Registered number: 09739983

## 1ST PREMIER FINANCE LTD UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 AUGUST 2023

3NT Ltd 38 Arden Road Desborough Kettering Northants NN14 2WJ

# 1st Premier Finance Ltd Unaudited Financial Statements For The Year Ended 31 August 2023

## Contents

	Page
Accountant's Report	1
Balance Sheet	2—3
Notes to the Financial Statements	4—6

## 1st Premier Finance Ltd Accountant's Report For The Year Ended 31 August 2023

### Report to the director on the preparation of the unaudited statutory accounts of 1st Premier Finance Ltd for the year ended 31 August 2023

In order to assist you to fulfil your duties under the Companies Act 2006, I have prepared for your approval the accounts of 1st Premier Finance Ltd for the year ended 31 August 2023 which comprise the Profit and Loss Account, the Balance Sheet and the related notes from the accounting records and from information and explanations you have given to us.

As a practising member of the Institute of Financial Accountants (IFA), we are subject to its ethical and other professional requirements which are detailed at https://www.ifa.org.uk/about-us/acting-in-the-public-interest/memberregulations.

This report is made solely to the director of 1st Premier Finance Ltd, as a body, in accordance with the terms of our engagement letter dated 05 October 2016. Our work has been undertaken solely to prepare for your approval the accounts of 1st Premier Finance Ltd and state those matters that we have agreed to state to the director of 1st Premier Finance Ltd, as a body, in this report. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than 1st Premier Finance Ltd and its director, as a body, for our work or for this report.

It is your duty to ensure that 1st Premier Finance Ltd has kept adequate accounting records and to prepare statutory accounts that give a true and fair view of the assets, liabilities, financial position and profit or loss of 1st Premier Finance Ltd. You consider that 1st Premier Finance Ltd is exempt from the statutory audit requirement for the year.

We have not been instructed to carry out an audit of the accounts of 1st Premier Finance Ltd. 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 financial statements.

Signed
Laurence Denton
13/09/2023
3NT Ltd
38 Arden Road
Desberough

Kettering Northants NN14 2WJ

# 1st Premier Finance Ltd Balance Sheet As At 31 August 2023

Registered number: 09739983

		2023	ı	202	2
	Notes	£	£	£	£
FIXED ASSETS					
Tangible Assets	4	_	524	_	699
			524		699
CURRENT ASSETS					
Debtors	5	2,270		5,321	
Cash at bank and in hand		54,904		41,848	
		57,174		47,169	
Creditors: Amounts Falling Due Within One Year	6	(18,651)		(19,464)	
NET CURRENT ASSETS (LIABILITIES)			38,523		27,705
TOTAL ACCETOL DOC CURRENT LIA DIL ITIEG		_	20.047	-	29.404
TOTAL ASSETS LESS CURRENT LIABILITIES		_	39,047	-	28,404
Creditors: Amounts Falling Due After More Than One Year	7	_	(15,038)		(23,027)
PROVISIONS FOR LIABILITIES		_		_	_
Deferred Taxation	8	_	(100)	-	(133)
NET ASSETS			23,909		5,244
CAPITAL AND RESERVES		=		=	
Called up share capital	9		2		2
Other reserves			5,000		5,000
Profit and Loss Account		_	18,907	_	242
SHAREHOLDERS' FUNDS			23,909		5,244
		=		=	

# 1st Premier Finance Ltd Balance Sheet (continued) As At 31 August 2023

For the year ending 31 August 2023 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.
The member has not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.
The director acknowledges his 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 company has taken advantage of section 444(1) of the Companies Act 2006 and opted not to deliver to the registrar a copy of the company's Profit and Loss Account.
On behalf of the board
Mr M P Edwards
Director

The notes on pages 4 to 6 form part of these financial statements.

13/09/2023

## 1st Premier Finance Ltd Notes to the Financial Statements For The Year Ended 31 August 2023

#### 1. General Information

1st Premier Finance Ltd is a private company, limited by shares, incorporated in England & Wales, registered number 09739983. The registered office is 1 Orchard Close, Milton Malsor, Northampton, Northants, NN7 3AY.

### 2. Accounting Policies

#### 2.1. Basis of Preparation of Financial Statements

The financial statements are prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2015).

#### 2.2. Turnover

Turnover comprises the invoiced value of goods and services supplied by the company, net of Value Added Tax and trade discounts.

