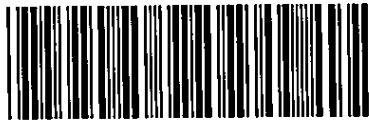


Abbreviated Unaudited Accounts
for the year ended 31st December 2008
for
Finance 4 U (NW) Limited

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COMPANIES HOUSE

Finance 4 U (NW) Limited

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for the year ended 31st December 2008**

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Finance 4 U (NW) Limited
Company Information
for the year ended 31st December 2008

DIRECTOR: L D Williams

SECRETARY: Mrs S E Williams

REGISTERED OFFICE: Unit 23 The Bridgeway Centre
Bridge Road
Wrexham Industrial Estate
Wrexham
LL13 9QS

REGISTERED NUMBER: 05496223 (England and Wales)

ACCOUNTANTS: Bennett Brooks & Co Limited
Chartered Accountants
First Floor Offices
42 High Street
Mold
Flintshire
CH7 1BH

Finance 4 U (NW) Limited

**Abbreviated Balance Sheet
31st December 2008**

	Notes	2008 £	2007 £
FIXED ASSETS			
Intangible assets	2	26,200	29,475
Tangible assets	3	<u>1,692</u>	<u>1,092</u>
		27,892	30,567
CURRENT ASSETS			
Debtors		43,189	-
Cash at bank and in hand		<u>28,035</u>	<u>2,445</u>
		71,224	2,445
CREDITORS			
Amounts falling due within one year		<u>45,602</u>	<u>29,404</u>
NET CURRENT ASSETS/(LIABILITIES)		<u>25,622</u>	<u>(26,959)</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>53,514</u>	<u>3,608</u>
CAPITAL AND RESERVES			
Called up share capital	4	1	1
Profit and loss account		<u>53,513</u>	<u>3,607</u>
SHAREHOLDERS' FUNDS		<u>53,514</u>	<u>3,608</u>

The company is entitled to exemption from audit under Section 249A(1) of the Companies Act 1985 for the year ended 31st December 2008.

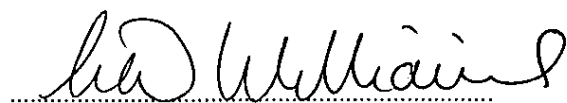
The members have not required the company to obtain an audit of its financial statements for the year ended 31st December 2008 in accordance with Section 249B(2) of the Companies Act 1985.

The director acknowledges his responsibilities for:

- ensuring that the company keeps accounting records which comply with Section 221 of the Companies Act 1985 and
- 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.

The financial statements were approved by the director on 17/08/09 and were signed by:



L D Williams - Director

The notes form part of these abbreviated accounts

Finance 4 U (NW) Limited

Notes to the Abbreviated Accounts for the year ended 31st December 2008

1. ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2007).

Turnover

Turnover represents gross invoiced sales of goods/ services, including value added tax, as the company is not VAT registered.

Goodwill

Goodwill, being the amount paid in connection with the acquisition of a business in 2007, is being amortised evenly over its estimated useful life of ten years.

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	- 25% on cost
Computer equipment	- 33% on cost

Deferred tax

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

Foreign currencies

Assets and liabilities in foreign currencies are translated into sterling at the rates of exchange ruling at the balance sheet date. Transactions in foreign currencies are translated into sterling at the rate of exchange ruling at the date of transaction. Exchange differences are taken into account in arriving at the operating result.

2. INTANGIBLE FIXED ASSETS

	Total £
COST	
At 1st January 2008	
and 31st December 2008	32,750
AMORTISATION	
At 1st January 2008	3,275
Charge for year	3,275
	<hr/>
At 31st December 2008	6,550
NET BOOK VALUE	
At 31st December 2008	26,200
	<hr/>
At 31st December 2007	29,475
	<hr/>

Finance 4 U (NW) Limited

Notes to the Abbreviated Accounts - continued for the year ended 31st December 2008

3. TANGIBLE FIXED ASSETS

	Total £
COST	
At 1st January 2008	1,705
Additions	1,416
	<u>3,121</u>
At 31st December 2008	
DEPRECIATION	
At 1st January 2008	612
Charge for year	817
	<u>1,429</u>
At 31st December 2008	
NET BOOK VALUE	
At 31st December 2008	<u>1,692</u>
At 31st December 2007	<u>1,093</u>

4. CALLED UP SHARE CAPITAL

Authorised, allotted, issued and fully paid:

Number:	Class:	Nominal value:	2008 £	2007 £
1	Ordinary	£1	<u>1</u>	<u>1</u>

5. TRANSACTIONS WITH DIRECTOR

The following loan to directors subsisted during the years ended 31st December 2008 and 31st December 2007:

	2008 £	2007 £
L D Williams		
Balance outstanding at start of year	-	-
Balance outstanding at end of year	8,516	-
Maximum balance outstanding during year	<u>8,516</u>	<u>-</u>

6. CONTROLLING PARTIES

The company is under the control of Mr L D Williams & Mrs S E Williams who own 100% of the issued share capital.

**Chartered Accountants' Report to the Director
on the Unaudited Financial Statements of
Finance 4 U (NW) 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 four) have been prepared.


In accordance with our terms of engagement and in order to assist you to fulfil your duties under the Companies Act 1985, we have compiled the financial statements of the company for the year ended 31st December 2008 which comprise the Profit and Loss Account, the Balance Sheet and the related notes from the accounting records and information and explanations you have given to us.

This report is made to the company's director, in accordance with the terms of our engagement. Our work has been undertaken so that we might compile the financial statements that we have been engaged to compile, report to the company's director that we have done so, and state those matters that we have agreed to state to him in this report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's director, for our work or for this report.

We have carried out this engagement in accordance with technical guidance issued by the Institute of Chartered Accountants in England & Wales and have complied with the ethical guidance laid down by the Institute relating to members undertaking the compilation of financial statements.

You have acknowledged on the Balance Sheet as at 31st December 2008 your duty to ensure that the company has kept proper accounting records and to prepare financial statements that give a true and fair view under the Companies Act 1985. You consider that the company is exempt from the statutory requirement for an audit for the year.

We have not been instructed to carry out an audit of the financial statements. 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.



Bennett Brooks & Co Limited
Chartered Accountants
First Floor Offices
42 High Street
Mold
Flintshire
CH7 1BH

Date: 17 August 2009