

**SMART WITH MONEY C.I.C.**

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

**Unaudited statutory accounts for the year ended 31 March 2023**

**Period of accounts**

**Start date: 1 April 2022**

**End date: 31 March 2023**

# **SMART WITH MONEY C.I.C.**

## **Contents of the Financial Statements for the Period Ended 31 March 2023**

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# **SMART WITH MONEY C.I.C.**

## **Directors' report period ended 31 March 2023**

The directors present their report with the financial statements of the company for the period ended 31 March 2023

### **Principal activities of the company**

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

### **Directors**

The directors shown below have held office during the whole of the period from  
**1 April 2022 to 31 March 2023**

Wayne Thomas  
David Browne  
Dawn Davies

**Secretary** Dawn Davies

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  
**15 November 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 2023

	<i>Notes</i>	<i>2023</i>	<i>2022</i>
		£	£
Called up share capital not paid:		1	1
<b>Fixed assets</b>			
Intangible assets:	3	66,591	66,591
Tangible assets:		0	0
Investments:		0	0
<b>Total fixed assets:</b>		<u>66,591</u>	<u>66,591</u>
<b>Current assets</b>			
Stocks:		0	0
Debtors:		0	0
Cash at bank and in hand:		329,116	329,116
Investments:		0	0
<b>Total current assets:</b>		<u>329,116</u>	<u>329,116</u>
Creditors: amounts falling due within one year:	4	( 329,116 )	( 329,116 )
<b>Net current assets (liabilities):</b>		<u>0</u>	<u>0</u>
<b>Total assets less current liabilities:</b>		<u>66,592</u>	<u>66,592</u>
Creditors: amounts falling due after more than one year:	5	( 47,746 )	( 47,746 )
Provision for liabilities:		0	0
Accruals and deferred income:		0	0
<b>Total net assets (liabilities):</b>		<u>18,846</u>	<u>18,846</u>
<b>Capital and reserves</b>			
Called up share capital:		1	1
Profit and loss account:		18,845	18,845
<b>Total Shareholders' funds:</b>		<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 2023 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 15 November 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 2023**

### **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 2023

### 2. Employees

	2023	2022
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 2023

### 3. Intangible assets

	Goodwill	Other	Total
Cost	£	£	£
At 1 April 2022	0	66,591	66,591
Additions	0	0	0
Disposals	0	0	0
Revaluations	0	0	0
Transfers	0	0	0
At 31 March 2023	<u>0</u>	<u>66,591</u>	<u>66,591</u>
<b>Amortisation</b>			
At 1 April 2022	0	0	0
Charge for year	0	0	0
On disposals	0	0	0
Other adjustments	0	0	0
At 31 March 2023	<u>0</u>	<u>0</u>	<u>0</u>
<b>Net book value</b>			
At 31 March 2023	<u>0</u>	<u>66,591</u>	<u>66,591</u>
At 31 March 2022	<u>0</u>	<u>66,591</u>	<u>66,591</u>



# SMART WITH MONEY C.I.C.

## Notes to the Financial Statements

for the Period Ended 31 March 2023

### 4. Creditors: amounts falling due within one year note

	<i>2023</i>	<i>2022</i>
	£	£
Bank loans and overdrafts	0	0
Trade creditors	0	0
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 2023

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

	2023	2022
	£	£
Other creditors	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 2023**

## **Company activities and impact**

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

## **Consultation with stakeholders**

Consultation with stakeholders took place to discuss the accounts and the ongoing work of the organisation.

## **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  
**15 November 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.