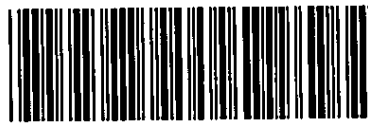


ABBREVIATED UNAUDITED ACCOUNTS
FOR THE YEAR ENDED 29TH FEBRUARY 2012
FOR
SN FINANCIAL SERVICES LIMITED

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**CONTENTS OF THE ABBREVIATED ACCOUNTS
FOR THE YEAR ENDED 29TH FEBRUARY 2012**

	Page
Company Information	1
Abbreviated Balance Sheet	2
Notes to the Abbreviated Accounts	3
Chartered Accountants' Report	4

SN FINANCIAL SERVICES LIMITED
COMPANY INFORMATION
FOR THE YEAR ENDED 29TH FEBRUARY 2012

DIRECTORS:	Mr S I Neale Mrs S A Neale
SECRETARY:	Mrs S A Neale
REGISTERED OFFICE:	5 Saltway Droitwich Worcestershire WR9 8LB
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

ABBREVIATED BALANCE SHEET
29TH FEBRUARY 2012

	Notes	29 2 12 £	£	28 2 11 £	£
FIXED ASSETS					
Tangible assets	2		3,828		4,468
CURRENT ASSETS					
Debtors		-		454	
Cash at bank		24,911		21,884	
		24,911		22,338	
CREDITORS					
Amounts falling due within one year		21,968		13,937	
NET CURRENT ASSETS			2,943		8,401
TOTAL ASSETS LESS CURRENT LIABILITIES			6,771		12,869
CAPITAL AND RESERVES					
Called up share capital	3		2		2
Profit and loss account			6,769		12,867
SHAREHOLDERS' FUNDS			6,771		12,869

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 29th February 2012

The members have not required the company to obtain an audit of its financial statements for the year ended 29th February 2012 in accordance with Section 476 of the Companies Act 2006

The directors acknowledge their responsibilities for

- 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

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 5th November 2012 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 29TH FEBRUARY 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 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 2011	15,346
Additions	528
At 29th February 2012	15,874
DEPRECIATION	
At 1st March 2011	10,878
Charge for year	1,168
At 29th February 2012	12,046
NET BOOK VALUE	
At 29th February 2012	3,828
At 28th February 2011	4,468

3 CALLED UP SHARE CAPITAL

Allotted, issued and fully paid Number	Class	Nominal value £1	29 2 12 £	28 2 11 £
2	Ordinary A		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 29th February 2012 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 Ltd

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

5th November 2012