REGISTERED NUMBER: 06777832 (England and Wales)

Abbreviated Unaudited Accounts

for the Year Ended 31 December 2012

for

Bury Financial Advisers Limited

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for the Year Ended 31 December 2012

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Bury Financial Advisers Limited

Company Information
for the Year Ended 31 December 2012

DIRECTORS:	P R Brown W McGurren
SECRETARY:	W McGurren
REGISTERED OFFICE:	18 Bolton Street Bury Lancs BL9 0LQ
REGISTERED NUMBER:	06777832 (England and Wales)
ACCOUNTANTS:	Cowgill, Holloway & Co 8 -10 Bolton Street Ramsbottom Bury Lancs BL0 9HX

Bury Financial Advisers Limited (Registered number: 06777832)

Abbreviated Balance Sheet
31 December 2012

	Notes	31.12.12 £	£	31.12.11 £	£
FIXED ASSETS					
Tangible assets	2		2,584		1,788
CURRENT ASSETS					
Debtors		2,935		2,712	
Cash at bank and in hand		117,461		73,262	
		120,396		75,974	
CREDITORS					
Amounts falling due within one year		34,976		30,436	
NET CURRENT ASSETS			85,420		45,538
TOTAL ASSETS LESS CURRENT LIABILITIES			88,004		47,326
PROVISIONS FOR LIABILITIES			517		358
NET ASSETS			87,487		46,968
CAPITAL AND RESERVES					
Called up share capital	3		100		100
Profit and loss account			87,387		46,868
SHAREHOLDERS' FUNDS			87,487		46,968

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2012.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2012 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 27 September 2013 and were signed on its behalf by:

P R Brown - Director

Notes to the Abbreviated Accounts
for the Year Ended 31 December 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).

Exemption from preparing a cash flow statement
Exemption has been taken from preparing a cash flow statement on the grounds that the company qualifies as a small company.

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

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

Plant and machinery etc - 20% on reducing balance

Deferred tax
Deferred tax is recognised in respect of all timing differences which have originated but not reversed at the balance sheet date. Timing differences are differences between taxable profits and the results as stated in the financial statements which arise from the inclusion of gains and losses in tax assessments in periods different from those in which they are recognised in the financial statements.
Deferred tax is not recognised when fixed assets are revalued unless by the balance sheet date there is a binding agreement to sell the revalued asset and the resulting gain or loss has been recognised in the financial statements. Neither is deferred tax recognised when fixed assets are sold and it is more likely than not that the taxable gain will be rolled over, being charged tax only if and when the replacement assets are sold.
Deferred tax is measured at the average tax rates which are expected to apply in the periods in which the timing differences are expected to reverse, based on tax rates and laws which have been enacted or substantively enacted by the balance sheet date. Deferred tax is measured on a non - discounted basis.

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.

Pension costs and other post-retirement benefits
The company makes employer contributions to the personal pension plans of individual directors.

2. TANGIBLE FIXED ASSETS

	Total £
COST	
At 1 January 2012	2,507
Additions	1,442
At 31 December 2012	3,949
DEPRECIATION	
At 1 January 2012	719
Charge for year	646
At 31 December 2012	1,365
NET BOOK VALUE	

At 31 December 2012	2,584
At 31 December 2011	1,788

continued...

3. CALLED UP SHARE CAPITAL

Allotted, issued and fully paid:

Number:	Class:	Nominal value:	31.12.12 £	31.12.11 £
100	Ordinary	£1	100	100

4. TRANSACTIONS WITH DIRECTORS

Included in other creditors are the following amounts due to the directors, Mr P.R. Brown £4,671 (2011:£3,252) and Miss W. McGurren £2,944 (2011:£204).
These amounts are unsecured, free of interest, and have no fixed repayment terms.

During the year ended 31st December 2012 dividends were paid to the directors, Mr P.R. Brown £26,010 (2011:£25,500) and Miss W. McGurren £24,990 (2011:£24,500).

Chartered Accountants' Report to the Board of Directors
on the Unaudited Financial Statements of
Bury Financial Advisers 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 four) 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 Bury Financial Advisers Limited for the year ended 31 December 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 Bury Financial Advisers 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 Bury Financial Advisers Limited and state those matters that we have agreed to state to the Board of Directors of Bury Financial Advisers 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 Bury Financial Advisers 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 Bury Financial Advisers Limited. You consider that Bury Financial Advisers 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 Bury Financial Advisers 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.

Cowgill, Holloway & Co
8 -10 Bolton Street
Ramsbottom
Bury
Lancs
BL0 9HX

24 September 2013

This page does not form part of the abbreviated accounts

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.