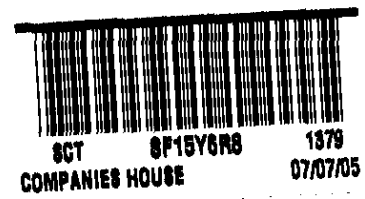


Unaudited Abbreviated Accounts for the Year Ended 30 April 2005

for

A & M Financial Consultants Limited



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for the Year Ended 30 April 2005

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A & M Financial Consultants Limited

Company Information
for the Year Ended 30 April 2005

DIRECTOR: A B Marshall

SECRETARY: Mrs M Marshall

REGISTERED OFFICE: 40/42 Brantwood Avenue
Dundee
DD3 6EW

REGISTERED NUMBER: SC266908 (Scotland)

ACCOUNTANTS: DJ Martin & Co
40/42 Brantwood Avenue
Dundee
DD3 6EW

Abbreviated Balance Sheet

30 April 2005

	Notes	£	£
FIXED ASSETS:			
Tangible assets	2		1,905
CURRENT ASSETS:			
Cash at bank		45,060	
CREDITORS: Amounts falling due within one year		<u>11,751</u>	
NET CURRENT ASSETS:			<u>33,309</u>
TOTAL ASSETS LESS CURRENT LIABILITIES:			<u>£35,214</u>
CAPITAL AND RESERVES:			
Called up share capital	3		2
Profit and loss account			<u>35,212</u>
SHAREHOLDERS' FUNDS:			<u>£35,214</u>

The company is entitled to exemption from audit under Section 249A(1) of the Companies Act 1985 for the year ended 30 April 2005.

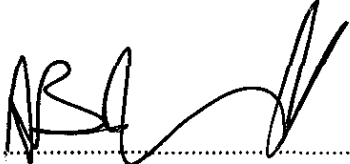
The members have not required the company to obtain an audit of its financial statements for the year ended 30 April 2005 in accordance with Section 249B(2) of the Companies Act 1985.

The director acknowledges his responsibilities for:

- (a) ensuring that the company keeps accounting records which comply with Section 221 of the Companies Act 1985 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 Section 226 and which otherwise comply with the requirements of the Companies Act 1985 relating to financial statements, so far as applicable to the company.

These abbreviated accounts have been prepared in accordance with the special provisions of Part VII of the Companies Act 1985 relating to small companies.

ON BEHALF OF THE BOARD:


.....
Director

Approved by the Board on 4/7/05

Notes to the Abbreviated Accounts
for the Year Ended 30 April 2005

1. **ACCOUNTING POLICIES**

Accounting convention

The financial statements have been prepared under the historical cost convention.

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 invoiced sales of services, excluding value added tax.

Tangible fixed assets

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

Deferred tax

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

2. **TANGIBLE FIXED ASSETS**

	Total
	<hr/> £
COST:	
Additions	2,275
	<hr/>
At 30 April 2005	2,275
	<hr/>
DEPRECIATION:	
Charge for year	370
	<hr/>
At 30 April 2005	370
	<hr/>
NET BOOK VALUE:	
At 30 April 2005	1,905
	<hr/> <hr/>

3. **CALLED UP SHARE CAPITAL**

Authorised:			
Number:	Class:	Nominal value:	£
100	Ordinary	£1	100
			<hr/> <hr/>
Allotted, issued and fully paid:			
Number:	Class:	Nominal value:	£
2	Ordinary	£1	2
			<hr/> <hr/>

A & M Financial Consultants Limited

Report of the Accountants to the Director of
A & M Financial Consultants Limited

The following reproduces the text of the report prepared for the director in respect of the company's annual unaudited financial statements, from which the unaudited abbreviated accounts (set out on pages two to three) have been prepared.

As described on the balance sheet you are responsible for the preparation of the financial statements for the year ended 30 April 2005 set out on pages nil to nil and you consider that the company is exempt from an audit.

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.

DJ Martin & Co
40/42 Brantwood Avenue
Dundee
DD3 6EW

Date: