

0704787

BESPOKE FINANCE LTD

INDEX TO THE FINANCIAL STATEMENTS FOR
THE YEAR ENDED 31ST OCTOBER 2012

	Page
Company Information	1
Report of the Director	2
Profit and Loss Account	3
Balance Sheet	4
Notes to the Financial Statement	6
Report of the Accountants	9
Profit and Loss Account	10



BESPOKE FINANCE LTD

COMPANY INFORMATION
FOR THE YEAR ENDING 31ST OCTOBER 2012

DIRECTORS:

Mr Adam Hosker

SECRETARY

N/A

BESPOKE FINANCE LTD
REGISTERED OFFICE

Bradford Chamber business Park
New lane
Laisterdyke
Bradford
BD4 8BX

ACCOUNTANTS

HKS ACCOUNTANCY SERVICES
CHARTERED CERTIFIED ACCOUNTANTS
OAKTREE HOUSE
408 OAKWOOD LANE
LEEDS
LS8 3LG

Company registration number

07047817(England & Wales)

BANK

HSBC BANK PLC

BESPOKE FINANCE LTD

**REPORT OF THE DIRECTOR
FOR THE YEAR ENDED 31ST OCTOBER 2012**

INCORPORATION

The Company was incorporated on 17th October 2009 The business commenced trading on the 1st november 2010
ber

PRINCIPAL ACTIVITY

The pricipal activity of the Company in the period under review was that of a Finance brokerage

DIRECTOR

Mr Adam hosker is the director during the period under review

His beneficial interest in the issued share capital of the company were as follows

		01 11 11	31 10 12
Ordinary £1 shares	Adam Hosker	1	1

The Directors, being eligible, offer themselves for election at the forthcoming Annual General Meeting

DIRECTORS REPORT

For the year ending 31st October 2012 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006 The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts

ON BEHALF OF THE BOARD



Mr Adam Hosker - Director

Approved by the Board on 3rd June 2013

BESPOKE FINANCE LTD

PROFIT AND LOSS ACCOUNT
FOR THE YEAR ENDED 31ST October 2012

	Notes	£
TURNOVER	2	111946
Gross Profit		49505
Administration Expenses		44382
Operating Profit on activities Before Taxation	3	5123
Tax on profit on ordinary Activities	4	<u>1025</u>
PROFIT (LOSS) FOR THE FINANCIAL PERIOD AFTER TAXATION		<u>4098</u>
RETAINED PROFIT (LOSS) CARRIED FORWARD		<u>4098</u>
DIVIDENDS PAID		0
CONTINUING OPERATIONS		
None of the Company's activities were or discontinued during the current period		-
TOTAL RECOGNISED GAINS AND LOSSES		
The Company has no recognised gains or losses other than the profit/loss for the current period		-

The notes form part of these financial statement

BESPOKE FINANCE LTD

BALANCE SHEET

31ST October 2012

	Notes	£
FIXED ASSETS	6	
Tangible Assets		-
INTANGIBLE ASSETS		-
CURRENT ASSETS:		
Debtors	7	2448
Cash at bank and in hand		8084
Stock		-
CREDITORS		
Amount falling due within one year	8	5716
BANK LOANS/OVERDRAFTS		-
NET CURRENT ASSETS		4816
DIRECTORS LOAN		
TOTAL ASSETS LESS CURRENT LIABILITIES		4816
CAPITAL AND RESERVES:		
Profit and Loss Account		4098
Profit & Loss b/f		717
Shareholders' Funds	10	4816

BESPOKE FINANCE LTD

BALANCE SHEET AS AT 31ST OCTOBER 2012

For the year ending 31/10/12 the company was entitled to exemption from audit under section 477 of the companies Act 2006 relating to small companies

The members have not required the company to obtain an audit in accordance with the section 476 of the companies Act 2006

The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime"

ON BEHALF OF THE BOARD


.....

