

**REGISTERED NUMBER: 07561225 (England and Wales)**

UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2019  
FOR  
2GETHER INSURANCE LTD

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FOR THE YEAR ENDED 31 MARCH 2019

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2GETHER INSURANCE LTD  
COMPANY INFORMATION  
FOR THE YEAR ENDED 31 MARCH 2019

**DIRECTORS:**

G S Haime  
Mrs C S Haime  
G D Edgley

**REGISTERED OFFICE:**

Exchange Square  
Wisbech  
Cambridgeshire  
PE13 1RA

**REGISTERED NUMBER:**

07561225 (England and Wales)

**ACCOUNTANTS:**

GreenStones Limited  
9 Commerce Road  
Lynchwood  
Peterborough  
Cambridgeshire  
PE2 6LR

BALANCE SHEET  
31 MARCH 2019

	Notes	2019 £	£	2018 £	£
<b>FIXED ASSETS</b>					
Intangible assets	4		-		-
Tangible assets	5		<u>14,030</u>		<u>14,783</u>
			14,030		14,783
<b>CURRENT ASSETS</b>					
Debtors	6	432,022		354,353	
Cash at bank		<u>729,560</u>		<u>689,551</u>	
		1,161,582		1,043,904	
<b>CREDITORS</b>					
Amounts falling due within one year	7	<u>1,047,418</u>		<u>1,005,881</u>	
<b>NET CURRENT ASSETS</b>			<u>114,164</u>		<u>38,023</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			128,194		52,806
<b>PROVISIONS FOR LIABILITIES</b>			<u>632</u>		<u>-</u>
<b>NET ASSETS</b>			<u>127,562</u>		<u>52,806</u>
<b>CAPITAL AND RESERVES</b>					
Called up share capital			100		100
Retained earnings			<u>127,462</u>		<u>52,706</u>
<b>SHAREHOLDERS' FUNDS</b>			<u>127,562</u>		<u>52,806</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2019.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2019 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 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)

BALANCE SHEET - continued  
31 MARCH 2019

The financial statements have been prepared and delivered in accordance with the provisions applicable to companies subject to the small companies regime.

In accordance with Section 444 of the Companies Act 2006, the Income Statement has not been delivered.

The financial statements were approved by the Board of Directors on 20 December 2019 and were signed on its behalf by:

G S Haime - Director

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2019

1. **STATUTORY INFORMATION**

2GETHER INSURANCE LTD is a private company, limited by shares , registered in England and Wales. The company's registered number and registered office address can be found on the Company Information page.

2. **ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

These financial statements have been prepared in accordance with Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" including the provisions of Section 1A "Small Entities" and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

**Turnover**

Turnover is measured at the fair value of the consideration received or receivable, excluding discounts, rebates, value added tax and other sales taxes.

**Goodwill**

Goodwill, being the amount paid in connection with the acquisition of a business in 2011, is being amortised evenly over its estimated useful life of three years.

**Intangible assets**

Intangible assets are initially measured at cost. After initial recognition, intangible assets are measured at cost less any accumulated amortisation and any accumulated impairment losses.

**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	- 20% on reducing balance
Fixtures and fittings	- 15% on reducing balance
Computer equipment	- 20% on reducing balance

**Taxation**

Taxation for the year comprises current and deferred tax. Tax is recognised in the Income Statement, except to the extent that it relates to items recognised in other comprehensive income or directly in equity.

Current or deferred taxation assets and liabilities are not discounted.

Current tax is recognised at the amount of tax payable using the tax rates and laws that have been enacted or substantively enacted by the balance sheet date.

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2019

2. **ACCOUNTING POLICIES - continued**

**Deferred tax**

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

Timing differences arise from the inclusion of income and expenses in tax assessments in periods different from those in which they are recognised in financial statements. Deferred tax is measured using tax rates and laws that have been enacted or substantively enacted by the year end and that are expected to apply to the reversal of the timing difference.

Unrelieved tax losses and other deferred tax assets are recognised only to the extent that it is probable that they will be recovered against the reversal of deferred tax liabilities or other future taxable profits.

**Hire purchase and leasing commitments**

Rentals paid under operating leases are charged to profit or loss 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 profit or loss in the period to which they relate.

3. **EMPLOYEES AND DIRECTORS**

The average number of employees during the year was 47 (2018 - 42 ) .

4. **INTANGIBLE FIXED ASSETS**

	Goodwill £
<b>COST</b>	
At 1 April 2018 and 31 March 2019	<u>770,657</u>
<b>AMORTISATION</b>	
At 1 April 2018 and 31 March 2019	<u>770,657</u>
<b>NET BOOK VALUE</b>	
At 31 March 2019	-
At 31 March 2018	-

NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2019

5. **TANGIBLE FIXED ASSETS**

	Improvements to property £	Plant and machinery £	Fixtures and fittings £	Computer equipment £	Totals £
<b>COST</b>					
At 1 April 2018 and 31 March 2019	<u>10,703</u>	<u>806</u>	<u>2,427</u>	<u>9,907</u>	<u>23,843</u>
<b>DEPRECIATION</b>					
At 1 April 2018	-	637	1,180	7,243	9,060
Charge for year	-	34	187	532	753
At 31 March 2019	<u>-</u>	<u>671</u>	<u>1,367</u>	<u>7,775</u>	<u>9,813</u>
<b>NET BOOK VALUE</b>					
At 31 March 2019	<u>10,703</u>	<u>135</u>	<u>1,060</u>	<u>2,132</u>	<u>14,030</u>
At 31 March 2018	<u>10,703</u>	<u>169</u>	<u>1,247</u>	<u>2,664</u>	<u>14,783</u>

6. **DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2019 £	2018 £
Trade debtors	4,900	-
Amounts owed by group undertakings	122,339	-
Other debtors	<u>304,783</u>	<u>354,353</u>
	<u>432,022</u>	<u>354,353</u>

7. **CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2019 £	2018 £
Trade creditors	61,916	56,457
Amounts owed to group undertakings	243,449	270,720
Taxation and social security	19,649	17,542
Other creditors	<u>722,404</u>	<u>661,162</u>
	<u>1,047,418</u>	<u>1,005,881</u>



NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2019

8. **DIRECTORS' ADVANCES, CREDITS AND GUARANTEES**

The following advances and credits to a director subsisted during the years ended 31 March 2019 and 31 March 2018:

	2019 £	2018 £
<b>G S Haime</b>		
Balance outstanding at start of year	(187,049)	-
Amounts advanced	538,348	618,787
Amounts repaid	(465,101)	(805,836)
Amounts written off	-	-
Amounts waived	-	-
Balance outstanding at end of year	<u>(113,802)</u>	<u>(187,049)</u>

This loan is un secured and interest free.

9. **ULTIMATE CONTROLLING PARTY**

The ultimate controlling party is G S Haime.

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.