

PJM INSURANCE CONSULTANTS LIMITED

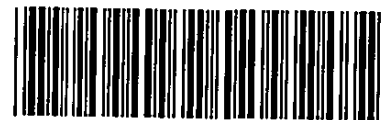
Company No. 7028821

**ABBREVIATED ACCOUNTS FOR THE YEAR ENDED
31ST DECEMBER 2012**

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PJM INSURANCE CONSULTANTS LIMITED

ABBREVIATED BALANCE SHEET AT 31ST DECEMBER 2012

	Notes	2012 £	2011 £
FIXED ASSETS			
Tangible assets	2	17,022	20,432
CURRENT ASSETS			
Debtors		7,150	7,463
Cash at bank		<u>20,277</u>	<u>8,957</u>
		27,427	16,420
CREDITORS			
Amounts falling due within one year		<u>(26,962)</u>	<u>(27,381)</u>
Net current assets/(liabilities)		465	(10,961)
Total assets less current liabilities		<u>17,487</u>	<u>9,471</u>
CREDITORS			
Amounts falling due after more than one year	3	-	(5,191)
Provisions for liabilities		<u>(3,404)</u>	<u>(4,086)</u>
Net assets		<u><u>14,083</u></u>	<u><u>194</u></u>
CAPITAL AND RESERVES			
Called up share capital	4	100	100
Profit and loss account		13,983	94
Shareholders' funds		<u><u>14,083</u></u>	<u><u>194</u></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 17th September 2013

PJM INSURANCE CONSULTANTS LIMITED

**NOTES TO THE ABBREVIATED ACCOUNTS FOR THE
YEAR ENDED 31ST DECEMBER 2012**

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 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

Pensions

The company operates a defined contribution pension scheme. Contributions are charged to the profit and loss account as they become payable in accordance with the rules of the scheme

2 TANGIBLE FIXED ASSETS

	Total
Cost	£
At 1 st January 2012	26,647
Additions	<u>795</u>
At 31 st December 2012	<u>27,442</u>
 Depreciation	
At 1 st January 2012	6,215
Charge for the year	<u>4,205</u>
At 31 st December 2012	<u>10,420</u>
 Net book value	
At 31 st December 2012	<u>17,022</u>
 At 31 st December 2011	<u>20,432</u>

PJM INSURANCE CONSULTANTS LIMITED

**NOTES TO THE ABBREVIATED ACCOUNTS FOR THE
YEAR ENDED 31ST DECEMBER 2012**

3 CREDITORS	2012	2011
	£	£
Amounts falling due after more than one year		
Bank loans	-	5,191
	<u> </u>	<u> </u>
 4 SHARE CAPITAL		
Allotted, called up and fully paid		
100 Ordinary shares of £1 each	100	100
	<u> </u>	<u> </u>