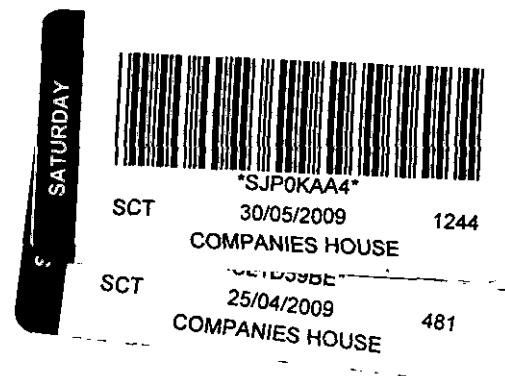


REGISTERED NUMBER: SC330821 (Scotland)

Abbreviated Unaudited Accounts
for the Period
12 September 2007 to 30 November 2008
for
Crieff Property & Mortgage Centre Ltd



Crieff Property & Mortgage Centre Ltd

Contents of the Abbreviated Accounts for the Period 12 September 2007 to 30 November 2008

	Page
Company Information	1
Abbreviated Balance Sheet	2
Notes to the Abbreviated Accounts	4
Chartered Accountants' Report	6

Crieff Property & Mortgage Centre Ltd

Company Information

for the Period 12 September 2007 to 30 November 2008

DIRECTORS:

G Bingham
I G Campbell

SECRETARY:

I G Campbell

REGISTERED OFFICE:

56 King Street
Crieff
Perthshire
PH7 3AX

REGISTERED NUMBER:

SC330821 (Scotland)

ACCOUNTANTS:

Kelly Accounting Limited
Chartered Accountants
42 Comrie Street
Crieff
Perthshire
PH7 4AX

Crieff Property & Mortgage Centre Ltd

Abbreviated Balance Sheet

30 November 2008

	Notes	£	£
FIXED ASSETS			
Intangible assets	2		76,000
Tangible assets	3		<u>8,177</u>
			84,177
 CURRENT ASSETS			
Debtors		1,920	
Cash at bank and in hand		<u>2</u>	
		1,922	
 CREDITORS			
Amounts falling due within one year	4	<u>83,221</u>	
 NET CURRENT LIABILITIES			<u>(81,299)</u>
 TOTAL ASSETS LESS CURRENT LIABILITIES			<u><u>2,878</u></u>
 CAPITAL AND RESERVES			
Called up share capital	5		100
Profit and loss account			<u>2,778</u>
 SHAREHOLDERS' FUNDS			<u><u>2,878</u></u>

The company is entitled to exemption from audit under Section 249A(1) of the Companies Act 1985 for the period ended 30 November 2008.

The members have not required the company to obtain an audit of its financial statements for the period ended 30 November 2008 in accordance with Section 249B(2) of the Companies Act 1985.

The directors acknowledge their responsibilities for:

- (a) ensuring that the company keeps accounting records which comply with Section 221 of the Companies Act 1985 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 Section 226 and which otherwise comply with the requirements of the Companies Act 1985 relating to financial statements, so far as applicable to the company.

Crieff Property & Mortgage Centre Ltd

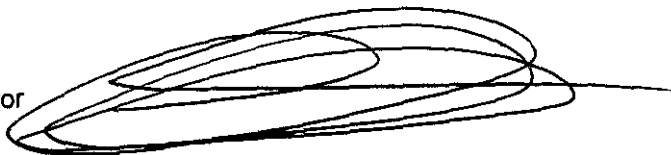
Abbreviated Balance Sheet - continued

30 November 2008

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 10 April 2009 and were signed on its behalf by:

G Bingham - Director

A large, stylized signature consisting of several overlapping loops and a long horizontal stroke extending to the right.

I G Campbell - Director

A signature with a cursive 'I' followed by 'G Campbell' and a long horizontal stroke.

The notes form part of these abbreviated accounts

Crieff Property & Mortgage Centre Ltd

Notes to the Abbreviated Accounts

for the Period 12 September 2007 to 30 November 2008

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 2007).

Turnover

Turnover represents net invoiced sales of goods, excluding value added tax.

Turnover represents net invoiced sales of services, excluding value added tax and commissions received in respect of financial products.

Goodwill

Goodwill, being the amount paid in connection with the acquisition of a business in 2008, 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.

Plant and machinery etc - 25% on reducing balance

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.

2. INTANGIBLE FIXED ASSETS

	Total £
COST	
Additions	80,000
At 30 November 2008	80,000
AMORTISATION	
Charge for period	4,000
At 30 November 2008	4,000
NET BOOK VALUE	
At 30 November 2008	76,000

Crieff Property & Mortgage Centre Ltd

Notes to the Abbreviated Accounts - continued for the Period 12 September 2007 to 30 November 2008

3. TANGIBLE FIXED ASSETS

	Total £
COST	
Additions	10,903
At 30 November 2008	<u>10,903</u>
DEPRECIATION	
Charge for period	2,726
At 30 November 2008	<u>2,726</u>
NET BOOK VALUE	
At 30 November 2008	<u><u>8,177</u></u>

4. CREDITORS

Creditors include an amount of £42,398 for which security has been given.

5. CALLED UP SHARE CAPITAL

Authorised:			
Number:	Class:	Nominal value:	£
1,000	Ordinary	£1	<u>1,000</u>
Alotted, issued and fully paid:			
Number:	Class:	Nominal value:	£
100	Ordinary	£1	<u>100</u>

99 Ordinary shares of £1 each were allotted and fully paid for cash at par during the period.

**Chartered Accountants' Report to the Board of Directors
on the Unaudited Financial Statements of
Crieff Property & Mortgage Centre Ltd**

The following reproduces the text of the report prepared for the directors in respect of the company's annual unaudited financial statements, from which the unaudited abbreviated accounts (set out on pages to) have been prepared.

In accordance with our terms of engagement and in order to assist you to fulfil your duties under the Companies Act 1985, we have compiled the financial statements of the company for the period ended 30 November 2008 which comprise the Profit and Loss Account, the Balance Sheet and the related notes from the accounting records and information and explanations you have given to us.

This report is made to the company's Board of Directors, as a body, in accordance with the terms of our engagement. Our work has been undertaken so that we might compile the financial statements that we have been engaged to compile, report to the company's Board of Directors that we have done so, and state those matters that we have agreed to state to them in this 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 and the company's Board of Directors, as a body, for our work or for this report.

We have carried out this engagement in accordance with technical guidance issued by the Institute of Chartered Accountants in England & Wales and have complied with the ethical guidance laid down by the Institute relating to members undertaking the compilation of financial statements.

You have acknowledged on the Balance Sheet as at 30 November 2008 your duty to ensure that the company has kept proper accounting records and to prepare financial statements that give a true and fair view under the Companies Act 1985. You consider that the company is exempt from the statutory requirement for an audit for the period.

We have not been instructed to carry out an audit of the financial statements. 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 financial statements.

Kelly Accounts Ltd.

Kelly Accounting Limited
Chartered Accountants
42 Comrie Street
Crieff
Perthshire
PH7 4AX

10 April 2009