

HKS

Accountancy & Business Services

**REPORT OF THE DIRECTOR AND
FINANCIAL STATEMENTS FOR THE PERIOD ENDING
31 October 2015**

BESPOKE FINANCE LIMITED

Company registration number - 07047817

WEDNESDAY



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A24

09/12/2015

#89

COMPANIES HOUSE

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BESPOKE FINANCE LTD

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PERIOD ENDING 31 OCTOBER 2015

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BESPOKE FINANCE LTD

COMPANY INFORMATION
FOR THE PERIOD ENDING 31 OCTOBER 2015

DIRECTORS:	Mr Adam Hosker
SECRETARY	N/A
REGISTERED OFFICE	Cubic Business Centre 533 Stanningley Road Leeds LS13
ACCOUNTANTS	HKS ACCOUNTANCY SERVICES 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 PERIOD ENDING 31 OCTOBER 2015**

INCORPORATION

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

		01.11.14	31.10.15
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 period ending 31 October 2015 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 25/11/2015

BESPOKE FINANCE LTD

PROFIT AND LOSS ACCOUNT
FOR THE PERIOD ENDING 31 OCTOBER 2015

	Notes	£
TURNOVER	2	138670
Gross Profit		144713
Administration Expenses		110111
Operating Profit on activities Before Taxation	3	23565
Tax on profit on ordinary Activities	4	<u>4712</u>
PROFIT (LOSS) FOR THE FINANCIAL PERIOD AFTER TAXATION		<u>18852</u>
profit b/f 2014		<u>13785</u>
RETAINED PROFIT (LOSS) CARRIED FORWARD		<u>7637</u>
DIVIDENDS PAID		18000
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

31-Oct-15

	Notes	£
FIXED ASSETS	6	
Tangible Assets		-
INTANGIBLE ASSETS		-
CURRENT ASSETS:		
Debtors	7	10880
Cash at bank and in hand		7412
Stock		-
CREDITORS:		
Amount falling due within one year	8	10654
BANK LOANS/OVERDRAFTS		-
NET CURRENT ASSETS		7638
DIRECTORS LOAN		
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>7638</u>
CAPITAL AND RESERVES:		
CALLED UP CAPITAL		<u>1</u>
Profit & Loss Account		<u>7637</u>
Shareholders' Funds	10	<u>7638</u>

BESPOKE FINANCE LTD

Balance sheet as at 31st October 2015

For the period ending 31/10/15 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


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Adam Hosker - Director

Approved by the Board on 25th November 2015

BESPOKE FINANCE LTD

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 OCTOBER 2015

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 20% 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	12740
Depreciation –owned assets	-
Goodwill written off	-
Director's emoluments	7588

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%	4712

5 INTANGIBLE FIXED ASSETS

Enhancements	-
Goodwill	-
Net BOOK VALUE	
At 31st October 2015	-

6 TANGIBLE FIXED ASSETS

Plant and machinery etc	-
Motor vehicle	-
Fixtures/fittings	-
NET BOOK VALUE:	
At 31st October 2015	-
DEPRECIATION	
Charge for period	-

7 DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

Trade debtors	10088
Directors current account	0
	<u>10088</u>

8 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

Taxation	5112
Social Security	316
Deposits on account	5226

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	18852
Issued share capital	1
Profit (Loss) Brought forward	13785
Less dividends	25000
CLOSING SHAREHOLDER'S FUNDS	7638

BESPOKE FINANCE LTD

REPORT OF THE ACCOUNTANTS TO THE DIRECTOR OF
BESPOKE FINANCE LTD

As described on the balance sheet you are responsible for the preparation of the Financial statements for the period ended 31 October 2015 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
OAKTREE HOUSE
408 OAKWOOD LANE
LEEDS
LS8 3LG


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DATED: 25th November 2015

This page does not form part of the statutory financial statements

BESPOKE FINANCE LTD

PROFIT AND LOSS ACCOUNT **FOR THE YEAR ENDED 31 OCTOBER 2015**

	£	£
Income:		
Sales		138670
add commissions		
Direct Cost (valuation fees & comms paid)		4994
 Gross Profit		 133676
 Expenditure:		
Telephone	1636	
Franchise fees	7927	
Postage and stationery	2228	
Use of Home As Office	-	
Accountancy charges	545	
Rent and rates	5400	
Office costs	-	
Insurance	1435	
Light and heat	1056	
Wages/Sub contractors	12740	
Tax & NI		
Bank charges/interest	1034	
Legal & Professional Fees	13	
Introducers fees	1350	
Clawbacks	446	
Client costs	208	
Leasing	12248	
Cleaning	278	
Directors wages	7588	
Motor expenses	2286	
Broker Commissions	44714	
Internet services/Marketing	4606	
Loan interest	2240	
Subscriptions/training	133	
Storage	-	
 Depreciations:		
Fixtures and fittings	-	
Motor vehicle	-	
Computer Costs	-	
		110111
NET PROFIT (LOSS)		23565

This page does not form part of the statutory financial statements