
Profit multiplied by the standard rate of corporation tax in the UK of 19% (2017 - 20%)	510,553	384,054
Effects of:		
Expenses not deductible for tax purposes	25,159	20,038
Capital allowances in excess of depreciation	(25,581)	(12,724)
Deferred tax	3,577	-
Rounding due to change in rate of corporation tax during the year	-	(1,577)
Total tax charge	<u>513,708</u>	<u>389,791</u>

7. DIVIDENDS

	30.4.18	30.4.17
	£	£
Ordinary shares of 1 each		
Final	<u>224,000</u>	<u>236,232</u>

Notes to the Financial Statements - continued
for the Year Ended 30 April 2018

8. TANGIBLE FIXED ASSETS

	Plant and machinery £	Fixtures and fittings £	Motor vehicles £	Computer equipment £	Totals £
COST					
At 1 May 2017	198,845	355,399	5,700	35,636	595,580
Additions	-	104,607	-	2,561	107,168
At 30 April 2018	<u>198,845</u>	<u>460,006</u>	<u>5,700</u>	<u>38,197</u>	<u>702,748</u>
DEPRECIATION					
At 1 May 2017	198,845	204,289	5,700	23,960	432,794
Charge for year	-	115,002	-	11,012	126,014
At 30 April 2018	<u>198,845</u>	<u>319,291</u>	<u>5,700</u>	<u>34,972</u>	<u>558,808</u>
NET BOOK VALUE					
At 30 April 2018	-	140,715	-	3,225	143,940
At 30 April 2017	-	151,110	-	11,676	162,786

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.4.18 £	30.4.17 £
Trade debtors	2,889,219	2,106,305
Amounts owed by participating interests	10,994,744	8,970,845
Other debtors	61,950	61,950
Prepayments and accrued income	61,524	82,473
	<u>14,007,437</u>	<u>11,221,573</u>

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.4.18 £	30.4.17 £
Trade creditors	64,379	123,795
Tax	510,126	380,882
Social security and other taxes	874,302	770,744
Other creditors	1,216,373	59,269
Accruals and deferred income	698,004	1,039,744
	<u>3,363,184</u>	<u>2,374,434</u>

11. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	30.4.18 £	30.4.17 £
Within one year	<u>157,558</u>	<u>277,569</u>

**Notes to the Financial Statements - continued
for the Year Ended 30 April 2018**

12. PROVISIONS FOR LIABILITIES

	30.4.18	30.4.17
	£	£
Deferred tax	3,577	-
Other provisions	-	250,000
	<u>3,577</u>	<u>250,000</u>
	Deferred tax	Other provisions
	£	£
Balance at 1 May 2017	-	250,000
Provided during year	3,577	-
Credit to Income Statement during year	-	(250,000)
Balance at 30 April 2018	<u>3,577</u>	<u>-</u>

The £250,000 provision in 2017 relates to a potential claim which the company is vigorously defending.

13. CALLED UP SHARE CAPITAL

Allotted, issued and fully paid:				
Number:	Class:	Nominal value:	30.4.18	30.4.17
			£	£
1,000	Ordinary	1	<u>1,000</u>	<u>1,000</u>

14. RESERVES

	Retained earnings
	£
At 1 May 2017	12,762,305
Profit for the year	2,173,415
Dividends	(224,000)
At 30 April 2018	<u>14,711,720</u>

15. RELATED PARTY DISCLOSURES

During the year, total dividends of £112,000 were paid to the director .

At 30 April 2018 Help Your Property Limited owed the company £10,994,744 (2017: £6,438,185).

This is deemed to be a related party transaction by virtue of Help Your Claim Limited being controlled by the shareholder of Help Your Property Limited.

The ultimate controlling party is considered to be K Ahmed by virtue of his majority shareholding in the company.

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