

**Abbreviated Unaudited Accounts**  
**for the Year Ended 31 March 2014**  
**for**  
**Be Your Own Financial Adviser Limited**

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for the Year Ended 31 March 2014**

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**Be Your Own Financial Adviser Limited**

**Company Information  
for the Year Ended 31 March 2014**

**DIRECTOR:** C T Davis

**SECRETARY:** C T Davis

**REGISTERED OFFICE:** 4 High Green Drive  
Silsden  
KEIGHLEY  
West Yorkshire  
BD20 9QP

**REGISTERED NUMBER:** 03529138 (England and Wales)

**ACCOUNTANTS:** Stirk Lambert & Co  
Chartered Accountants  
Russell Chambers  
61a North Street  
Keighley  
West Yorkshire  
BD21 3DS

Abbreviated Balance Sheet  
31 March 2014

|  | Notes | 31.3.14<br>£  | £               | 31.3.13<br>£  | £               |
|--|-------|---------------|-----------------|---------------|-----------------|
| <b>FIXED ASSETS</b>                          |       |               |                 |               |                 |
| Intangible assets                            | 2     |               | 20,635          |               | 30,955          |
| Tangible assets                              | 3     |               | <u>504</u>      |               | <u>1,000</u>    |
|  |       |               | 21,139          |               | 31,955          |
| <b>CURRENT ASSETS</b>                        |       |               |                 |               |                 |
| Debtors                                      |       | -             |                 | 25            |                 |
| Cash at bank                                 |       | <u>786</u>    |                 | <u>916</u>    |                 |
|  |       | 786           |                 | 941           |                 |
| <b>CREDITORS</b>                             |       |               |                 |               |                 |
| Amounts falling due within one year          |       | <u>30,131</u> |                 | <u>32,892</u> |                 |
| <b>NET CURRENT LIABILITIES</b>               |       |               | <u>(29,345)</u> |               | <u>(31,951)</u> |
| <b>TOTAL ASSETS LESS CURRENT LIABILITIES</b> |       |               | <u>(8,206)</u>  |               | <u>4</u>        |
| <b>CAPITAL AND RESERVES</b>                  |       |               |                 |               |                 |
| Called up share capital                      | 4     |               | 2               |               | 2               |
| Profit and loss account                      |       |               | <u>(8,208)</u>  |               | <u>2</u>        |
| <b>SHAREHOLDERS' FUNDS</b>                   |       |               | <u>(8,206)</u>  |               | <u>4</u>        |

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2014.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2014 in accordance with Section 476 of the Companies Act 2006.

The director acknowledges his responsibilities for:

- (a) ensuring that the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 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
- (b) Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The abbreviated accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

**Abbreviated Balance Sheet - continued**  
**31 March 2014**

The financial statements were approved by the director on 19 December 2014 and were signed by:

C T Davis - Director

The notes form part of these abbreviated accounts

**Notes to the Abbreviated Accounts  
for the Year Ended 31 March 2014**

**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 April 2008).

**Turnover**

Turnover represents the amount received or receivable for goods and services provided to customers, excluding VAT.

**Goodwill**

Goodwill, being the amount paid in connection with the acquisition of a business in 2006, 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.

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, where transactions or events that result in an obligation to pay more tax in the future, or a right to pay less tax in the future have occurred at the balance sheet date. Timing differences are differences between the Company's taxable profits and its results as stated in the financial statements.

Deferred tax is measured at the average tax rates that are expected to apply in the periods in which the timing differences are expected to reverse, based on tax rates and laws that have been enacted or substantially enacted by the balance sheet date. Deferred tax is measured on a non-discounted basis.

**2. INTANGIBLE FIXED ASSETS**

|                                      | Total<br>£ |
|--------------------------------------|------------|
| <b>COST</b>                          |            |
| At 1 April 2013<br>and 31 March 2014 | 103,195    |
| <b>AMORTISATION</b>                  |            |
| At 1 April 2013                      | 72,240     |
| Amortisation for year                | 10,320     |
| At 31 March 2014                     | 82,560     |
| <b>NET BOOK VALUE</b>                |            |
| At 31 March 2014                     | 20,635     |
| At 31 March 2013                     | 30,955     |

Notes to the Abbreviated Accounts - continued  
for the Year Ended 31 March 2014

3. TANGIBLE FIXED ASSETS

|                       | Total<br>£   |
|-----------------------|--------------|
| <b>COST</b>           |              |
| At 1 April 2013       |              |
| and 31 March 2014     | <u>3,653</u> |
| <b>DEPRECIATION</b>   |              |
| At 1 April 2013       | 2,653        |
| Charge for year       | <u>496</u>   |
| At 31 March 2014      | <u>3,149</u> |
| <b>NET BOOK VALUE</b> |              |
| At 31 March 2014      | <u>504</u>   |
| At 31 March 2013      | <u>1,000</u> |

4. CALLED UP SHARE CAPITAL

Allotted, issued and fully paid:

| Number: | Class:   | Nominal<br>value: | 31.3.14<br>£ | 31.3.13<br>£ |
|---------|----------|-------------------|--------------|--------------|
| 2       | Ordinary | £1                | <u>2</u>     | <u>2</u>     |

**Chartered Accountants' Report to the Director  
on the Unaudited Financial Statements of  
Be Your Own Financial Adviser 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 five) have been prepared.**

In order to assist you to fulfil your duties under the Companies Act 2006, we have prepared for your approval the financial statements of Be Your Own Financial Adviser Limited for the year ended 31 March 2014 which comprise the Profit and Loss Account, the Balance Sheet and the related notes from the company's accounting records and from information and explanations you have given us.

As a practising member firm of the Institute of Chartered Accountants in England and Wales (ICAEW), we are subject to its ethical and other professional requirements which are detailed at [icaew.com/membershandbook](http://icaew.com/membershandbook).

This report is made solely to the director of Be Your Own Financial Adviser Limited in accordance with our terms of engagement. Our work has been undertaken solely to prepare for your approval the financial statements of Be Your Own Financial Adviser Limited and state those matters that we have agreed to state to the director of Be Your Own Financial Adviser Limited in this report in accordance with AAF 2/10 as detailed at [icaew.com/compilation](http://icaew.com/compilation). To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and its director for our work or for this report.

It is your duty to ensure that Be Your Own Financial Adviser Limited has kept adequate accounting records and to prepare statutory financial statements that give a true and fair view of the assets, liabilities, financial position and loss of Be Your Own Financial Adviser Limited. You consider that Be Your Own Financial Adviser Limited is exempt from the statutory audit requirement for the year.

We have not been instructed to carry out an audit or a review of the financial statements of Be Your Own Financial Adviser Limited. 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 statutory financial statements.

Stirk Lambert & Co  
Chartered Accountants  
Russell Chambers  
61a North Street  
Keighley  
West Yorkshire  
BD21 3DS

19 December 2014



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.