

**Unaudited Financial Statements**  
**for the Year Ended 31 March 2022**  
**for**  
**Berrido Mortgage Services Ltd**

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**for the Year Ended 31 March 2022**

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**Berrido Mortgage Services Ltd**  
**Company Information**  
**for the Year Ended 31 March 2022**

<b>DIRECTOR:</b>	Mrs Lisa Berrido
<b>REGISTERED OFFICE:</b>	Mortgage Advice Bureau 41 Lord Street Leigh Lancashire WN7 1BY
<b>REGISTERED NUMBER:</b>	05812419
<b>ACCOUNTANTS:</b>	Mike Egan & Co Chartered Accountants 168 Lee Lane Horwich Bolton Lancashire BL6 7AF

**Berrido Mortgage Services Ltd (Registered number: 05812419)**

**Balance Sheet**  
**31 March 2022**

	Notes	2022 £	2021 £
<b>FIXED ASSETS</b>			
Intangible assets	4	-	-
Tangible assets	5	<u>51,129</u>	<u>60,152</u>
		<u>51,129</u>	<u>60,152</u>
<b>CURRENT ASSETS</b>			
Cash at bank and in hand		418,417	403,051
<b>CREDITORS</b>			
Amounts falling due within one year	6	<u>(275,751)</u>	<u>(249,827)</u>
<b>NET CURRENT ASSETS</b>		<u>142,666</u>	<u>153,224</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		193,795	213,376
<b>CREDITORS</b>			
Amounts falling due after more than one year	7	<u>(51,314)</u>	<u>(59,488)</u>
<b>NET ASSETS</b>		<u>142,481</u>	<u>153,888</u>
<b>CAPITAL AND RESERVES</b>			
Called up share capital		2	2
Retained earnings		<u>142,479</u>	<u>153,886</u>
<b>SHAREHOLDERS' FUNDS</b>		<u>142,481</u>	<u>153,888</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2022.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2022 in accordance with Section 476 of the Companies Act 2006.

The director acknowledges her responsibilities for:

- (a) ensuring that the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) 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 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.

**Berrido Mortgage Services Ltd (Registered number: 05812419)**

**Balance Sheet - continued**

**31 March 2022**

The financial statements have been prepared and delivered in accordance with the provisions applicable to companies subject to the small companies regime.

In accordance with Section 444 of the Companies Act 2006, the Income Statement has not been delivered.

The financial statements were approved by the director and authorised for issue on 21 December 2022 and were signed by:

Mrs Lisa Berrido - Director

The notes form part of these financial statements

**Notes to the Financial Statements**  
**for the Year Ended 31 March 2022**

**1. STATUTORY INFORMATION**

Berrido Mortgage Services Ltd is a private company, limited by shares, registered in Not specified/Other. The company's registered number and registered office address can be found on the Company Information page.

**2. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

These financial statements have been prepared in accordance with Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" including the provisions of Section 1A "Small Entities" and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

**Turnover**

Turnover is measured at the fair value of the consideration received or receivable, excluding discounts, rebates, value added tax and other sales taxes.

**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 three years.

**Intangible assets**

Intangible assets are initially measured at cost. After initial recognition, intangible assets are measured at cost less any accumulated amortisation and any accumulated impairment losses.

**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 reducing balance

**Pension costs and other post-retirement benefits**

The company operates a defined contribution pension scheme. Contributions payable to the company's pension scheme are charged to profit or loss in the period to which they relate.

**3. EMPLOYEES AND DIRECTORS**

The average number of employees during the year was NIL (2021 - 11 ).

**4. INTANGIBLE FIXED ASSETS**

**COST**

At 1 April 2021  
and 31 March 2022

**AMORTISATION**

At 1 April 2021  
and 31 March 2022

**NET BOOK VALUE**

At 31 March 2022

At 31 March 2021

Goodwill  
£

35,000

35,000

-

-

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 March 2022**

**5. TANGIBLE FIXED ASSETS**

	Fixtures and fittings £
<b>COST</b>	
At 1 April 2021 and 31 March 2022	<u>114,409</u>
<b>DEPRECIATION</b>	
At 1 April 2021	54,257
Charge for year	<u>9,023</u>
At 31 March 2022	<u>63,280</u>
<b>NET BOOK VALUE</b>	
At 31 March 2022	<u>51,129</u>
At 31 March 2021	<u>60,152</u>

**6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2022 £	2021 £
Trade creditors	1	-
Tax	29,642	35,712
Social security and other taxes	7,282	5,656
Client Account	235,536	202,697
Directors' loan accounts	50	208
Accrued expenses	<u>3,240</u>	<u>5,554</u>
	<u>275,751</u>	<u>249,827</u>

**7. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR**

	2022 £	2021 £
Bank loans - 1-2 years	<u>51,314</u>	<u>59,488</u>

**8. RELATED PARTY DISCLOSURES**

Included in creditors is an amount of £50 owed to the directors.

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.