### 2.3. Tangible Fixed Assets and Depreciation

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Fixtures, fittings & equipment

25% Reducing Balance

#### 2.4. Taxation

The charge for taxation takes into account taxation deferred as a result of timing differences between the treatment of certain items for taxation and accounting purposes. In general, deferred taxation is recognised in respect of timing differences that have originated but not reversed at the balance sheet date. However, deferred tax assets are recognised only to the extent that the directors consider that it is more likely than not that there will be suitable taxable profits from which the future reversal of the underlying timing differences can be deducted. Deferred taxation is measured on a non-discounted basis at the tax rates that are expected to apply in periods in which the timing differences reverse, based on tax rates and the law enacted or substantively enacted at the balance sheet date.

### 2.5. Registrar Filing Requirements

The company has taken advantage of Companies Act 2006 section 444(1) and opted not to file the profit and loss account, directors report, and notes to the financial statements relating to the profit and loss account.

### 3. Average Number of Employees

Average number of employees, including directors, during the year was: 3 (2022: 2)

## 4. Tangible Assets

	Fixtures, fittings & equipment
	£
Cost	
As at 1 September 2022	1,723
As at 31 August 2023	1,723
Depreciation	
As at 1 September 2022	1,024
Provided during the period	175
As at 31 August 2023	1,199
Net Book Value	
As at 31 August 2023	524
As at 1 September 2022	699

