

REGISTERED NUMBER: 03752762 (England and Wales)

ABBREVIATED ACCOUNTS FOR THE YEAR ENDED 30 APRIL 2009

FOR

RATCLIFFE FINANCIAL SERVICES LTD

SATURDAY



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COMPANIES HOUSE

RATCLIFFE FINANCIAL SERVICES LTD

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FOR THE YEAR ENDED 30 APRIL 2009**

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RATCLIFFE FINANCIAL SERVICES LTD

**COMPANY INFORMATION
FOR THE YEAR ENDED 30 APRIL 2009**

DIRECTOR: J A Uzzell

SECRETARY: Mrs J Uzzell

REGISTERED OFFICE: 41 Bath Road
Cheltenham
Gloucestershire
GL53 7HQ

REGISTERED NUMBER: 03752762 (England and Wales)

AUDITORS: Andorran Limited
6 Manor Park Business Centre
Mackenzie Way
Cheltenham
Gloucestershire
GL51 9TX

**REPORT OF THE INDEPENDENT AUDITORS TO
RATCLIFFE FINANCIAL SERVICES LTD
UNDER SECTION 449 OF THE COMPANIES ACT 2006**

We have examined the abbreviated accounts set out on pages three to four, together with the full financial statements of Ratcliffe Financial Services Ltd for the year ended 30 April 2009 prepared under Section 396 of the Companies Act 2006.

This report is made solely to the company, in accordance with Section 449 of the Companies Act 2006. Our work has been undertaken so that we might state to the company those matters we are required to state to it in a special auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company, for our work, for this report, or for the opinions we have formed.

Respective responsibilities of director and auditors

The director is responsible for preparing the abbreviated accounts in accordance with Section 444 of the Companies Act 2006. It is our responsibility to form an independent opinion as to whether the company is entitled to deliver abbreviated accounts to the Registrar of Companies and whether the abbreviated accounts have been properly prepared in accordance with the Regulations made under that Section and to report our opinion to you.

Basis of opinion

We conducted our work in accordance with Bulletin 2008/4 issued by the Auditing Practices Board. In accordance with that Bulletin we have carried out the procedures we consider necessary to confirm, by reference to the financial statements, that the company is entitled to deliver abbreviated accounts and that the abbreviated accounts to be delivered are properly prepared.

Opinion

In our opinion the company is entitled to deliver abbreviated accounts prepared in accordance with Section 444(3) of the Companies Act 2006, and the abbreviated accounts have been properly prepared in accordance with the Regulations made under that Section.



Roger Downes (Senior Statutory Auditor)
for and on behalf of Andorran Limited
6 Manor Park Business Centre
Mackenzie Way
Cheltenham
Gloucestershire
GL51 9TX

12 November 2009

RATCLIFFE FINANCIAL SERVICES LTD

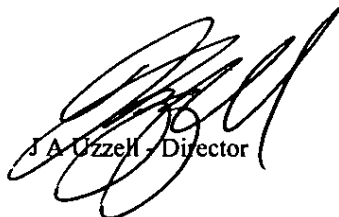
ABBREVIATED BALANCE SHEET

30 APRIL 2009

	Notes	2009 £	£	2008 £	£
FIXED ASSETS					
Tangible assets	2		4,074		5,903
CURRENT ASSETS					
Debtors	3	30,863		39,753	
Cash at bank		87,539		96,916	
		<u>118,402</u>		<u>136,669</u>	
CREDITORS					
Amounts falling due within one year		<u>42,972</u>		<u>50,711</u>	
NET CURRENT ASSETS			<u>75,430</u>		<u>85,958</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>79,504</u>		<u>91,861</u>
CREDITORS					
Amounts falling due after more than one year			(424)		(2,892)
PROVISIONS FOR LIABILITIES			<u>(125)</u>		<u>(435)</u>
NET ASSETS			<u><u>78,955</u></u>		<u><u>88,534</u></u>
CAPITAL AND RESERVES					
Called up share capital	4		22,500		22,500
Profit and loss account			<u>56,455</u>		<u>66,034</u>
SHAREHOLDERS' FUNDS			<u><u>78,955</u></u>		<u><u>88,534</u></u>

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 director on 12 November 2009 and were signed by:


J A Gzzell - Director

RATCLIFFE FINANCIAL SERVICES LTD

**NOTES TO THE ABBREVIATED ACCOUNTS
FOR THE YEAR ENDED 30 APRIL 2009**

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 is the value of commissions received, after making an appropriate allowance for clawback of commission received on an indemnity basis.

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 cost

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.

Pension costs and other post-retirement benefits

The company operates a defined contribution pension scheme. Contributions payable to the company's pension scheme are charged to the profit and loss account in the period to which they relate.

2. TANGIBLE FIXED ASSETS

	Total £
COST	
At 1 May 2008	
and 30 April 2009	7,309
DEPRECIATION	
At 1 May 2008	1,407
Charge for year	1,828
At 30 April 2009	3,235
NET BOOK VALUE	
At 30 April 2009	4,074
At 30 April 2008	5,902

3. DEBTORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

The aggregate total of debtors falling due after more than one year is £11,250.

4. CALLED UP SHARE CAPITAL

Allotted, issued and fully paid:

Number:	Class:	Nominal value:	2009 £	2008 £
22,500	Ordinary	£1	22,500	22,500