

REGISTERED NUMBER: 04444257 (England and Wales)

ABBREVIATED UNAUDITED ACCOUNTS

FOR THE YEAR ENDED 31 OCTOBER 2015

FOR

**CLIFFORD BROWN & GRIMSEY INSURANCE
BROKERS LTD**

**CLIFFORD BROWN & GRIMSEY INSURANCE
BROKERS LTD (REGISTERED NUMBER: 04444257)**

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FOR THE YEAR ENDED 31 OCTOBER 2015**

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**CLIFFORD BROWN & GRIMSEY INSURANCE
BROKERS LTD**

**COMPANY INFORMATION
FOR THE YEAR ENDED 31 OCTOBER 2015**

DIRECTOR: A K Brown

REGISTERED OFFICE: 11 St.Peters Court
St.Peters Street
Colchester
Essex
CO1 1WD

REGISTERED NUMBER: 04444257 (England and Wales)

ACCOUNTANTS: Lucentum Ltd
Kingfisher House
11 Hoffmanns Way
Chelmsford
Essex
CM1 1GU

**CLIFFORD BROWN & GRIMSEY INSURANCE
BROKERS LTD (REGISTERED NUMBER: 04444257)**

**ABBREVIATED BALANCE SHEET
31 OCTOBER 2015**

	Notes	31.10.15 £	£	31.10.14 £	£
FIXED ASSETS					
Tangible assets	2		2,417		2,896
CURRENT ASSETS					
Debtors		267,267		150,773	
Cash at bank and in hand		<u>174,446</u>		<u>218,595</u>	
		441,713		369,368	
CREDITORS					
Amounts falling due within one year		<u>289,745</u>		<u>189,674</u>	
NET CURRENT ASSETS			<u>151,968</u>		<u>179,694</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			154,385		182,590
PROVISIONS FOR LIABILITIES			<u>483</u>		<u>388</u>
NET ASSETS			<u>153,902</u>		<u>182,202</u>
CAPITAL AND RESERVES					
Called up share capital	3		2,000		2,000
Profit and loss account			<u>151,902</u>		<u>180,202</u>
SHAREHOLDERS' FUNDS			<u>153,902</u>		<u>182,202</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 October 2015.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 October 2015 in accordance with Section 476 of the Companies Act 2006.

The director acknowledges his responsibilities for:

- (a) ensuring that the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and 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.
- (b)

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 19 May 2016 and were signed by:

A K Brown - Director

The notes form part of these abbreviated accounts

**CLIFFORD BROWN & GRIMSEY INSURANCE
BROKERS LTD (REGISTERED NUMBER: 04444257)**

**NOTES TO THE ABBREVIATED ACCOUNTS
FOR THE YEAR ENDED 31 OCTOBER 2015**

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).

Brokerage commission

The company's policy with regard to general commission is that commission is taken on the date the premium from the client is received, subject to ensuring that there is no duplication or omission of renewal commission.

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 cost

Deferred tax

Deferred tax is recognised in respect of all timing differences that have originated but not reversed at the balance sheet date.

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 November 2014	33,694
Additions	1,414
At 31 October 2015	<u>35,108</u>
DEPRECIATION	
At 1 November 2014	30,798
Charge for year	1,893
At 31 October 2015	<u>32,691</u>
NET BOOK VALUE	
At 31 October 2015	<u>2,417</u>
At 31 October 2014	<u>2,896</u>

3. CALLED UP SHARE CAPITAL

Allotted, issued and fully paid:				
Number:	Class:	Nominal value:	31.10.15	31.10.14
		£1	£	£
2,000	Ordinary		<u>2,000</u>	<u>2,000</u>

**CLIFFORD BROWN & GRIMSEY INSURANCE
BROKERS LTD (REGISTERED NUMBER: 04444257)**

**NOTES TO THE ABBREVIATED ACCOUNTS - continued
FOR THE YEAR ENDED 31 OCTOBER 2015**

4. ULTIMATE PARENT COMPANY

The ultimate parent company is Clifford Brown & Grimsey Limited, which was incorporated in England and Wales, and does not prepare group accounts. The parent company holds 100% of the issued share capital of this company.

The ultimate controlling party is considered to be Mr A K Brown.

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.