

SMART WITH MONEY C.I.C.

**Company Registration Number:
08936811 (England and Wales)**

Unaudited statutory accounts for the year ended 31 March 2022

Period of accounts

Start date: 1 April 2021

End date: 31 March 2022

SMART WITH MONEY C.I.C.

Contents of the Financial Statements for the Period Ended 31 March 2022

Directors report

Balance sheet

Additional notes

Balance sheet notes

Community Interest Report

SMART WITH MONEY C.I.C.

Directors' report period ended 31 March 2022

The directors present their report with the financial statements of the company for the period ended 31 March 2022

Principal activities of the company

The principal activities of the company during the period was to provide support services to people concerning pre-paid card services.

Directors

The directors shown below have held office during the whole of the period from
1 April 2021 to 31 March 2022

Dawn Davies
Wayne Thomas
David Browne

The above report has been prepared in accordance with the special provisions in part 15 of the Companies Act 2006

This report was approved by the board of directors on
17 March 2023

And signed on behalf of the board by:

Name: David Browne
Status: Director

SMART WITH MONEY C.I.C.

Balance sheet

As at 31 March 2022

	<i>Notes</i>	<i>2022</i>	<i>2021</i>
		£	£
Called up share capital not paid:		1	1
Fixed assets			
Intangible assets:	3	66,591	66,591
Tangible assets:		0	0
Total fixed assets:		<u>66,591</u>	<u>66,591</u>
Current assets			
Cash at bank and in hand:		329,116	329,116
Total current assets:		<u>329,116</u>	<u>329,116</u>
Creditors: amounts falling due within one year:	4	(329,116)	(329,116)
Net current assets (liabilities):		<u>0</u>	<u>0</u>
Total assets less current liabilities:		<u>66,592</u>	<u>66,592</u>
Creditors: amounts falling due after more than one year:	5	(47,746)	(47,746)
Total net assets (liabilities):		<u>18,846</u>	<u>18,846</u>
Capital and reserves			
Called up share capital:		1	1
Profit and loss account:		18,845	18,845
Total Shareholders' funds:		<u>18,846</u>	<u>18,846</u>

The notes form part of these financial statements

SMART WITH MONEY C.I.C.

Balance sheet statements

For the year ending 31 March 2022 the company was entitled to exemption 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 section 476 of the Companies Act 2006.

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

These accounts have been prepared and delivered in accordance with the provisions applicable to companies subject to the small companies regime.

The directors have chosen not to file a copy of the company's profit and loss account.

**This report was approved by the board of directors on 17 March 2023
and signed on behalf of the board by:**

Name: David Browne
Status: Director

The notes form part of these financial statements

SMART WITH MONEY C.I.C.

Notes to the Financial Statements

for the Period Ended 31 March 2022

1. Accounting policies

Basis of measurement and preparation

These financial statements have been prepared in accordance with the provisions of Section 1A (Small Entities) of Financial Reporting Standard 102

SMART WITH MONEY C.I.C.

Notes to the Financial Statements for the Period Ended 31 March 2022

2. Employees

	2022	2021
Average number of employees during the period	0	0

SMART WITH MONEY C.I.C.

Notes to the Financial Statements

for the Period Ended 31 March 2022

3. Intangible assets

	Goodwill	Other	Total
Cost	£	£	£
At 1 April 2021		66,591	66,591
Additions			
Disposals			
Revaluations			
Transfers			
At 31 March 2022		66,591	66,591
Amortisation			
At 1 April 2021		0	0
Charge for year			
On disposals			
Other adjustments			
At 31 March 2022		0	0
Net book value			
At 31 March 2022		66,591	66,591
At 31 March 2021		66,591	66,591

SMART WITH MONEY C.I.C.

Notes to the Financial Statements for the Period Ended 31 March 2022

4. Creditors: amounts falling due within one year note

	<i>2022</i>	<i>2021</i>
	£	£
Other creditors	329,116	329,116
Total	<u>329,116</u>	<u>329,116</u>

SMART WITH MONEY C.I.C.

Notes to the Financial Statements

for the Period Ended 31 March 2022

5. Creditors: amounts falling due after more than one year note

	2022	2021
	£	£
Bank loans and overdrafts	47,746	47,746
Total	<u>47,746</u>	<u>47,746</u>

COMMUNITY INTEREST ANNUAL REPORT

SMART WITH MONEY C.I.C.

Company Number: 08936811 (England and Wales)

Year Ending: 31 March 2022

Company activities and impact

The principle activity of the company during the period was to provide support services to people concerning pre-paid card services.

Consultation with stakeholders

Face-to-face meetings have been held.

Directors' remuneration

No remuneration was received

Transfer of assets

No transfer of assets other than for full consideration

This report was approved by the board of directors on
17 March 2023

And signed on behalf of the board by:

Name: David Browne

Status: Director

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.