

Registered Number 04369921

Cummins Financial Advisers Limited

Abbreviated Accounts

31 March 2012

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

Balance Sheet as at 31 March 2012

	Notes	2012 £	£	2011 £	£
Fixed assets					
Tangible	2		316		784
			<u>316</u>		<u>784</u>
Current assets					
Debtors		16,113		16,423	
Cash at bank and in hand		15,850		13,774	
Total current assets		<u>31,963</u>		<u>30,197</u>	
Creditors: amounts falling due within one year		(21,854)		(20,816)	
Net current assets (liabilities)			10,109		9,381
Total assets less current liabilities			<u>10,425</u>		<u>10,165</u>
Total net assets (liabilities)					
			<u>10,425</u>		<u>10,165</u>
Capital and reserves					
Called up share capital	3		2		2
Profit and loss account			10,423		10,163
Shareholders funds			<u>10,425</u>		<u>10,165</u>

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- a. For the year ending 31 March 2012 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 11 December 2012

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 2012

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 2011	-	<u>6,473</u>
At 31 March 2012	-	<u>6,473</u>
Depreciation		
At 01 April 2011		5,689
Charge for year	-	<u>468</u>
At 31 March 2012	-	<u>6,157</u>
Net Book Value		
At 31 March 2012		316
At 31 March 2011	-	<u>784</u>

3 **Share capital**

2012	2011
£	£

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 2012 was £9,275 (1 April 2011 - £8,580), £37,695 was advanced and £37,000 was repaid during the year.