

**BRM Insurance Consultants Limited**

**Annual Report for the year ended**

**31 December 2007**



# **BRM Insurance Consultants Limited**

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## **Directors' report for the year ended 31 December 2007**

The directors present their report and the audited financial statements for the year ended 31 December 2007

### **Principal activity**

The company did not trade during the year and no profit and loss account has been produced

### **Directors**

The directors, who served during the year, are as follows

J Shipley (resigned 30 April 2007)

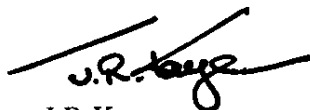
J R Kaye

N M Fielden (appointed 2 January 2007)

Mr Fielden is also a director of the immediate parent company, Secure Trust Bank PLC, and his interests in group companies are shown in the directors' report of that company. The interests of Mr Kaye in the share capital of Arbuthnot Banking Group PLC are as follows -

|                       | At 1 January<br>2006 | At 31 December 2006 |
|-----------------------|----------------------|---------------------|
| Ordinary shares of 1p | 3,258                | 3,420               |

**By order of the board**



J R Kaye

Secretary

2 April 2008

**Balance sheet  
at 31 December 2007**

|                                   | Notes | 2007  | 2006  |
|-----------------------------------|-------|-------|-------|
|                                   |       | £     | £     |
| <b>Current assets</b>             |       |       |       |
| Debtors                           | 2     | 100   | 100   |
|                                   |       | <hr/> | <hr/> |
| <b>Net assets</b>                 |       | 100   | 100   |
|                                   |       | <hr/> | <hr/> |
| <b>Capital and reserves</b>       |       |       |       |
| Called up share capital           | 3     | 100   | 100   |
|                                   |       | <hr/> | <hr/> |
| <b>Equity shareholders' funds</b> |       | 100   | 100   |
|                                   |       | <hr/> | <hr/> |

The company is eligible to take advantage of the audit exemption under section 249AA (1) of the Companies Act 1985. No notice from members has been deposited with the company requiring an audit for the year in accordance with section 249 (B) (2) of the Companies Act 1985. The directors acknowledge their obligation to keep proper accounting records and to prepare accounts which give a true and fair view of the company's position and are in accordance with the requirements of the Companies Act 1985.

The financial statements on pages 2 and 3 were approved by the board of directors on 2 April 2008 and were signed on its behalf by



NM Fielden  
Director

**Notes to the financial statements  
for the year ended 31 December 2007****1 Principal accounting policies**

The financial statements have been prepared in accordance with applicable Accounting Standards in the United Kingdom. A summary of the more important accounting policies, which have been consistently applied, is set out below

**Basis of accounting**

The financial statements have been prepared on the historical cost basis of accounting

**2 Debtors**

|                                     | 2007<br>£         | 2006<br>£         |
|-------------------------------------|-------------------|-------------------|
| Amounts falling due within one year |                   |                   |
| Amounts owed by group undertakings  | 100               | 100               |
|                                     | <u>          </u> | <u>          </u> |

**3 Called-up share capital**

|                                    | 2007<br>£         | 2006<br>£         |
|------------------------------------|-------------------|-------------------|
| Authorised                         |                   |                   |
| 1,000 ordinary shares of £1 each   | 1,000             | 1,000             |
|                                    | <u>          </u> | <u>          </u> |
| Allotted, called up and fully paid |                   |                   |
| 100 ordinary shares of £1 each     | 100               | 100               |
|                                    | <u>          </u> | <u>          </u> |

**4 Ultimate parent company**

The directors regard Arbuthnot Banking Group PLC, a company registered in England and Wales, as the ultimate parent company and ultimate controlling party. A copy of the consolidated financial statements of Arbuthnot Banking Group PLC may be obtained from The Secretary, Arbuthnot Banking Group PLC, One Arlestone Way, Solihull, B90 4LH