REGISTERED NUMBER: SC306285 (Scotland)

ABBREVIATED ACCOUNTS

FOR THE YEAR ENDED 31 OCTOBER 2012

FOR

BQI GROUP LIMITED

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BQI GROUP LIMITED

COMPANY INFORMATION
FOR THE YEAR ENDED 31 OCTOBER 2012

DIRECTORS:	S P Quinn A S Brown
SECRETARY:	S P Quinn
REGISTERED OFFICE:	Inveralmond Business Centre Auld Bond Road South Inveralmond Perth PH1 3FX
REGISTERED NUMBER:	SC306285 (Scotland)
ACCOUNTANTS:	Crombies Accountants Limited 34 Waterloo Road Wolverhampton West Midlands WV1 4DG

ABBREVIATED BALANCE SHEET
31 OCTOBER 2012

	Notes	2012 £	£	2011 £	£
FIXED ASSETS					
Tangible assets	2		18,613		75,339
Investments	3		4		4
			18,617		75,343
CURRENT ASSETS					
Debtors		742,526		554,518	
Cash at bank and in hand		260,779		193,892	
		1,003,305		748,410	
CREDITORS					
Amounts falling due within one year		861,512		632,425	
NET CURRENT ASSETS			141,793		115,985
TOTAL ASSETS LESS CURRENT LIABILITIES			160,410		191,328
CREDITORS					
Amounts falling due after more than one year			85,920		148,901
NET ASSETS			74,490		42,427
CAPITAL AND RESERVES					
Called up share capital	4		100		100
Profit and loss account			74,390		42,327
SHAREHOLDERS' FUNDS			74,490		42,427

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

The members have not required the company to obtain an audit of its financial statements for the year ended 31 October 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 notes form part of these abbreviated accounts

continued...

ABBREVIATED BALANCE SHEET - continued
31 OCTOBER 2012

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 3 June 2013 and were signed on its behalf by:

S P Quinn - Director

The notes form part of these abbreviated accounts

NOTES TO THE ABBREVIATED ACCOUNTS FOR THE YEAR ENDED 31 OCTOBER 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 commission and fees earned on business written.

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 - 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 1 November 2011	175,551
Disposals	(42,392)
At 31 October 2012	133,159
DEPRECIATION	
At 1 November 2011	100,212
Charge for year	14,334
At 31 October 2012	114,546
NET BOOK VALUE	
At 31 October 2012	18,613
At 31 October 2011	75,339

continued...

3. **FIXED ASSET INVESTMENTS**

	Investments other than loans £
COST	
At 1 November 2011 and 31 October 2012	4
NET BOOK VALUE	
At 31 October 2012	4
At 31 October 2011	4

The company's investments at the balance sheet date in the share capital of companies include the following:

BQI Financial Limited
Nature of business: Insurance brokers

Class of shares:	% holding	2012 £	2011 £
Ordinary	100.00		
Aggregate capital and reserves		1,567	2

BQI Property Limited
Nature of business: Dormant

Class of shares:	% holding	2012 £	2011 £
Ordinary	100.00		
Aggregate capital and reserves		2	2

4. **CALLED UP SHARE CAPITAL**

Allotted, issued and fully paid:

Number:	Class:	Nominal value:	2012 £	2011 £
100	Ordinary	1	100	100

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.