REGISTERED NUMBER: SC267828 (Scotland)

Unaudited Financial Statements

for the Year Ended

31 May 2025

for

SFS INVESTMENTS LIMITED

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for the Year Ended 31 May 2025

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SFS INVESTMENTS LIMITED

Company Information
for the Year Ended 31 May 2025

DIRECTOR:	M Southern
REGISTERED OFFICE:	10 Main Street Bothwell G71 8RF
REGISTERED NUMBER:	SC267828 (Scotland)
ACCOUNTANTS:	WDM Associates Oakfield House 378 Brandon Street Motherwell ML1 1XA

Balance Sheet
31 May 2025

	Notes	2025 £	2024 £
FIXED ASSETS			
Tangible assets	4	255,169	205,111
CURRENT ASSETS			
Debtors	5	51,185	47,873
Investments	6	52,457	-
Cash at bank and in hand		184,796	136,075
		288,438	183,948
CREDITORS			
Amounts falling due within one year	7	(258,701)	(269,054)
NET CURRENT ASSETS/(LIABILITIES)		29,737	(85,106)
TOTAL ASSETS LESS CURRENT LIABILITIES		284,906	120,005
CREDITORS			
Amounts falling due after more than one year	8	(176,073)	(43,592)
PROVISIONS FOR LIABILITIES		(63,792)	(51,278)
NET ASSETS		45,041	25,135
CAPITAL AND RESERVES			
Called up share capital		100	100
Retained earnings		44,941	25,035
SHAREHOLDERS' FUNDS		45,041	25,135

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 May 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 May 2025 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

(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

continued...

Balance Sheet - continued
31 May 2025

The financial statements have been prepared and delivered in accordance with the provisions applicable to companies subject to the small companies regime.

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

The financial statements were approved by the director and authorised for issue on 20 February 2026 and were signed by:

M Southern - Director

The notes form part of these financial statements

Notes to the Financial Statements
for the Year Ended 31 May 2025

1. STATUTORY INFORMATION

SFS Investments 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.

The presentation currency of the financial statements is the Pound Sterling (£).

2. ACCOUNTING POLICIES

Basis of preparing the financial statements
These financial statements have been prepared in accordance with Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" including the provisions of Section 1A "Small Entities" and the Companies Act 2006. The financial statements have been prepared under the historical cost convention as modified by the revaluation of certain assets.

Turnover
Turnover is measured at the fair value of the consideration received or receivable, excluding discounts, rebates, value added tax and other sales taxes.

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

Motor vehicles	-	25% on reducing balance
Office equipment	-	15% on reducing balance

Basic financial instruments
Basic financial instruments, which include trade and other debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost.

Taxation
Taxation for the year comprises current and deferred tax. Tax is recognised in the Statement of Income and Retained Earnings, 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.

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2. **ACCOUNTING POLICIES - continued**

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.

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 10 (2024 - 10) .

4. **TANGIBLE FIXED ASSETS**

	Motor vehicles	Office equipment	Totals
	£	£	£
COST			
At 1 June 2024	295,892	109,356	405,248
Additions	152,780	6,693	159,473
Disposals	(122,890)	-	(122,890)
At 31 May 2025	325,782	116,049	441,831
DEPRECIATION			
At 1 June 2024	121,111	79,026	200,137
Charge for year	59,253	4,988	64,241
Eliminated on disposal	(77,716)	-	(77,716)
At 31 May 2025	102,648	84,014	186,662
NET BOOK VALUE			
At 31 May 2025	223,134	32,035	255,169
At 31 May 2024	174,781	30,330	205,111

5. **DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2025	2024
	£	£
Trade debtors	37,767	29,455
Other debtors	13,418	13,418
Prepayments	-	5,000
	51,185	47,873

6. **CURRENT ASSET INVESTMENTS**

	2025	2024
	£	£
Other	52,457	-

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7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Hire purchase contracts	37,152	93,657
Tax	103,739	79,964
Social security and other taxes	2,848	1,453
Directors' current accounts	412	315
Accrued expenses	114,550	93,665
	258,701	269,054

8. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2025	2024
	£	£
Hire purchase contracts	176,073	43,592

9. SECURED DEBTS

The following secured debts are included within creditors:

	2025	2024
	£	£
Hire purchase contracts	213,225	137,249

Hire purchase creditors are secured over the assets concerned.

Chartered Accountants' Report to the Director
on the Unaudited Financial Statements of
SFS Investments Limited

The following reproduces the text of the report prepared for the director in respect of the company's annual unaudited financial statements. In accordance with the Companies Act 2006, the company is only required to file a Balance Sheet. Readers are cautioned that the Income Statement and certain other primary statements and the Report of the Director are not required to be filed with the Registrar of Companies.

In order to assist you to fulfil your duties under the Companies Act 2006, we have prepared for your approval the financial statements of SFS Investments Limited for the year ended 31 May 2025 which comprise the Statement of Income and Retained Earnings, Balance Sheet and the related notes from the company's accounting records and from information and explanations you have given us.

As a practising member firm of ICAS, we are subject to its ethical and other professional requirements which are detailed at https://icas.com/icas-framework-preparation-of-accounts.

This report is made solely to the director of SFS Investments Limited in accordance with our terms of engagement. Our work has been undertaken solely to prepare for your approval the financial statements of SFS Investments Limited and state those matters that we have agreed to state to the director of SFS Investments Limited in this report in accordance with the requirements of ICAS as detailed at https://icas.com/icas-framework-preparation-of-accounts. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and its director for our work or for this report.

It is your duty to ensure that SFS Investments Limited has kept adequate accounting records and to prepare statutory financial statements that give a true and fair view of the assets, liabilities, financial position and profit of SFS Investments Limited. You consider that SFS Investments Limited is exempt from the statutory audit requirement for the year.

We have not been instructed to carry out an audit or a review of the financial statements of SFS Investments Limited. For this reason, we have not verified the accuracy or completeness of the accounting records or information and explanations you have given to us and we do not, therefore, express any opinion on the statutory financial statements.

WDM Associates
Oakfield House
378 Brandon Street
Motherwell
ML1 1XA

20 February 2026

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.