REGISTERED NUMBER: SC205231 (Scotland)

UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MAY 2017

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 2017

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

COMPANY INFORMATION
FOR THE YEAR ENDED 31 MAY 2017

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

BALANCE SHEET
31 MAY 2017

	Notes	2017 £	£	2016 £	£
FIXED ASSETS					
Intangible assets	4		**59,400**		79,200
Tangible assets	5		**467**		2,293
			59,867		81,493
CURRENT ASSETS					
Debtors	6	**33,935**		26,683	
Cash at bank and in hand		**326,130**		302,270	
		360,065		328,953	
CREDITORS					
Amounts falling due within one year	7	**143,783**		140,653	
NET CURRENT ASSETS			**216,282**		188,300
TOTAL ASSETS LESS CURRENT LIABILITIES			**276,149**		269,793
CAPITAL AND RESERVES					
Called up share capital			**8,007**		8,007
Retained earnings			**268,142**		261,786
SHAREHOLDERS' FUNDS			**276,149**		269,793

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 May 2017.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 May 2017 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 notes form part of these financial statements

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BALANCE SHEET - continued
31 MAY 2017

The financial statements have been prepared and delivered in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

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

The financial statements were approved by the Board of Directors on 19 July 2017 and were signed on its behalf by:

A D Calder - Director

G J Morrison - Director

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MAY 2017

1. STATUTORY INFORMATION

D. A. Calder Limited is a private company, limited by shares , registered in Scotland. 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 the provisions of Section 1A "Small Entities" of Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

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.

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 a straight line basis

Taxation
Taxation for the year comprises current and deferred tax. Tax is recognised in the Income Statement, except to the extent that it relates to items recognised in other comprehensive income or directly in equity.

Current or deferred taxation assets and liabilities are not discounted.

Current tax is recognised at the amount of tax payable using the tax rates and laws that have been enacted or substantively enacted by the balance sheet date.

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

Timing differences arise from the inclusion of income and expenses in tax assessments in periods different from those in which they are recognised in financial statements. Deferred tax is measured using tax rates and laws that have been enacted or substantively enacted by the year end and that are expected to apply to the reversal of the timing difference.

Unrelieved tax losses and other deferred tax assets are recognised only to the extent that it is probable that they will be recovered against the reversal of deferred tax liabilities or other future taxable profits.

Hire purchase and leasing commitments
Rentals paid under operating leases are charged to profit or loss on a straight line basis over the period of the lease.

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2. **ACCOUNTING POLICIES - continued**

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 11 .

4. **INTANGIBLE FIXED ASSETS**

	Goodwill £
COST	
At 1 June 2016 and 31 May 2017	**396,000**
AMORTISATION	
At 1 June 2016	**316,800**
Amortisation for year	**19,800**
At 31 May 2017	**336,600**
NET BOOK VALUE	
At 31 May 2017	**59,400**
At 31 May 2016	79,200

5. **TANGIBLE FIXED ASSETS**

	Fixtures and fittings £
COST	
At 1 June 2016	**15,883**
Disposals	**(1,928)**
At 31 May 2017	**13,955**
DEPRECIATION	
At 1 June 2016	**13,590**
Charge for year	**1,826**
Eliminated on disposal	**(1,928)**
At 31 May 2017	**13,488**
NET BOOK VALUE	
At 31 May 2017	**467**
At 31 May 2016	2,293

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6. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2017	2016
	£	£
Trade debtors	**14,729**	13,716
Other debtors	**19,206**	12,967
	33,935	26,683

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2017	2016
	£	£
Trade creditors	**5,443**	2,188
Taxation and social security	**70,811**	65,220
Other creditors	**67,529**	73,245
	143,783	140,653

8. FIRST YEAR ADOPTION

The financial statements of D A Calder Limited for the year ended 31 May 2017 are the first financial statements prepared in accordance with FRS 102, The Financial Reporting Standard applicable in the UK and Republic of Ireland. The date of transition to FRS 102 was 1 June 2015. No changes have been required regarding the reported financial position and financial performance for the previous period by the transition to FRS 102.

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.