Registered Number 04369921

Cummins Financial Advisers Limited

Abbreviated Accounts

31 March 2011

Cummins Financial Advisers Limited **Registered Number 04369921**

Company Information

Registered Office:
Fairfield House
104 Whitby Road
Ellesmere Port
Cheshire
CH65 0AB

Reporting Accountants:
Johnstone Howell & Co

104 Whitby Road
Ellesmere Port
Cheshire
CH65 0AB

Cummins Financial Advisers Limited **Registered Number 04369921**

Balance Sheet as at 31 March 2011

	Notes	2011		2010	
		£	£	£	£
Fixed assets					
Tangible	2		784		1,720
			784		1,720
Current assets					
Debtors		16,423		7,709	
Cash at bank and in hand		13,774		12,497	
Total current assets		30,197		20,206	
Creditors: amounts falling due within one year		(20,816)		(11,621)	
Net current assets (liabilities)			9,381		8,585
Total assets less current liabilities			10,165		10,305
Provisions for liabilities			0		(136)
Total net assets (liabilities)			10,165		10,169
Capital and reserves					
Called up share capital	3		2		2
Profit and loss account			10,163		10,167
Shareholders funds			10,165		10,169

a. For the year ending 31 March 2011 the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.
b. The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.
c. The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.
d. These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

Approved by the board on 01 November 2011

And signed on their behalf by:
G J Cummins, Director

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 1068 of the Companies Act 2006.

Notes to the Abbreviated Accounts

For the year ending 31 March 2011

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 April 2008).

Turnover

Turnover represents commissions receivable.

Deferred tax

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

Depreciation

Depreciation has been provided at the following rates in order to write off the assets over their estimated useful lives.

Fixtures and fittings	20% on cost
Computer equipment	33% on cost

2 **Tangible fixed assets**

	Total
Cost	**£**
At 01 April 2010	6,473
At 31 March 2011	6,473
Depreciation	
At 01 April 2010	4,753
Charge for year	936
At 31 March 2011	5,689
Net Book Value	
At 31 March 2011	784
At 31 March 2010	1,720

3 **Share capital**

	2011	2010
	£	£
Allotted, called up and fully paid:		

1 Ordinary "A" shares of £1 each		1	1
1 Ordinary "B" shares of £1 each		1	1

4 Transactions with directors

G J Cummins had a loan during the year. The balance at 31 March 2011 was £8,580 (1 April 2010 - £-), £8,580 was advanced during the year.