

**BUYER GUIDE MORTGAGES LIMITED
UNAUDITED ACCOUNTS
FOR THE YEAR ENDED 30 APRIL 2023**

BUYER GUIDE MORTGAGES LIMITED
UNAUDITED ACCOUNTS
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BUYER GUIDE MORTGAGES LIMITED
COMPANY INFORMATION
FOR THE YEAR ENDED 30 APRIL 2023

Director	Mr D Croman
Company Number	04747160 (England and Wales)
Registered Office	SPECTRUM HOUSE 20 PRENTON WAY NORTH CHESHIRE TRADING ESTATE PRENTON CH43 3DU UNITED KINGDOM
Accountants	KLAS ACCOUNTANTS LTD Eastham Hall 109, Eastham Village Road Eastham Wirral CH62 0AF

BUYER GUIDE MORTGAGES LIMITED
STATEMENT OF FINANCIAL POSITION
AS AT 30 APRIL 2023

	Notes	2023 £	2022 £
Fixed assets			
Tangible assets	<u>4</u>	1,649	2,062
Current assets			
Debtors	5	21,974	26,089
Cash at bank and in hand		1,546	3,540
		<u>23,520</u>	<u>29,629</u>
Creditors: amounts falling due within one year	<u>6</u>	(3,169)	(2,470)
Net current assets		<u>20,351</u>	<u>27,159</u>
Total assets less current liabilities		22,000	29,221
Creditors: amounts falling due after more than one year	<u>7</u>	(16,983)	(19,612)
Net assets		<u>5,017</u>	<u>9,609</u>
Capital and reserves			
Called up share capital		5,000	5,000
Profit and loss account		17	4,609
Shareholders' funds		<u>5,017</u>	<u>9,609</u>

For the year ending 30 April 2023 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 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 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 and authorised for issue on 6 June 2023 and were signed on its behalf by

Mr D Croman
Director

Company Registration No. 04747160

BUYER GUIDE MORTGAGES LIMITED
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 30 APRIL 2023

1 Statutory information

Buyer Guide Mortgages Limited is a private company, limited by shares, registered in England and Wales, registration number 04747160. The registered office is SPECTRUM HOUSE 20 PRENTON WAY, NORTH CHESHIRE TRADING ESTATE, PRENTON, CH43 3DU, UNITED KINGDOM.

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.

Tangible fixed assets and depreciation

Tangible assets are included at cost less depreciation and impairment. Depreciation has been provided at the following rates in order to write off the assets over their estimated useful lives:

Motor vehicles	20% reducing balance
Fixtures & fittings	20% reducing balance

4 Tangible fixed assets

	Motor vehicles £	Fixtures & fittings £	Total £
Cost or valuation			
At 1 May 2022	4,998	5,430	10,428
At 30 April 2023	4,998	5,430	10,428
Depreciation			
At 1 May 2022	4,000	4,366	8,366
Charge for the year	200	213	413
At 30 April 2023	4,200	4,579	8,779
Net book value			
At 30 April 2023	798	851	1,649
At 30 April 2022	998	1,064	2,062

BUYER GUIDE MORTGAGES LIMITED
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 30 APRIL 2023

5 Debtors	2023	2022
	£	£
Amounts falling due within one year		
Trade debtors	6,634	14,965
Other debtors	15,340	11,124
	<u>21,974</u>	<u>26,089</u>
	<u><u>21,974</u></u>	<u><u>26,089</u></u>
6 Creditors: amounts falling due within one year	2023	2022
	£	£
Taxes and social security	3,169	2,469
Loans from directors	-	1
	<u>3,169</u>	<u>2,470</u>
	<u><u>3,169</u></u>	<u><u>2,470</u></u>
7 Creditors: amounts falling due after more than one year	2023	2022
	£	£
Bank loans	16,983	19,612
	<u><u>16,983</u></u>	<u><u>19,612</u></u>
8 Average number of employees		
During the year the average number of employees was 2 (2022: 2).		

