

Abbreviated Unaudited Accounts for the Year Ended 31st March 2012

for

Smart Mortgage Group Limited

**Contents of the Abbreviated Accounts
for the Year Ended 31st March 2012**

	Page
Company Information	1
Abbreviated Balance Sheet	2
Notes to the Abbreviated Accounts	3

Smart Mortgage Group Limited

Company Information
for the Year Ended 31st March 2012

DIRECTOR:

J Mehta

REGISTERED OFFICE:

135 Shakespeare Avenue
Hayes
Middlesex
UB4 0BQ

REGISTERED NUMBER:

04710621 (England and Wales)

ACCOUNTANTS:

RehncyShaheen
Chartered Accountants
1276/1278 Greenford Road
Greenford
Middlesex
UB6 0HH

Smart Mortgage Group Limited (Registered number: 04710621)

Abbreviated Balance Sheet
31st March 2012

	Notes	31/3/12 £	£	31/3/11 £	£
FIXED ASSETS					
Tangible assets	2		57,365		58,804
CURRENT ASSETS					
Debtors		36,366		42,940	
CREDITORS					
Amounts falling due within one year		<u>65,271</u>		<u>63,566</u>	
NET CURRENT LIABILITIES			<u>(28,905)</u>		<u>(20,626)</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			28,460		38,178
CREDITORS					
Amounts falling due after more than one year	3		<u>7,005</u>		<u>13,636</u>
NET ASSETS			<u>21,455</u>		<u>24,542</u>
CAPITAL AND RESERVES					
Called up share capital	4		100		100
Profit and loss account			<u>21,355</u>		<u>24,442</u>
SHAREHOLDERS' FUNDS			<u>21,455</u>		<u>24,542</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2012.

The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2012 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 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.
- (b)

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

The financial statements were approved by the director on 20th April 2012 and were signed by:

J Mehta - Director

The notes form part of these abbreviated accounts

**Notes to the Abbreviated Accounts
for the Year Ended 31st March 2012**

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 net invoiced sales of services, excluding value added tax.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Plant & machinery - 25% Reducing balance

Fixtures & fittings - 25 % Reducing balance

Improvement to property - NIL

2. TANGIBLE FIXED ASSETS

COST

At 1st April 2011
and 31st March 2012

DEPRECIATION

At 1st April 2011

Charge for year

At 31st March 2012

NET BOOK VALUE

At 31st March 2012

At 31st March 2011

Total
£

97,490

38,686

1,439

40,125

57,365

58,804

3. CREDITORS

Creditors include the following debts falling due in more than five years:

	31/3/12	31/3/11
	£	£
Repayable by instalments	<u>7,005</u>	<u>13,636</u>

4. CALLED UP SHARE CAPITAL

Allotted, issued and fully paid:

Number:	Class:	Nominal value:	31/3/12	31/3/11
			£	£
100	Ordinary	1	<u>100</u>	<u>100</u>

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.