

**OPTIMAL FINANCIAL SOLUTIONS LTD
ABBREVIATED ACCOUNTS
FOR THE PERIOD FROM 1 JANUARY 2025 TO 31 OCTOBER 2025**

OPTIMAL FINANCIAL SOLUTIONS LTD
ABBREVIATED ACCOUNTS
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OPTIMAL FINANCIAL SOLUTIONS LTD
COMPANY INFORMATION
FOR THE PERIOD FROM 1 JANUARY 2025 TO 31 OCTOBER 2025

Director	Benjamin Dawson
Company Number	SC346607 (Scotland)
Registered Office	64 Edgehead Road Edgehead Pathhead Midlothian EH37 5RJ
Accountants	Rosebery Accountants & Business Advisors 23 Melville Street Edinburgh EH3 7PE

OPTIMAL FINANCIAL SOLUTIONS LTD
STATEMENT OF FINANCIAL POSITION
AS AT 31 OCTOBER 2025

	Notes	2025 £	2024 £
Fixed assets			
Tangible assets	<u>4</u>	-	70,156
Current assets			
Debtors	5	4,876	43,266
Cash at bank and in hand		21,839	48,596
		<u>26,715</u>	<u>91,862</u>
Creditors: amounts falling due within one year	<u>6</u>	(566)	(47,570)
Net current assets		<u>26,149</u>	<u>44,292</u>
Total assets less current liabilities		26,149	114,448
Creditors: amounts falling due after more than one year	<u>7</u>	-	(2,928)
Provisions for liabilities			
Other provisions		(21,410)	(42,500)
Net assets		<u>4,739</u>	<u>69,020</u>
Capital and reserves			
Called up share capital		1,800	1,800
Profit and loss account		2,939	67,220
Shareholders' funds		<u>4,739</u>	<u>69,020</u>

For the period ending 31 October 2025 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies. The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The director acknowledges his responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared and delivered in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with the provisions of FRS 102 Section 1A - Small Entities. The profit and loss account has not been delivered to the Registrar of Companies.

The financial statements were approved by the Board and authorised for issue on 2 December 2025 and were signed on its behalf by

T J Price
Director

Company Registration No. SC346607

OPTIMAL FINANCIAL SOLUTIONS LTD
NOTES TO THE ACCOUNTS
FOR THE PERIOD FROM 1 JANUARY 2025 TO 31 OCTOBER 2025

6 Creditors: amounts falling due within one year	2025	2024
	£	£
Bank loans and overdrafts	-	6,413
Obligations under finance leases and hire purchase contracts	-	28,597
Taxes and social security	-	11,606
Other creditors	-	153
Loans from directors	565	-
Accruals	1	801
	<u>566</u>	<u>47,570</u>
7 Creditors: amounts falling due after more than one year	2025	2024
	£	£
Bank loans	-	2,928
	<u>-</u>	<u>2,928</u>

8 Loans to directors

	Brought Forward	Advance/ credit	Repaid	Carried Forward
	£	£	£	£
T J Price				
Director's loan account	2,685	-	2,685	-
Lesley A Price				
Director's loan account	8,135	-	8,135	-
	<u>10,820</u>	<u>-</u>	<u>10,820</u>	<u>-</u>

The directors' loans were repaid in full during the financial year.

9 Transactions with related parties

During the year the Company fully impaired a balance of £18,665 due from the partnership operated by the directors and shareholders. The impairment reflects the Company's assessment that the amount is not expected to be recovered.

10 Average number of employees

During the period the average number of employees was 3 (2024: 3).

