

**SAVVY MORTGAGES LIMITED**  
**UNAUDITED ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**

**SAVVY MORTGAGES LIMITED**  
**UNAUDITED ACCOUNTS**  
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**SAVVY MORTGAGES LIMITED**  
**COMPANY INFORMATION**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**

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<b>Directors</b>	Russell Tilbury Katie Iliffe
<b>Company Number</b>	09454714 (England and Wales)
<b>Registered Office</b>	161 MAIDENHEAD ROAD WINDSOR SL4 5EZ ENGLAND
<b>Accountants</b>	Cogs Accountancy Services Limited 89 Dedworth Road Windsor Berkshire SL4 5BB

**SAVVY MORTGAGES LIMITED**  
**STATEMENT OF FINANCIAL POSITION**  
**AS AT 31 DECEMBER 2020**

	Notes	2020 £	2019 £
<b>Fixed assets</b>			
Tangible assets	4	1,709	2,278
<b>Current assets</b>			
Debtors	5	34,801	10,000
Cash at bank and in hand		9,606	3,937
		44,407	13,937
<b>Creditors: amounts falling due within one year</b>	6	(26,564)	(13,622)
<b>Net current assets</b>		17,843	315
<b>Total assets less current liabilities</b>		19,552	2,593
<b>Creditors: amounts falling due after more than one year</b>	7	(24,000)	-
<b>Net (liabilities)/assets</b>		(4,448)	2,593
<b>Capital and reserves</b>			
Called up share capital		2	2
Profit and loss account		(4,450)	2,591
<b>Shareholders' funds</b>		(4,448)	2,593

For the year ending 31 December 2020 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 19 August 2021 and were signed on its behalf by

Russell Tilbury  
Director

Company Registration No. 09454714

**SAVVY MORTGAGES LIMITED**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**

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**1 Statutory information**

Savvy Mortgages Limited is a private company, limited by shares, registered in England and Wales, registration number 09454714. The registered office is 161 MAIDENHEAD ROAD, WINDSOR, SL4 5EZ, ENGLAND.

**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:

Fixtures & fittings	25% Reducing Balance
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**4 Tangible fixed assets**

	<b>Fixtures &amp; fittings £</b>
<b>Cost or valuation</b>	At cost
At 1 January 2020	7,200
At 31 December 2020	7,200
<b>Depreciation</b>	
At 1 January 2020	4,922
Charge for the year	569
At 31 December 2020	5,491
<b>Net book value</b>	
At 31 December 2020	1,709
At 31 December 2019	2,278

**5 Debtors: amounts falling due within one year**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Other debtors	34,801	10,000

**SAVVY MORTGAGES LIMITED**  
**NOTES TO THE ACCOUNTS**  
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<b>6 Creditors: amounts falling due within one year</b>	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Trade creditors	198	199
Taxes and social security	26,366	12,991
Accruals	-	432
	<hr/>	<hr/>
	26,564	13,622
	<hr/> <hr/>	<hr/> <hr/>

<b>7 Creditors: amounts falling due after more than one year</b>	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Bank loans	24,000	-

**8 Average number of employees**

During the year the average number of employees was 1 (2019: 1).

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.