

Unaudited Abbreviated Accounts for the Year Ended 30 September 2005

for

Everard Investment Planning Limited



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COMPANIES HOUSE 17/03/2006

**Everard Investment Planning Limited**

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**for the Year Ended 30 September 2005**

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**Everard Investment Planning Limited**

**Company Information**  
**for the Year Ended 30 September 2005**

**DIRECTORS:**

G F Everard  
R K Millard

**SECRETARY:**

Mrs T A Potter

**REGISTERED OFFICE:**

6 Kelston Road  
Keynsham  
Bristol  
Avon  
BS31 2JH

**REGISTERED NUMBER:**

3836796 (England and Wales)

**ACCOUNTANTS:**

King Watkins Ltd  
The Island House  
Midsomer Norton  
Radstock  
Somerset  
BA3 2DZ

**Everard Investment Planning Limited**

**Abbreviated Balance Sheet**

**30 September 2005**

|   | Notes | 30.9.05<br>£ | £      | 30.9.04<br>£ | £      |
|---|-------|--------------|--------|--------------|--------|
| <b>FIXED ASSETS</b>                                   |       |              |        |              |        |
| Intangible assets                                     | 2     |              | 4,144  |              | 4,736  |
| Tangible assets                                       | 3     |              | 1,666  |              | 2,223  |
|   |       |              | <hr/>  |              | <hr/>  |
|   |       |              | 5,810  |              | 6,959  |
| <br><b>CURRENT ASSETS</b>                             |       |              |        |              |        |
| Debtors   |       | 350          |        | 1,219        |        |
| Cash at bank  |       | 11,570       |        | 4,449        |        |
|   |       | <hr/>        |        | <hr/>        |        |
|   |       | 11,920       |        | 5,668        |        |
| <br><b>CREDITORS</b>                                  |       |              |        |              |        |
| Amounts falling due within one year                   |       | 7,343        |        | 2,321        |        |
|   |       | <hr/>        |        | <hr/>        |        |
| <br><b>NET CURRENT ASSETS</b>                         |       |              | 4,577  |              | 3,347  |
|   |       |              | <hr/>  |              | <hr/>  |
| <br><b>TOTAL ASSETS LESS CURRENT<br/>LIABILITIES</b>  |       |              | 10,387 |              | 10,306 |
| <br><b>PROVISIONS FOR LIABILITIES<br/>AND CHARGES</b> |       |              | 92     |              | 123    |
|   |       |              | <hr/>  |              | <hr/>  |
| <br><b>NET ASSETS</b>                                 |       |              | 10,295 |              | 10,183 |
|   |       |              | <hr/>  |              | <hr/>  |

The notes form part of these abbreviated accounts

**Everard Investment Planning Limited**

**Abbreviated Balance Sheet - continued**

**30 September 2005**

|                             | Notes | 30.9.05<br>£ | £             | 30.9.04<br>£ | £             |
|-----------------------------|-------|--------------|---------------|--------------|---------------|
| <b>CAPITAL AND RESERVES</b> |       |              |               |              |               |
| Called up share capital     | 4     |              | 1,000         |              | 1,000         |
| Profit and loss account     |       |              | 9,295         |              | 9,183         |
| <b>SHAREHOLDERS' FUNDS</b>  |       |              | <u>10,295</u> |              | <u>10,183</u> |

The company is entitled to exemption from audit under Section 249A(1) of the Companies Act 1985 for the year ended 30 September 2005.

The members have not required the company to obtain an audit of its financial statements for the year ended 30 September 2005 in accordance with Section 249B(2) of the Companies Act 1985.

The directors acknowledge their responsibilities for:

- (a) ensuring that the company keeps accounting records which comply with Section 221 of the Companies Act 1985 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 Section 226 and which otherwise comply with the requirements of the Companies Act 1985 relating to financial statements, so far as applicable to the company.

These abbreviated accounts have been prepared in accordance with the special provisions of Part VII of the Companies Act 1985 relating to small companies and with the Financial Reporting Standard for Smaller Entities (effective June 2002).

**ON BEHALF OF THE BOARD:**

  
.....

G F Everard - Director

Approved by the Board on 14/3/06 .....

The notes form part of these abbreviated accounts

**Everard Investment Planning Limited**

**Notes to the Abbreviated Accounts**  
**for the Year Ended 30 September 2005**

**I. 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 June 2002).

**Turnover**

Turnover represents commissions and fees receivable for financial services provided during the year.

**Goodwill**

Goodwill, being the amount paid in connection with the acquisition of a business in 2002, is being amortised evenly over its estimated useful life of ten years.

**Tangible fixed assets**

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

|                       |                           |
|-----------------------|---------------------------|
| Fixtures and fittings | - 25% on reducing balance |
| Computer equipment    | - 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.

**2. INTANGIBLE FIXED ASSETS**

|                       | Total<br>£ |
|-----------------------|------------|
| <b>COST</b>           |            |
| At 1 October 2004     |            |
| and 30 September 2005 | 5,920      |
| <b>AMORTISATION</b>   |            |
| At 1 October 2004     | 1,184      |
| Charge for year       | 592        |
|                       | <hr/>      |
| At 30 September 2005  | 1,776      |
| <b>NET BOOK VALUE</b> |            |
| At 30 September 2005  | 4,144      |
|                       | <hr/>      |
| At 30 September 2004  | 4,736      |
|                       | <hr/>      |

**Everard Investment Planning Limited**

**Notes to the Abbreviated Accounts - continued**  
**for the Year Ended 30 September 2005**

**3. TANGIBLE FIXED ASSETS**

|                       |       |
|-----------------------|-------|
|                       | Total |
|                       | £     |
| <b>COST</b>           |       |
| At 1 October 2004     |       |
| and 30 September 2005 | 8,371 |
| <b>DEPRECIATION</b>   |       |
| At 1 October 2004     | 6,149 |
| Charge for year       | 556   |
|                       | 6,705 |
| <b>NET BOOK VALUE</b> |       |
| At 30 September 2005  | 1,666 |
|                       | 2,222 |
| At 30 September 2004  | 2,222 |

**4. CALLED UP SHARE CAPITAL**

Authorised, allotted, issued and fully paid:

| Number: | Class:   | Nominal<br>value: | 30.9.05<br>£ | 30.9.04<br>£ |
|---------|----------|-------------------|--------------|--------------|
| 1,000   | Ordinary | £1                | 1,000        | 1,000        |

**5. TRANSACTIONS WITH DIRECTORS**

As at 30 September 2005 G F Everard owed the company NIL (2004: the company owed G F Everard £189). The amount is unsecured and interest free.

**6. CONTROLLING PARTY**

The company was under the control of G F Everard throughout the current year and previous year. G F Everard is the managing director and majority shareholder of the company.