REGISTERED NUMBER: SC205231 (Scotland)

ABBREVIATED UNAUDITED ACCOUNTS

FOR THE YEAR ENDED 31 MAY 2016

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)

CONTENTS OF THE ABBREVIATED ACCOUNTS
FOR THE YEAR ENDED 31 MAY 2016

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

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

COMPANY INFORMATION
FOR THE YEAR ENDED 31 MAY 2016

DIRECTORS:	A D Calder G J Morrison
REGISTERED OFFICE:	75 Bothwell Street Glasgow G2 6TS
REGISTERED NUMBER:	SC205231 (Scotland)
ACCOUNTANTS:	Henderson Loggie 90 Mitchell Street Glasgow Lanarkshire 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 2016

	Notes	2016 £	2016 £	2015 £	2015 £
FIXED ASSETS					
Intangible assets	2		**79,200**		99,000
Tangible assets	3		**2,293**		4,850
			81,493		103,850
CURRENT ASSETS					
Debtors		**26,683**		25,522	
Cash at bank and in hand		**302,270**		235,748	
		328,953		261,270	
CREDITORS					
Amounts falling due within one year		**140,653**		60,375	
NET CURRENT ASSETS			**188,300**		200,895
TOTAL ASSETS LESS CURRENT LIABILITIES			**269,793**		304,745
CAPITAL AND RESERVES					
Called up share capital	4		**8,007**		8,007
Profit and loss account			**261,786**		296,738
SHAREHOLDERS' FUNDS			**269,793**		304,745

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 May 2016.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 May 2016 in accordance with Section 476 of the Companies Act 2006.

The directors acknowledge their 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.

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 Board of Directors on 17 August 2016 and were signed on its behalf by:

A D Calder - Director

The notes form part of these abbreviated accounts

NOTES TO THE ABBREVIATED ACCOUNTS FOR THE YEAR ENDED 31 MAY 2016

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 January 2015).

Turnover
Turnover represents provision of services excluding VAT and trade discounts. Turnover from the supply of services is recognised in accordance with contractual rights to the extent that the service has been delivered. Where payments are received from customers in advance of goods or services being provided, the amounts are recorded as deferred income and included as part of creditors due within one year.

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 measured on differences between the carrying amounts of assets and liabilities in the accounts and the corresponding tax bases, as used in the computation of taxable profit. Deferred tax liabilities are generally recognised for all temporary timing differences that have originated but not reversed by the balance sheet date and are not recognised as permanent differences. Deferred tax assets are recognised to the extent that it is probable that taxable profits will be available in the future. Deferred tax is calculated 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 substantively enacted by 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.

continued...

2. **INTANGIBLE FIXED ASSETS**

	Total
	£
COST	
At 1 June 2015 and 31 May 2016	**396,000**
AMORTISATION	
At 1 June 2015	**297,000**
Amortisation for year	**19,800**
At 31 May 2016	**316,800**
NET BOOK VALUE	
At 31 May 2016	**79,200**
At 31 May 2015	99,000

3. **TANGIBLE FIXED ASSETS**

	Total
	£
COST	
At 1 June 2015	**14,952**
Additions	**931**
At 31 May 2016	**15,883**
DEPRECIATION	
At 1 June 2015	**10,102**
Charge for year	**3,488**
At 31 May 2016	**13,590**
NET BOOK VALUE	
At 31 May 2016	**2,293**
At 31 May 2015	4,850

4. **CALLED UP SHARE CAPITAL**

Allotted, issued and fully paid:

Number:	Class:	Nominal value:	**2016**	2015
			£	£
8,000	Ordinary	£1	**8,000**	8,000
7	Ordinary A-J	£1	**7**	7
			8,007	8,007

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.