

**Unaudited Financial Statements
for the Year Ended 30 June 2020
for
CMMISH & COMPANY LIMITED**

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for the Year Ended 30 June 2020**

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CAMMISH & COMPANY LIMITED

**Company Information
for the Year Ended 30 June 2020**

DIRECTORS:	Alexander Sydney Cammish Rosalie Frances Cammish Jamie Alexander Cammish
SECRETARY:	Alexander Sydney Cammish
REGISTERED OFFICE:	18 North Bar Within BEVERLEY East Yorkshire HU17 8AX
REGISTERED NUMBER:	05778035 (England and Wales)
ACCOUNTANTS:	G & C Professionals Limited trading as Graham & Company Chartered Certified Accountants & Business Advisers Cleveland House 1-10 Sitwell Street KINGSTON UPON HULL East Yorkshire HU8 7BE

CAMMISH & COMPANY LIMITED (REGISTERED NUMBER: 05778035)

**Balance Sheet
30 June 2020**

	Notes	2020 £	£	2019 £	£
FIXED ASSETS					
Investments	4		220		220
Investment property	5		<u>938,176</u>		<u>938,176</u>
			938,396		938,396
CURRENT ASSETS					
Debtors	6	243,601		140,226	
Cash at bank		<u>1,667</u>		<u>1,465</u>	
		245,268		141,691	
CREDITORS					
Amounts falling due within one year	7	<u>129,288</u>		<u>132,783</u>	
NET CURRENT ASSETS			<u>115,980</u>		<u>8,908</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			1,054,376		947,304
CREDITORS					
Amounts falling due after more than one year	8		<u>555,334</u>		<u>656,802</u>
NET ASSETS			<u>499,042</u>		<u>290,502</u>
CAPITAL AND RESERVES					
Called up share capital	11		800		800
Retained earnings	12		<u>498,242</u>		<u>289,702</u>
SHAREHOLDERS' FUNDS			<u>499,042</u>		<u>290,502</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 30 June 2020.

The members have not required the company to obtain an audit of its financial statements for the year ended 30 June 2020 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 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.
- (b)

CAMMISH & COMPANY LIMITED (REGISTERED NUMBER: 05778035)

**Balance Sheet - continued
30 June 2020**

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 Income Statement has not been delivered.

The financial statements were approved by the Board of Directors and authorised for issue on 24 March 2021 and were signed on its behalf by:

Alexander Sydney Cammish - Director

Jamie Alexander Cammish - Director

The notes form part of these financial statements

**Notes to the Financial Statements
for the Year Ended 30 June 2020**

1. STATUTORY INFORMATION

CAMMISH & COMPANY LIMITED is a private company, limited by shares, registered in England and Wales. 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 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.

Turnover

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

Investments in subsidiaries

Investments in subsidiary undertakings are recognised at cost.

Investment property

Investment property is shown at most recent valuation. Any aggregate surplus or deficit arising from changes in fair value is recognised in profit or loss.

The properties owned by the company are managed and maintained such that a decrease in market value is not incurred. Accordingly the director considers that no depreciation should be provided for.

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 3 (2019 - 3) .

4. FIXED ASSET INVESTMENTS

COST

At 1 July 2019
and 30 June 2020

NET BOOK VALUE

At 30 June 2020
At 30 June 2019

Shares in
group
undertaking
£

220

220

220

**Notes to the Financial Statements - continued
for the Year Ended 30 June 2020**

4. FIXED ASSET INVESTMENTS - continued

The company's investments at the Balance Sheet date in the share capital of companies include the following:

Ridings Property Management Services Limited

Registered office:

Nature of business: Property management

Class of shares:	% holding	2020	2019
Ordinary	100.00	£	£
Aggregate capital and reserves		1,777	135,510
Profit for the year		<u>88,695</u>	<u>79,759</u>

Elmchurch Estates & Equities Limited

Registered office:

Nature of business: Property maintenance

Class of shares:	% holding	2020	2019
Ordinary	100.00	£	£
Aggregate capital and reserves		1,027	2,380
Loss for the year		<u>(1,353)</u>	<u>(1,797)</u>

Mulberry Residential Limited

Registered office:

Nature of business: Residential estate agency

Class of shares:	% holding	2020	2019
Ordinary	100.00	£	£
Aggregate capital and reserves		(38,698)	(38,690)
Profit/(loss) for the year		<u>92</u>	<u>(10,914)</u>

5. INVESTMENT PROPERTY

FAIR VALUE

At 1 July 2019
and 30 June 2020

NET BOOK VALUE

At 30 June 2020

At 30 June 2019

Total
£

938,176

938,176

938,176

**Notes to the Financial Statements - continued
for the Year Ended 30 June 2020**

6. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020	2019
	£	£
Trade debtors	1,390	6,625
Amounts owed by group undertakings	241,938	133,249
Prepayments	273	352
	<u>243,601</u>	<u>140,226</u>

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020	2019
	£	£
Bank loans and overdrafts (see note 9)	53,884	16,418
Trade creditors	2,900	480
Rents in advance	7,478	7,478
Amounts owed to group undertakings	-	82,998
Corporation tax	8,471	6,152
Other creditors	100	100
Amount due to related business	50,484	11,640
Directors' loan accounts	2,263	3,953
Accrued expenses	3,708	3,564
	<u>129,288</u>	<u>132,783</u>

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

	2020	2019
	£	£
Other loans (see note 9)	<u>555,334</u>	<u>656,802</u>
Amounts falling due in more than five years:		
Repayable otherwise than by instalments		
Property loans	<u>155,000</u>	<u>165,000</u>
Repayable by instalments		
Bank loans payable in more than five years	<u>130,914</u>	<u>404,102</u>

Property loans are funds made available by the director and shareholders to finance property acquisitions.

9. LOANS

An analysis of the maturity of loans is given below:

	2020	2019
	£	£
Amounts falling due within one year or on demand:		
Bank loans	<u>53,884</u>	<u>16,418</u>

**Notes to the Financial Statements - continued
for the Year Ended 30 June 2020**

9. LOANS - continued

	2020 £	2019 £
Amounts falling due between one and two years: Bank loans payable in one to two years	<u>107,768</u>	<u>34,300</u>
Amounts falling due between two and five years: Bank loans payable in two to five years	<u>161,652</u>	<u>53,400</u>
Amounts falling due in more than five years: Repayable otherwise than by instalments Property loans	<u>155,000</u>	<u>165,000</u>
Repayable by instalments Bank loans payable in more than five years	<u>130,914</u>	<u>404,102</u>

10. SECURED DEBTS

The following secured debts are included within creditors:

	2020 £	2019 £
Bank loans	<u>454,218</u>	<u>508,220</u>

11. CALLED UP SHARE CAPITAL

Allotted, issued and fully paid:

Number:	Class:	Nominal value:	2020 £	2019 £
200	A Ordinary	£1	200	200
200	B Ordinary	£1	200	200
200	C Ordinary	£1	200	200
200	D Ordinary	£1	<u>200</u>	<u>200</u>
			<u>800</u>	<u>800</u>

12. RESERVES

	Retained earnings £
At 1 July 2019	289,702
Profit for the year	233,540
Dividends	<u>(25,000)</u>
At 30 June 2020	<u>498,242</u>

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.