

REGISTERED NUMBER: 247708 (Scotland)

Abbreviated Accounts
for the Year Ended 30 April 2006
for
Select Finance Consultants Limited
Trading as
Halal Mortgages.com



Select Finance Consultants Limited
Trading as Halal Mortgages.com

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for the Year Ended 30 April 2006

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Select Finance Consultants Limited
Trading as Halal Mortgages.com

Company Information
for the Year Ended 30 April 2006

DIRECTORS:

T Mahmood
Z Mahmood

SECRETARY.

Z Mahmood

REGISTERED OFFICE

Select House
82 84 Niddrie Road
GLASGOW
G42 8PU

REGISTERED NUMBER.

247708 (Scotland)

AUDITORS:

O'Haras Chartered Accountants
Registered Auditors
1 Golf Road
Clarkston
Glasgow
G76 7HU

Report of the Independent Auditors to
Select Finance Consultants Limited
Under Section 247B of the Companies Act 1985

We have examined the abbreviated accounts set out on pages three to five, together with the financial statements of Select Finance Consultants Limited for the year ended 30 April 2006 prepared under Section 226 of the Companies Act 1985

This report is made solely to the company, in accordance with Section 247B of the Companies Act 1985. Our work has been undertaken so that we might state to the company those matters we are required to state to it in a special auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company, for our work, for this report, or for the opinions we have formed.

Respective responsibilities of directors and auditors

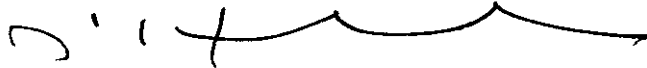
The directors are responsible for preparing the abbreviated accounts in accordance with Section 246 of the Companies Act 1985. It is our responsibility to form an independent opinion as to whether the company is entitled to deliver abbreviated accounts prepared in accordance with Sections 246(5) and (6) of the Act to the Registrar of Companies and whether the abbreviated accounts have been properly prepared in accordance with those provisions and to report our opinion to you.

Basis of opinion

We conducted our work in accordance with Bulletin 2006/3 "The Special Auditor's Report on Abbreviated Accounts in the United Kingdom" issued by the Auditing Practices Board. In accordance with that Bulletin we have carried out the procedures we consider necessary to confirm, by reference to the financial statements, that the company is entitled to deliver abbreviated accounts and that the abbreviated accounts to be delivered are properly prepared.

Opinion

In our opinion the company is entitled to deliver abbreviated accounts prepared in accordance with Sections 246(5) and (6) of the Companies Act 1985, and the abbreviated accounts have been properly prepared in accordance with those provisions.



O'Haras Chartered Accountants
Registered Auditors
1 Golf Road
Clarkston
Glasgow
G76 7HU

Date

16/2/07

Select Finance Consultants Limited
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Abbreviated Balance Sheet
30 April 2006

	Notes	30/4/06 £	30/4/05 £
FIXED ASSETS			
Intangible assets	2	140	4,760
Tangible assets	3	10,046	10,477
		<u>10,186</u>	<u>15,237</u>
CURRENT ASSETS			
Debtors		881	2,005
Cash at bank		3,927	1
		<u>4,808</u>	<u>2,006</u>
CREDITORS			
Amounts falling due within one year		<u>256,436</u>	<u>33,398</u>
NET CURRENT LIABILITIES		<u>(251,628)</u>	<u>(31,392)</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>(241,442)</u>	<u>(16,155)</u>
CREDITORS			
Amounts falling due after more than one year			(323)
PROVISIONS FOR LIABILITIES		<u>(1,002)</u>	<u>(2,670)</u>
NET LIABILITIES		<u><u>(242,444)</u></u>	<u><u>(19,148)</u></u>
CAPITAL AND RESERVES			
Called up share capital	4	1	1
Profit and loss account		<u>(242,445)</u>	<u>(19,149)</u>
SHAREHOLDERS' FUNDS		<u><u>(242,444)</u></u>	<u><u>(19,148)</u></u>

These abbreviated accounts have been prepared in accordance with the special provisions of Part VII of the Companies Act 1985 relating to small companies

The financial statements were approved by the Board of Directors on 16 February 2007 and were signed on its behalf by



T Mahmood Director

The notes form part of these abbreviated accounts

Notes to the Abbreviated Accounts
for the Year Ended 30 April 2006

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 2005)

Turnover

Turnover represents net invoiced sales of goods, 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 and machinery	25% on reducing balance
Computer equipment	33% on cost

Deferred tax

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

2 INTANGIBLE FIXED ASSETS

	Total £
COST	
At 1 May 2005 and 30 April 2006	14,000
AMORTISATION	
At 1 May 2005	9,240
Charge for year	4,620
At 30 April 2006	13,860
NET BOOK VALUE	
At 30 April 2006	140
At 30 April 2005	4,760

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Notes to the Abbreviated Accounts continued
for the Year Ended 30 April 2006

3 TANGIBLE FIXED ASSETS

	Total £
COST	
At 1 May 2005	18,544
Additions	6,885
At 30 April 2006	25,429
DEPRECIATION	
At 1 May 2005	8,067
Charge for year	7,316
At 30 April 2006	15,383
NET BOOK VALUE	
At 30 April 2006	10,046
At 30 April 2005	10,477

4 CALLED UP SHARE CAPITAL

Authorised Number	Class	Nominal value	30/4/06 £	30/4/05 £
1,000	Ordinary	1	1,000	
Allotted, issued and fully paid Number	Class	Nominal value	30/4/06 £	30/4/05 £
1	Ordinary	1	1	1