Adam Hosker - Director

Approved by the Board on 3rd june 2013

BESPOKE FINANCE LTD

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st October 2012

1. ACCOUNTING CONVENTION

The financial statements have been prepared under the historical cost convention and are in accordance with applicable standards

Financial Reporting Standard Number 1

Exemption has been taken from preparing a cash flow statement on the grounds that The company qualifies as a small company

Turnover

Turnover represents net/sales work done excluding VAT

Goodwill

Goodwill, being the amount paid in connection with the acquisitions of a business has been fully written off in the current year

Tangible fixed assets

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

Fixtures & Fittings etc 10% on reducing balance

Deferred taxation provision is made at current rates for taxation deferred in respect Of all material timing differences except to the extent that, in the opinion of the Director, there is reasonable probability that the liability will not arise in the Foreseeable future

2. TURNOVER

The turnover and profit/loss before taxation are attributable to the one principal Activity of the company

3. OPERATING PROFIT

The operating profit is stated after charging

	£
Wages	13446
Depreciation –owned assets	-
Goodwill written off	-
Director's emoluments	7488

BESPOKE FINANCE LTD

4 TAXATION

The tax charge on the profit on ordinary activities for the period was as Follows

	£
U K Corporation Tax	
U K Corporation Tax has been charged at 20%	1025

5 INTANGIBLE FIXED ASSETS

Enhancements	-
Goodwill	-
Net BOOK VALUE	
At 31st October 2012	-

6 TANGIBLE FIXED ASSETS

Plant and machinery etc	-
Motor vehicle	-
Fixtures/fittings	-
NET BOOK VALUE:	
At 31st October 2012	=
DEPRECIATION	
Charge for period	=

7 DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

Trade debtors	2448
Directors current account	0
	2448

8 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

Taxation	1271
Social Security	129
Deposits on account	4316

BESPOKE FINANCE LTD

9 CALLED UP SHARE CAPITAL

Authorised Number of shares	Class	Nominal Value	
.....	Ordinary	£1	£ 1

10 RECONCILIATION OF MOVEMENTS IN SHAREHOLDER'S FUNDS

	£
Profit (loss) for the financial period	4098
Issued share capital	1
Profit (Loss) Brought forward	717
Less dividends	0
CLOSING SHAREHOLDER'S FUNDS	4816

BESPOKE FINANCE LTD

REPORT OF THE ACCOUNTANTS TO THE DIRECTOR OF

As described on the balance sheet you are responsible for the preparation of the Financial statements for the period ended 31ST October 2012 set out on pages Three to seven and you consider that the company is exempt from an audit and a Report under section 476 of the Companies Act 2006. 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.

**HKS ACCOUNTANCY & BUSINESS SERVICES
CHARTERED CERTIFIED ACCOUNTANTS
OAKTREE HOUSE
408 OAKWOOD LANE
LEEDS
LS8 3LG**

A handwritten signature in black ink, appearing to be 'JH' or similar, written over a horizontal line.

DATED: 3rd June 2013

This page does not form part of the statutory financial statements

BESPOKE FINANCE LTD

PROFIT AND LOSS ACCOUNT **FOR THE YEAR ENDED 31ST OCTOBER 2012**

	£	£
Income:		
Sales		111946
add commissions		
Direct Cost (valuation fees & comms paid)		62441
 Gross Profit		 49505
 Expenditure:		
Telephone	1636	
Postage and stationery	856	
Use of Home As Office	450	
Accountancy charges	1660	
Rent and rates	9600	
Insurance	61	
Light and heat	43	
Wages/Sub contractors	13446	
Tax & NI	88	
Bank charges/interest	681	
Legal & Professional Fees	168	
Hospitality	448	
Training courses	766	
Cleaning	151	
Directors wages	7488	
Travel & Subsistence	4698	
Internet services/Marketing	1144	
Subscriptions/training	998	
Storage	-	
 Depreciations:		
Fixtures and fittings	-	
Motor vehicle	-	
Computer Costs	-	
		44382
NET PROFIT (LOSS)		5123

This page does not form part of the statutory financial statements

BESPOKE FINANCE LTD
Corporation Tax Computation

			TOTAL
			£
INCOME			
Trading Profit/Loss			5123
Net Trading Profits			0
Total Profits			<u>5123</u>
DEDUCTIONS & RELIEFS			
Management Expenses			-
Capital Allowances of company management			0
PROFITS CHARGEABLE TO CORPORATION TAX			5123
CORPORATION TAX CHARGEABLE			
Financial Years	Amounts of	Rates of	
Beginning	Profit (£)	Tax	
01/04/2011	54300	20.00%	1025
01/04/2012		20%	0
Corporation Tax			1025
Corporation tax net of marginal rate relief			1025
LOSSES B/F From 2011			1056
Losses c/f			NIL
Corporation tax chargeable			<u>4067</u>
CALCULATION OF TAX PAYABLE			
Net corporation tax chargeable			813.4
Total Tax Chargeable			813.4
Net Tax Payable			<u>813.4</u>
ENHANCED EXPENDITURE AND CAPITAL ALLOWANCES			
Balancing charges in trading profits or losses			
Fixtures & Fittings			-
Plant & Machinery			-
Mv			-