

**UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2021  
FOR  
MY KEY FINANCE LIMITED**

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FOR THE YEAR ENDED 31 MARCH 2021**

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**MY KEY FINANCE LIMITED**  
**COMPANY INFORMATION**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**DIRECTORS:** J E Pearmain  
T R Pearmain

**REGISTERED OFFICE:** Rutland House  
90-92 Baxter Avenue  
Southend on Sea  
Essex  
SS2 6HZ

**REGISTERED NUMBER:** 08954576 (England and Wales)

**ACCOUNTANTS:** Goldwyns Limited  
Chartered Accountants  
Rutland House  
90-92 Baxter Avenue  
Southend on Sea  
Essex  
SS2 6HZ

ABRIDGED BALANCE SHEET  
31 MARCH 2021

	Notes	2021 £	£	2020 £	£
<b>FIXED ASSETS</b>					
Tangible assets	4		2,640		-
<b>CURRENT ASSETS</b>					
Debtors		206,791		182,906	
Cash at bank		<u>15,309</u>		<u>16,664</u>	
		222,100		199,570	
<b>CREDITORS</b>					
Amounts falling due within one year		<u>52,117</u>		<u>77,406</u>	
<b>NET CURRENT ASSETS</b>			<u>169,983</u>		<u>122,164</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			172,623		122,164
<b>CREDITORS</b>					
Amounts falling due after more than one year	5		<u>45,953</u>		-
<b>NET ASSETS</b>			<u>126,670</u>		<u>122,164</u>
<b>CAPITAL AND RESERVES</b>					
Called up share capital	7		1		1
Retained earnings			<u>126,669</u>		<u>122,163</u>
<b>SHAREHOLDERS' FUNDS</b>			<u>126,670</u>		<u>122,164</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2021 in accordance with Section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for:

- (a) ensuring that the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its profit or loss for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

**ABRIDGED BALANCE SHEET - continued**  
**31 MARCH 2021**

The financial statements have been prepared and delivered in accordance with the provisions applicable to companies subject to the small companies regime.

All the members have consented to the preparation of an abridged Balance Sheet for the year ended 31 March 2021 in accordance with Section 444(2A) of the Companies Act 2006.

In accordance with Section 444 of the Companies Act 2006, the Income Statement has not been delivered.

The financial statements were approved by the Board of Directors and authorised for issue on 22 March 2022 and were signed on its behalf by:

J E Pearmain - Director

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2021

1. **STATUTORY INFORMATION**

My Key Finance 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.

The company's place of business is located in Great Wakering. This is different to the company's registered office address.

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" including the provisions of Section 1A "Small Entities" and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

**Turnover**

Turnover represents net invoiced commissions.

**Tangible fixed assets**

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

**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.

3. **EMPLOYEES AND DIRECTORS**

The average number of employees during the year was 4 (2020 - 4).

4. **TANGIBLE FIXED ASSETS**

	Totals £
<b>COST</b>	
Additions	3,300
At 31 March 2021	<u>3,300</u>
<b>DEPRECIATION</b>	
Charge for year	660
At 31 March 2021	<u>660</u>
<b>NET BOOK VALUE</b>	
At 31 March 2021	<u>2,640</u>

5. **CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN FIVE YEARS**

	2021 £	2020 £
Repayable by instalments		
Bank loans more 5 yr by instal	<u>24,965</u>	<u>-</u>

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2021

6. SECURED DEBTS

Bank loans, included above, consist of a Bounce Back Loan which the company drew down in May 2020. The loan is part of the Bounce Back Loan Scheme, and hence backed by a UK Government guarantee for the full amount outstanding.

7. CALLED UP SHARE CAPITAL

Allotted, issued and fully paid:

Number:	Class:	Nominal value:	2021 £	2020 £
100	ORDINARY	£0.01	<u>1</u>	<u>1</u>

**CHARTERED ACCOUNTANTS' REPORT TO THE BOARD OF DIRECTORS  
ON THE UNAUDITED FINANCIAL STATEMENTS OF  
MY KEY FINANCE LIMITED**

**The following reproduces the text of the report prepared for the directors in respect of the company's annual unaudited financial statements. In accordance with the Companies Act 2006, the company is only required to file a Balance Sheet. Readers are cautioned that the Income Statement and certain other primary statements and the Report of the Directors are not required to be filed with the Registrar of Companies.**

In order to assist you to fulfil your duties under the Companies Act 2006, we have prepared for your approval the financial statements of My Key Finance Limited for the year ended 31 March 2021 which comprise the Income Statement, Abridged Balance Sheet and the related notes from the company's accounting records and from information and explanations you have given us.

As a practising member firm of the Institute of Chartered Accountants in England and Wales (ICAEW), we are subject to its ethical and other professional requirements which are detailed within the ICAEW's regulations and guidance at <http://www.icaew.com/en/membership/regulations-standards-and-guidance>.

This report is made solely to the Board of Directors of My Key Finance Limited, as a body, in accordance with our terms of engagement. Our work has been undertaken solely to prepare for your approval the financial statements of My Key Finance Limited and state those matters that we have agreed to state to the Board of Directors of My Key Finance Limited, as a body, in this report in accordance with ICAEW Technical Release 07/16AAF. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than My Key Finance Limited and its Board of Directors, as a body, for our work or for this report.

It is your duty to ensure that My Key Finance Limited has kept adequate accounting records and to prepare statutory financial statements that give a true and fair view of the assets, liabilities, financial position and profit of My Key Finance Limited. You consider that My Key Finance Limited is exempt from the statutory audit requirement for the year.

We have not been instructed to carry out an audit or a review of the financial statements of My Key Finance Limited. For this reason, we have not verified the accuracy or completeness of the accounting records or information and explanations you have given to us and we do not, therefore, express any opinion on the statutory financial statements.

Goldwyns Limited  
Chartered Accountants  
Rutland House  
90-92 Baxter Avenue  
Southend on Sea  
Essex  
SS2 6HZ

25 March 2022



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.