

ABBREVIATED UNAUDITED ACCOUNTS

FOR THE YEAR ENDED 31 MAY 2012

FOR

D A CALDER LIMITED

T/A

**D. A. CALDER (INSURANCE & MORTGAGE
BROKER)**

**D A CALDER LIMITED (REGISTERED NUMBER: SC205231)
T/A D. A. CALDER (INSURANCE & MORTGAGE
BROKER)**

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FOR THE YEAR ENDED 31 MAY 2012**

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**D A CALDER LIMITED
T/A D. A. CALDER (INSURANCE & MORTGAGE
BROKER)**

**COMPANY INFORMATION
FOR THE YEAR ENDED 31 MAY 2012**

DIRECTOR: A D Calder

REGISTERED OFFICE: 6th Floor, Gordon Chambers
90 Mitchell Street
Glasgow
G1 3NQ

REGISTERED NUMBER: SC205231 (Scotland)

ACCOUNTANTS: Henderson Loggie
90 Mitchell Street
Glasgow
G1 3NQ

BANKERS: The Royal Bank of Scotland plc
City Branch
10 Gordon Street
Glasgow
G1 3PL

D A CALDER LIMITED (REGISTERED NUMBER: SC205231)
T/A D. A. CALDER (INSURANCE & MORTGAGE BROKER)

ABBREVIATED BALANCE SHEET
31 MAY 2012

	Notes	2012 £	£	2011 £	£
FIXED ASSETS					
Intangible assets	2		158,400		178,200
Tangible assets	3		<u>2,475</u>		<u>1,464</u>
			160,875		179,664
CURRENT ASSETS					
Debtors		21,152		24,564	
Investments		-		1,500	
Cash at bank and in hand		<u>215,989</u>		<u>188,195</u>	
		237,141		214,259	
CREDITORS					
Amounts falling due within one year		<u>78,177</u>		<u>103,399</u>	
NET CURRENT ASSETS			<u>158,964</u>		<u>110,860</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>319,839</u>		<u>290,524</u>
CAPITAL AND RESERVES					
Called up share capital	4		8,005		8,005
Profit and loss account			<u>311,834</u>		<u>282,519</u>
SHAREHOLDERS' FUNDS			<u>319,839</u>		<u>290,524</u>

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

The members have not required the company to obtain an audit of its financial statements for the year ended 31 May 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 15 June 2012 and were signed by:

A D Calder - Director

NOTES TO THE ABBREVIATED ACCOUNTS
FOR THE YEAR ENDED 31 MAY 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 commission received from services.

Goodwill

Goodwill, being the amount paid in connection with the acquisition of a business in 2000, is being amortised evenly over its estimated useful life of twenty 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 a straight line basis

Deferred tax

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

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the profit and loss account on a straight line basis over the period of the lease.

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 the profit and loss account in the period to which they relate.

2. INTANGIBLE FIXED ASSETS

	Total £
COST	
At 1 June 2011	
and 31 May 2012	<u>396,000</u>
AMORTISATION	
At 1 June 2011	217,800
Amortisation for year	<u>19,800</u>
At 31 May 2012	<u>237,600</u>
NET BOOK VALUE	
At 31 May 2012	<u><u>158,400</u></u>
At 31 May 2011	<u><u>178,200</u></u>

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BROKER)

NOTES TO THE ABBREVIATED ACCOUNTS - continued
FOR THE YEAR ENDED 31 MAY 2012

3. TANGIBLE FIXED ASSETS

	Total £
COST	
At 1 June 2011	30,817
Additions	2,207
At 31 May 2012	<u>33,024</u>
DEPRECIATION	
At 1 June 2011	29,353
Charge for year	1,196
At 31 May 2012	<u>30,549</u>
NET BOOK VALUE	
At 31 May 2012	<u>2,475</u>
At 31 May 2011	<u>1,464</u>

4. CALLED UP SHARE CAPITAL

Allotted, issued and fully paid:		Nominal value:	2012 £	2011 £
Number:	Class:			
8,000	Ordinary	£1	8,000	8,000
5	Ordinary A-J	£1	<u>5</u>	<u>5</u>
			<u>8,005</u>	<u>8,005</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.