REGISTERED NUMBER 04906363 (England and Wales)

ABBREVIATED UNAUDITED ACCOUNTS

FOR THE YEAR ENDED 28TH FEBRUARY 2011

FOR

SN FINANCIAL SERVICES LIMITED

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SN FINANCIAL SERVICES LIMITED (REGISTERED NUMBER: 04906363)

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SN FINANCIAL SERVICES LIMITED

COMPANY INFORMATION
FOR THE YEAR ENDED 28TH FEBRUARY 2011

DIRECTORS:	Mr S I Neale Mrs S A Neale
SECRETARY:	Mrs S A Neale
REGISTERED OFFICE:	Office Suite 6 Hillcairne St Andrews Road Droitwich Worcestershire WR9 8DJ
REGISTERED NUMBER:	04906363 (England and Wales)
ACCOUNTANTS.	Ormerod Rutter Limited Chartered Accountants The Oakley Kidderminster Road Droitwich Worcestershire WR9 9AY
BANKERS:	HSBC Bank plc 11 Victoria Square Droitwich Worcestershire WR9 8DH

SN FINANCIAL SERVICES LIMITED (REGISTERED NUMBER. 04906363)

ABBREVIATED BALANCE SHEET
28TH FEBRUARY 2011

	Notes	2011 £	£	2010 £	£
FIXED ASSETS					
Tangible assets	2		4,468		5,914
CURRENT ASSETS					
Debtors		454		454	
Cash at bank		21,884		29,070	
		22,338		29,524	
CREDITORS					
Amounts falling due within one year		13,937		22,200	
NET CURRENT ASSETS			8,401		7,324
TOTAL ASSETS LESS CURRENT LIABILITIES			12,869		13,238
CAPITAL AND RESERVES					
Called up share capital	3		2		2
Profit and loss account			12,867		13,236
SHAREHOLDERS' FUNDS			12,869		13,238

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 28th February 2011

The members have not required the company to obtain an audit of its financial statements for the year ended 28th February 2011 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

(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 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

The abbreviated accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies

The financial statements were approved by the Board of Directors on 8th November 2011 and were signed on its behalf by

Mr S I Neale - Director



The notes form part of these abbreviated accounts

NOTES TO THE ABBREVIATED ACCOUNTS FOR THE YEAR ENDED 28TH FEBRUARY 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 invoiced sales of services

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life

Fixtures and fittings	- 15% on reducing balance
Computer equipment	- 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 TANGIBLE FIXED ASSETS

	Total £
COST	
At 1st March 2010 and 28th February 2011	15,346
DEPRECIATION	
At 1st March 2010	9,432
Charge for year	1,446
At 28th February 2011	10,878
NET BOOK VALUE	
At 28th February 2011	4,468
At 28th February 2010	5,914

3 CALLED UP SHARE CAPITAL

Allotted, issued and fully paid

Number	Class	Nominal value	2011 £	2010 £
2	Ordinary A	£1	2	2

CHARTERED ACCOUNTANTS' REPORT TO THE BOARD OF DIRECTORS ON THE UNAUDITED FINANCIAL STATEMENTS OF SN FINANCIAL SERVICES LIMITED

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 two to three) have been prepared.

In order to assist you to fulfil your duties under the Companies Act 2006, we have prepared for your approval the financial statements of SN Financial Services Limited for the year ended 28th February 2011 which comprise the Profit and Loss Account, the Balance Sheet and the related notes from the company's accounting records and from information and explanations you have given us

As a practising member firm of the Institute of Chartered Accountants in England and Wales (ICAEW), we are subject to its ethical and other professional requirements which are detailed at icaew com/membershandbook

This report is made solely to the Board of Directors of SN Financial Services Limited, as a body, in accordance with our terms of engagement Our work has been undertaken solely to prepare for your approval the financial statements of SN Financial Services Limited and state those matters that we have agreed to state to the Board of Directors of SN Financial Services Limited, as a body, in this report in accordance with AAF 2/10 as detailed at icaew com/compilation To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and its Board of Directors, as a body, for our work or for this report

It is your duty to ensure that SN Financial Services Limited has kept adequate accounting records and to prepare statutory financial statements that give a true and fair view of the assets, liabilities, financial position and profit of SN Financial Services Limited You consider that SN Financial Services Limited is exempt from the statutory audit requirement for the year

We have not been instructed to carry out an audit or a review of the financial statements of SN Financial Services Limited 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 statutory financial statements

Ormerod Rutter Limited

Ormerod Rutter Limited
Chartered Accountants
The Oakley
Kidderminster Road
Droitwich
Worcestershire
WR9 9AY

8th November 2011