

PJM INSURANCE CONSULTANTS LIMITED

Company No. 7028821

**ABBREVIATED ACCOUNTS FOR THE YEAR ENDED
31ST DECEMBER 2011**

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PJM INSURANCE CONSULTANTS LIMITED
ABBREVIATED BALANCE SHEET AT 31ST DECEMBER 2011

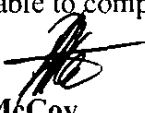
	Notes	£	2011 £	£	2010 £
FIXED ASSETS					
Tangible assets	2		20,432		4,432
CURRENT ASSETS					
Debtors		7,463		9,422	
Cash at bank		<u>8,957</u>		<u>15,483</u>	
		16,420		24,905	
CREDITORS					
Amounts falling due within one year		<u>(27,381)</u>		<u>(28,138)</u>	
Net current liabilities			(10,961)		(3,233)
Total assets less current liabilities			<u>9,471</u>		<u>1,199</u>
CREDITORS					
Amounts falling due after more than one year			(5,191)		-
Provisions for liabilities			(4,086)		(931)
Net assets			<u>194</u>		<u>268</u>
CAPITAL AND RESERVES					
Called up share capital	3		100		100
Profit and loss account			94		168
Shareholders' funds			<u>194</u>		<u>268</u>

The director is satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006

Members have not required the company to obtain an audit in accordance with section 476 of the Act

The director acknowledges his responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts

The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies' regime


P. J. McCoy
Director

Approved by the board on 8th August 2012

PJM INSURANCE CONSULTANTS LIMITED

**NOTES TO THE ABBREVIATED ACCOUNTS FOR THE
YEAR ENDED 31ST DECEMBER 2011**

1 ACCOUNTING POLICIES

Basis of preparation

The accounts 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 the value, net of value added tax and discounts, of goods provided to customers and work carried out in respect of services provided to customers

Depreciation

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

Equipment 20% on written down value

Deferred taxation

Full provision is made for deferred taxation resulting from timing differences between the recognition of gains and losses in the accounts and their recognition for tax purposes. Deferred taxation is calculated on an un-discounted basis at the tax rates which are expected to apply in the periods when the timing differences will reverse

2 TANGIBLE FIXED ASSETS

	Total
Cost	£
At 1 st January 2011	5,540
Additions	<u>21,107</u>
At 31 st December 2011	<u>26,647</u>

Depreciation

At 1 st January 2011	1,108
Charge for the year	<u>5,107</u>
At 31 st December 2011	6,215

Net book value

At 31 st December 2011	20,432
	<u>=====</u>
At 31 st December 2010	4,432
	<u>=====</u>

3 SHARE CAPITAL

	2011	2010
	£	£
Allotted, called up and fully paid		
100 Ordinary shares of £1 each	100	100
	<u>=====</u>	<u>=====</u>