

**CVS FINANCIAL PLANNING LTD  
UNAUDITED ACCOUNTS  
FOR THE YEAR ENDED 31 JANUARY 2022**

**CVS FINANCIAL PLANNING LTD**  
**UNAUDITED ACCOUNTS**  
**CONTENTS**

---

	<b>Page</b>
<u>Company information</u>	<u>3</u>
<u>Statement of financial position</u>	<u>4</u>
<u>Notes to the accounts</u>	<u>5</u>

**CVS FINANCIAL PLANNING LTD**  
**COMPANY INFORMATION**  
**FOR THE YEAR ENDED 31 JANUARY 2022**

---

<b>Directors</b>	Refaqat Sabir Shazia Sabir
<b>Secretary</b>	Shazia Sabir
<b>Company Number</b>	6068332 (England and Wales)
<b>Registered Office</b>	UNIT 5 1ST FLOOR HIGHGATE BUSINESS CENTRE HIGHGATE ROAD BIRMINGHAM B12 8EA
<b>Accountants</b>	Mayfield 1st Floor, 5 Highgate Business Centre Highgate Road Birmingham B12 8EA

**CVS FINANCIAL PLANNING LTD**  
**STATEMENT OF FINANCIAL POSITION**  
**AS AT 31 JANUARY 2022**

	Notes	2022 £	2021 £
<b>Fixed assets</b>			
Tangible assets	<u>4</u>	3,665	1,955
<b>Current assets</b>			
Debtors	5	57,202	116,014
Cash at bank and in hand		233	2,222
		<u>57,435</u>	<u>118,236</u>
<b>Creditors: amounts falling due within one year</b>	<u>6</u>	(9,969)	(41,984)
<b>Net current assets</b>		<u>47,466</u>	<u>76,252</u>
<b>Total assets less current liabilities</b>		51,131	78,207
<b>Creditors: amounts falling due after more than one year</b>	<u>7</u>	(45,597)	(50,000)
<b>Provisions for liabilities</b>			
Deferred tax	<u>8</u>	(476)	(103)
<b>Net assets</b>		<u>5,058</u>	<u>28,104</u>
<b>Capital and reserves</b>			
Called up share capital	<u>9</u>	100	100
Profit and loss account		4,958	28,004
<b>Shareholders' funds</b>		<u>5,058</u>	<u>28,104</u>

For the year ending 31 January 2022 the company was entitled to exemption from audit 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 and in accordance with the provisions of FRS 102 Section 1A - Small Entities. The profit and loss account has not been delivered to the Registrar of Companies.

The financial statements were approved by the Board of Directors and authorised for issue on 9 March 2022 and were signed on its behalf by

Refaqat Sabir  
Director

Company Registration No. 6068332

**CVS FINANCIAL PLANNING LTD**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 JANUARY 2022**

---

**1 Statutory information**

CVS FINANCIAL PLANNING LTD is a private company, limited by shares, registered in England and Wales, registration number 6068332. The registered office is UNIT 5 1ST FLOOR, HIGHGATE BUSINESS CENTRE HIGHGATE ROAD, BIRMINGHAM, B12 8EA.

**2 Compliance with accounting standards**

The accounts have been prepared in accordance with the provisions of FRS 102 Section 1A Small Entities. There were no material departures from that standard.

**3 Accounting policies**

The principal accounting policies adopted in the preparation of the financial statements are set out below and have remained unchanged from the previous year, and also have been consistently applied within the same accounts.

***Basis of preparation***

The accounts have been prepared under the historical cost convention as modified by the revaluation of certain fixed assets.

***Presentation currency***

The accounts are presented in £ sterling.

***Turnover***

Turnover represents the invoiced value of services provided by the company.

***Tangible fixed assets policy***

Depreciation has been provided at the following rates in order to write off the assets over their estimated useful lives:

Fixtures & fittings	18% reducing balance basis
Computer equipment	18% reducing balance basis

**4 Tangible fixed assets**

	<b>Fixtures &amp; fittings</b>	<b>Computer equipment</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Cost or valuation</b>	At cost	At cost	
At 1 February 2021	21,134	7,684	28,818
Additions	-	2,514	2,514
At 31 January 2022	21,134	10,198	31,332
<b>Depreciation</b>			
At 1 February 2021	20,165	6,698	26,863
Charge for the year	174	630	804
At 31 January 2022	20,339	7,328	27,667
<b>Net book value</b>			
At 31 January 2022	795	2,870	3,665
At 31 January 2021	969	986	1,955

**CVS FINANCIAL PLANNING LTD**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 JANUARY 2022**

<b>5 Debtors: amounts falling due within one year</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Trade debtors	57,202	66,014
Other debtors	-	50,000
	<u>57,202</u>	<u>116,014</u>
	<u><u>57,202</u></u>	<u><u>116,014</u></u>
<b>6 Creditors: amounts falling due within one year</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Taxes and social security	9,438	2,049
Other creditors	44	39,935
Loans from directors	487	-
	<u>9,969</u>	<u>41,984</u>
	<u><u>9,969</u></u>	<u><u>41,984</u></u>
<b>7 Creditors: amounts falling due after more than one year</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Bank loans	45,597	50,000
	<u>45,597</u>	<u>50,000</u>
	<u><u>45,597</u></u>	<u><u>50,000</u></u>
<b>8 Deferred taxation</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Accelerated capital allowances	476	103
	<u>476</u>	<u>103</u>
	<u><u>476</u></u>	<u><u>103</u></u>
	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Provision at start of year	103	126
Charged/(credited) to the profit and loss account	373	(23)
	<u>476</u>	<u>103</u>
	<u><u>476</u></u>	<u><u>103</u></u>
<b>9 Share capital</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Allotted, called up and fully paid:		
100 Ordinary shares of £1 each	100	100
	<u>100</u>	<u>100</u>
	<u><u>100</u></u>	<u><u>100</u></u>

**10 Average number of employees**

During the year the average number of employees was 3 (2021: 3).

