REGISTERED NUMBER: 12207099 (England and Wales)

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 SEPTEMBER 2022

FOR

ZEAL MORTGAGE & PROTECTION SERVICES LIMITED

ZEAL MORTGAGE & PROTECTION SERVICES
LIMITED (REGISTERED NUMBER: 12207099)

CONTENTS OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2022

ZEAL MORTGAGE & PROTECTION SERVICES LIMITED

COMPANY INFORMATION
FOR THE YEAR ENDED 30 SEPTEMBER 2022

DIRECTOR:	Mrs P Stockdale
REGISTERED OFFICE:	The Rectory Parkhall Lane Church Leigh Stoke on Trent Staffordshire ST10 4PT
REGISTERED NUMBER:	12207099 (England and Wales)
ACCOUNTANTS:	Wynniatt-Husey Limited (Uttoxeter Branch) The Old Bakehouse Dove Walk Uttoxeter Staffordshire ST14 8EH

ZEAL MORTGAGE & PROTECTION SERVICES LIMITED (REGISTERED NUMBER: 12207099)

BALANCE SHEET
30 SEPTEMBER 2022

30.9.21 £		Notes	30.9.22 £
	FIXED ASSETS		
1,541	Tangible assets	4	2,013
	CURRENT ASSETS		
134	Debtors	5	134
82,109	Cash at bank		96,261
82,243			96,395
	CREDITORS		
(29,524)	Amounts falling due within one year	6	(42,698)
52,719	**NET CURRENT ASSETS**		53,697
54,260	**TOTAL ASSETS LESS CURRENT LIABILITIES**		55,710
	CREDITORS		
(20,049)	Amounts falling due after more than one year	7	(15,099)
34,211	**NET ASSETS**		40,611
	CAPITAL AND RESERVES		
1	Called up share capital	8	1
34,210	Retained earnings		40,610
34,211	**SHAREHOLDERS' FUNDS**		40,611

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 30 September 2022.

The members have not required the company to obtain an audit of its financial statements for the year ended 30 September 2022 in accordance with Section 476 of the Companies Act 2006.

The director acknowledges her 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.

The notes form part of these financial statements

continued...

ZEAL MORTGAGE & PROTECTION SERVICES LIMITED (REGISTERED NUMBER: 12207099)

BALANCE SHEET - continued
30 SEPTEMBER 2022

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

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

The financial statements were approved by the director and authorised for issue on 17 January 2023 and were signed by:

Mrs P Stockdale - Director

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2022

1. STATUTORY INFORMATION

Zeal Mortgage & Protection Services 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.

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 is measured at the fair value of the consideration received or receivable, excluding discounts, rebates, value added tax and other sales taxes.

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

Fixtures and fittings	- 15% on cost
Computer equipment	- 20% on cost

Taxation
Taxation for the year comprises current and deferred tax. Tax is recognised in the Income Statement, except to the extent that it relates to items recognised in other comprehensive income or directly in equity.

Current or deferred taxation assets and liabilities are not discounted.

Current tax is recognised at the amount of tax payable using the tax rates and laws that have been enacted or substantively enacted by the balance sheet date.

Deferred tax
Deferred tax is recognised in respect of all timing differences that have originated but not reversed at the balance sheet date.

Timing differences arise from the inclusion of income and expenses in tax assessments in periods different from those in which they are recognised in financial statements. Deferred tax is measured using tax rates and laws that have been enacted or substantively enacted by the year end and that are expected to apply to the reversal of the timing difference.

Unrelieved tax losses and other deferred tax assets are recognised only to the extent that it is probable that they will be recovered against the reversal of deferred tax liabilities or other future taxable profits.

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 2 (2021 - 2) .

continued...

4. TANGIBLE FIXED ASSETS

	Totals	Fixtures and fittings	Computer equipment
	£	£	£
COST			
At 1 October 2021	1,850	574	1,276
Additions	807	807	-
At 30 September 2022	2,657	1,381	1,276
DEPRECIATION			
At 1 October 2021	309	115	194
Charge for year	335	153	182
At 30 September 2022	644	268	376
NET BOOK VALUE			
At 30 September 2022	2,013	1,113	900
At 30 September 2021	1,541	459	1,082

5. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.9.22	30.9.21
	£	£
Prepayments	134	134

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30.9.22	30.9.21
	£	£
Other loans - within 1yr	5,360	4,501
Trade creditors	43	-
Tax	5,863	8,425
Social security and other taxes	197	208
Pension control	50	49
Directors' current accounts	29,973	15,291
Accrued expenses	1,212	1,050
	42,698	29,524

7. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	30.9.22	30.9.21
	£	£
Other loans - 1-5 yrs	15,099	20,049

8. CALLED UP SHARE CAPITAL

Allotted, issued and fully paid:

Number:	Class:	Nominal value:	30.9.22 £	30.9.21 £
1	Ordinary	1	1	1