# 1st Premier Finance Ltd Notes to the Financial Statements (continued) For The Year Ended 31 August 2023

Page   1988	5. Debtors		
Time deferred from account   Control of the provision for deferred tax is made up as follows:    Control of tax   Control of the provision for deferred tax is made up as follows:		2023	2022
Time debtors		£	£
Director's loan account	Due within one year		
6. Creditors: Amounts Falling Due Within One Year         2023         2022           Timed creditors         798         .           Bank loans and overdrafts         \$200         20           Corporation tax         9361         11,064           Accords and deferred income         268         200           Director's loan account         24         -           7. Creditors: Amounts Falling Due After More Than One Year         2023         2022           Bank loans         15,038         23,027           Bank loans         15,038         23,027           8. Deferred Taxation         2023         202           The provision for deferred tax is made up as follows:         2023         202           9. Share Capital         203         202           9. Share Capital         203         202           Allotted, Callied up and fully paid         2         2           10. Directors Advances, Credits and Guarantees         2         2           Dividencis paid to directors         2023         2           2         2         2           2         2         2           2         2         2           2         2         2           2		2,270	
6. Creditors: Amounts Falling Due Within One Year         2023         2022           I rade creditors         98         -           Bank loans and overderafts         8,00         3,00           Corporation tax         9,361         11,64           Accernals and deferred income         268         200           Director's loan account         24         -           7. Creditors: Amounts Falling Due After More Than One Year         2023         2022           Bank loans         15,038         23,027           Bank loans         15,038         23,027           8. Deferred Taxation         2023         202           8. Deferred Taxation         2023         202           The provision for deferred tax is made up as follows:         2023         202           9. Share Capital         2         2           Alloued, Called up and fully paid         2         2           10. Directors Advances, Credits and Guarantees         2         2           Dividencies paid to directors         2023         2021	Director's loan account	<del></del>	562
Trade creditors         £         £           Bank loans and overdrafts         \$.00         \$.00           Corporation tax         9,361         11,004           Accruals and deferred income         268         200           Director's loan account         24         -           7. Creditors: Amounts Falling Due After More Than One Year         2023         2022           Bank loans         15,038         23,027           Bank loans         15,038         23,027           Poferred Taxation         15,038         23,027           Pother timing differences         2023         2022           Other timing differences         100         203           9. Share Capital         2023         2022           Alloued, Called up and fully paid         2         2           10. Directors Advances, Credits and Guarantees         2023         2022           10. Directors Advances, Credits and Guarantees         2023         2022		2,270	5,321
Trade creditors         798         c           Bank loans and overdrafts         8,200         8,200           Corporation tax         9,361         11,064           Accranals and deferred income         268         200           Director's loan account         24         -           7. Creditors: Amounts Falling Due After More Than One Year         2023         2022           Bank loans         15,038         23,027           Bank loans         15,038         23,027           8. Deferred Taxation           The provision for deferred tax is made up as follows:           2023         2022           9. Share Capital         2023         2022           4. Deferred Taxation         2023         2022           9. Share Capital         2023         2022           Alloued, Called up and fully paid         2         2           10. Directors Advances, Credits and Guarantees         2023         202           Dividends paid to directors         2023         202           2025         2         2           2026         2         2           2027         2         2           2028         2         2	6. Creditors: Amounts Falling Due Within One Year		
Trade creditors         8,200         8,200         8,200         8,200         8,200         8,200         8,200         8,200         8,200         8,200         8,200         1,200		2023	2022
Bank loans and overdrafts         8,200         8,201           Corporation tax         9,361         11,064           Accruals and deferred income         268         200           Director's loan account         24            7. Creditors: Amounts Falling Due After More Than One Year         2023         2022           Bank loans         15,038         23,027           Bank loans         15,038         23,027           8. Deferred Taxation         2023         2022           8. Deferred Taxation         2023         2022           Other timing differences         100         133           9. Share Capital         2023         2021           Allotted, Called up and fully paid         2         2           Allotted, Called up and fully paid         2         2           10. Directors Advances, Credits and Guarantees         2023         2022           10. Directors Advances, Credits and Guarantees         2         2		£	£
Corporation tax         9,361         11,064           Accruals and deferred income         208         200           Director's loan account         24         -           18,651         19,464           7. Creditors: Amounts Falling Due After More Than One Year         2023         2022           Bank loans         15,038         23,027           Bank loans         15,038         23,027           8. Deferred Taxation         2023         2022           Fe form of deferred tax is made up as follows:         2023         2022           Other timing differences         100         133           9. Share Capital         2023         2022           Allotted, Called up and fully paid         2         2           10. Directors Advances, Credits and Guarantees         2         2           10. Directors Advances, Credits and Guarantees         2023         2022	Trade creditors	798	-
Accruals and deferred income         268         200           Director's loan account         24         -           18,651         19,464           19,464         19,464           7. Creditors: Amounts Falling Due After More Than One Year         2023         2022           £         £         £           Bank loans         15,038         23,027           8. Deferred Taxation         2023         2022           £         £         £           Other timing differences         100         133           9. Share Capital         2023         2022           Allotted, Called up and fully paid         2         2           Allotted, Called up and fully paid         2         2           10. Directors Advances, Credits and Guarantees         2023         2022           Extractional Currentees         2         2           20. Directors Advances, Credits and Guarantees         2         2	Bank loans and overdrafts	8,200	8,200
Director's loan account         24         -           18,651         19,464           7. Creditors: Amounts Falling Due After More Than One Year         2023         2022           Email loans         15,038         23,027           Bank loans         15,038         23,027           8. Deferred Taxation           The provision for deferred tax is made up as follows:           Question of the provision of the ferred tax is made up as follows:         2023         2022           Other timing differences         100         133           9. Share Capital         2023         2022           Allotted, Called up and fully paid         2         2           Allotted, Called up and fully paid         2         2           10. Directors Advances, Credits and Guarantees         2023         2022           Exception of the ferred tax is made up as follows:         2         2           2         2         2           2         2         2           2         2         2           2         2         2           3         2         2           4         2         2           5         2         2           4			
19,464         7. Creditors: Amounts Falling Due After More Than One Year         2023       2022         £       £         Bank loans       15,038       23,027         8. Deferred Taxation         The provision for deferred tax is made up as follows:         Question of the provision of deferred tax is made up as follows:       2023       2022       £       £       £         Other timing differences       100       133       203       2022       £       £       £         Allotted, Called up and fully paid       2       2       2       2       2       1       1       1       2       2       2       2       1       1       1       2			200
7. Creditors: Amounts Falling Due After More Than One Year         2023       2022         £       £         Bank loans       15,038       23,027         8. Deferred Taxation       2023       2022         £       £       £         Other timing differences       100       133         9. Share Capital       2023       2022         Allotted, Called up and fully paid       2       2         10. Directors Advances, Credits and Guarantees       2       2         Dividends paid to directors       2023       2022         £       £       £         £       £       £         £       £       £         Bank loans       2023       2022         £       £       £         Cother timing differences       2       2         2       £       £         Allotted, Called up and fully paid       2       2         2       2       2         2       2       2         2       2       2         2       2       2         2       2       2         2       2       2	Director's loan account	24	
Bank loans       2023       2022         Bank loans       15,038       23,027         8. Deferred Taxation       The provision for deferred tax is made up as follows:         2023       2022         f       f         Other triming differences       100       133         9. Share Capital       2023       2022         f       f       f         Allotted, Called up and fully paid       2       2         10. Directors Advances, Credits and Guarantees       Dividends paid to directors         Dividends paid to directors       2023       2022         f       f       £         2023       2022       £         2025       £       £         2026       £       £         2027       £       £         2028       £       £         2029       £       £         2020       £       £         2021       £       £         2022       £       £         2023       2022       £         2024       £       £         2025       £       £         2026       £       £ <td></td> <td>18,651</td> <td>19,464</td>		18,651	19,464
Bank loans         £         £           15,038         23,027           8. Deferred Taxation         The provision for deferred tax is made up as follows:           2023         2022           £         £           Other timing differences         100         133           9. Share Capital         2023         2022           £         £         £           Allotted, Called up and fully paid         2         2           10. Directors Advances, Credits and Guarantees         Dividends paid to directors           2023         2022           £         £           £         £           £         £           £         £           £         £           £         £           £         £           £         £           £         £           £         £           £         £           £         £           £         £           £         £           £         £           £         £           £         £           £         £           <	7. Creditors: Amounts Falling Due After More Than One Year		
Bank loans         15,038         23,027           8. Deferred Taxation         2023         2022           f         f         f           Other timing differences         100         133           9. Share Capital         2023         2022           Allotted, Called up and fully paid         2023         2022           f         f         f           10. Directors Advances, Credits and Guarantees         2023         2022           Expression of the provision for deferred tax is made up as follows:         2023         2022           f         f         f         f		2023	2022
15,038         23,027           8. Deferred Taxation           2023         2022           £         £         £           Other timing differences         100         133           9. Share Capital         2023         2022           £         £         £           Allotted, Called up and fully paid         2         2           10. Directors Advances, Credits and Guarantees         2023         2022           Dividends paid to directors         2023         2022           £         £         £		£	£
8. Deferred Taxation       2023       2022         f       f       f         Other timing differences       100       133         9. Share Capital       2023       2022         f       f       f         Allotted, Called up and fully paid       2       2         10. Directors Advances, Credits and Guarantees       2023       2022         Dividends paid to directors       2023       2022         f       f       f	Bank loans	15,038	23,027
The provision for deferred tax is made up as follows:         2023         2022         £		15,038	23,027
The provision for deferred tax is made up as follows:         2023         2022         £	8. Deferred Taxation		
Other timing differences         2023 grades         2022 grades           9. Share Capital         2023 2022 grades         2023 2022 grades           Allotted, Called up and fully paid         2         2           10. Directors Advances, Credits and Guarantees         2         2           Dividends paid to directors         2023 2022 grades         2           £         £         £           £         £         £			
Other timing differences 100 133  9. Share Capital 2023 2022  \$\frac{\fr	The provision for deterred tax is made up as forlows.	2023	2022
Other timing differences 100 133  9. Share Capital  2023 2022 £ £ Allotted, Called up and fully paid 2 2  10. Directors Advances, Credits and Guarantees  Dividends paid to directors  2023 2022 £ £ £ £			
9. Share Capital  2023 2022 £ £ £ Allotted, Called up and fully paid 2 2  10. Directors Advances, Credits and Guarantees  Dividends paid to directors  2023 2022 £ £ £ £	Other timing differences		
Allotted, Called up and fully paid 2023  10. Directors Advances, Credits and Guarantees  Dividends paid to directors  2023 2022 £ £ £	Ç		
Allotted, Called up and fully paid 2 2  10. Directors Advances, Credits and Guarantees  Dividends paid to directors  2023 2022 £ £	9. Share Capital		
Allotted, Called up and fully paid 2 2  10. Directors Advances, Credits and Guarantees  Dividends paid to directors  2023 2022 £ £		2023	2022
10. Directors Advances, Credits and Guarantees  Dividends paid to directors  2023 2022 £ £		£	£
Dividends paid to directors  2023 2022 £ £	Allotted, Called up and fully paid	2	2
Dividends paid to directors  2023 2022 £ £	10. Directors Advances, Credits and Guarantees		
2023 2022 £ £			
£	D. Francias para to another	2023	2022
	Mr M P Edwards	10,550	23,750

# 1st Premier Finance Ltd Notes to the Financial Statements (continued) For The Year Ended 31 August 2023

11. Dividends		
	2023	2022
	£	£
On equity shares:		
Interim dividend paid	21,100	47,500
	21,100	47,500

## 12. Ultimate Controlling Party

The company's ultimate controlling party is Mark Edwards by virtue of his ownership of 100% of the voting share capital in the company.

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.