

**REGISTERED NUMBER: 02827690 (England and Wales)**

**CETA INSURANCE LTD**  
**ABBREVIATED UNAUDITED ACCOUNTS**  
**FOR THE YEAR ENDED 30TH SEPTEMBER 2015**

**CETA INSURANCE LTD (REGISTERED NUMBER: 02827690)**

**CONTENTS OF THE ABBREVIATED ACCOUNTS  
FOR THE YEAR ENDED 30TH SEPTEMBER 2015**

---

	<b>Page</b>
<b>Company Information</b>	<b>1</b>
<b>Abbreviated Balance Sheet</b>	<b>2</b>
<b>Notes to the Abbreviated Accounts</b>	<b>4</b>

---

# **CETA INSURANCE LTD**

## **COMPANY INFORMATION FOR THE YEAR ENDED 30TH SEPTEMBER 2015**

---

**DIRECTORS:**

D A Quick  
Ms S M Schofield  
Mr A Waters

**SECRETARY:**

A Waters

**REGISTERED OFFICE:**

Ceta House  
Cromwell Business Park  
Chipping Norton  
Oxfordshire  
OX7 5JR

**REGISTERED NUMBER:**

02827690 (England and Wales)

**ACCOUNTANTS:**

Higginson & Co (UK) Ltd  
3 Kensworth Gate  
200 - 204 High Street South  
Dunstable  
Bedfordshire  
LU6 3HS

**CETA INSURANCE LTD (REGISTERED NUMBER: 02827690)****ABBREVIATED BALANCE SHEET  
30TH SEPTEMBER 2015**

	Notes	2015 £	£	2014 £	£
<b>FIXED ASSETS</b>					
Intangible assets	2		-		-
Tangible assets	3		10,345		542,596
			<u>10,345</u>		<u>542,596</u>
<b>CURRENT ASSETS</b>					
Stocks		5,000		5,000	
Debtors		419,364		356,537	
Prepayments and accrued income		103,136		368,889	
Cash at bank and in hand		<u>1,077,542</u>		<u>321,311</u>	
		1,605,042		1,051,737	
<b>CREDITORS</b>					
Amounts falling due within one year		<u>570,842</u>		<u>570,981</u>	
<b>NET CURRENT ASSETS</b>			<u>1,034,200</u>		<u>480,756</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			1,044,545		1,023,352
<b>CREDITORS</b>					
Amounts falling due after more than one year			-		90,191
<b>NET ASSETS</b>			<u>1,044,545</u>		<u>933,161</u>
<b>CAPITAL AND RESERVES</b>					
Called up share capital	4		5,100		5,100
Revaluation reserve			-		97,138
Profit and loss account			<u>1,039,445</u>		<u>830,923</u>
<b>SHAREHOLDERS' FUNDS</b>			<u>1,044,545</u>		<u>933,161</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 30th September 2015.

The members have not required the company to obtain an audit of its financial statements for the year ended 30th September 2015 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.

The notes form part of these abbreviated accounts

**CETA INSURANCE LTD (REGISTERED NUMBER: 02827690)**

**ABBREVIATED BALANCE SHEET - continued**  
**30TH SEPTEMBER 2015**

---

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 Board of Directors on 5th November 2015 and were signed on its behalf by:

D A Quick - Director

The notes form part of these abbreviated accounts

---

**NOTES TO THE ABBREVIATED ACCOUNTS  
FOR THE YEAR ENDED 30TH SEPTEMBER 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 January 2015).

**Turnover**

Turnover represents net invoiced sales of services, excluding value added tax.

**Tangible fixed assets**

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

Freehold property	- 2% on cost
Fixtures and fittings	- 25% on reducing balance
Motor vehicles	- 25% on reducing balance

**Stocks**

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

**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.

**Employer Funded Retirement Benefits Schemes**

There were no payments made into the employer funded retirement benefit scheme during the year.

In accordance with UITF abstract 32 "Employee Benefit Trusts and other intermediate payment arrangements" the company does not include the assets and liabilities of the schemes on its balance sheet to the extent that it considers that it will not retain any economic benefit from the assets of the schemes and will not have control of the rights or other access to those present economic benefits.

**CETA INSURANCE LTD (REGISTERED NUMBER: 02827690)****NOTES TO THE ABBREVIATED ACCOUNTS - continued  
FOR THE YEAR ENDED 30TH SEPTEMBER 2015****2. INTANGIBLE FIXED ASSETS**

	Total £
<b>COST</b>	
At 1st October 2014	
and 30th September 2015	<u>45,157</u>
<b>AMORTISATION</b>	
At 1st October 2014	
and 30th September 2015	<u>45,157</u>
<b>NET BOOK VALUE</b>	
At 30th September 2015	<u>-</u>
At 30th September 2014	<u>-</u>

**3. TANGIBLE FIXED ASSETS**

	Total £
<b>COST</b>	
At 1st October 2014	837,637
Additions	6,090
Disposals	<u>(719,589)</u>
At 30th September 2015	<u>124,138</u>
<b>DEPRECIATION</b>	
At 1st October 2014	295,041
Charge for year	3,998
Eliminated on disposal	<u>(185,246)</u>
At 30th September 2015	<u>113,793</u>
<b>NET BOOK VALUE</b>	
At 30th September 2015	<u>10,345</u>
At 30th September 2014	<u>542,596</u>

**4. CALLED UP SHARE CAPITAL**

Allotted, issued and fully paid:		Nominal value:	2015 £	2014 £
Number:	Class:			
5,000	Ordinary	£1	5,000	5,000
100	Ordinary-A	£1	<u>100</u>	<u>100</u>
			<u>5,100</u>	<u>5,100</u>

## **CETA INSURANCE LTD (REGISTERED NUMBER: 02827690)**

### **NOTES TO THE ABBREVIATED ACCOUNTS - continued FOR THE YEAR ENDED 30TH SEPTEMBER 2015**

---

#### **5. RELATED PARTY DISCLOSURES**

The company was under the control of Mr. Quick & Mr. Waters throughout the current and prior year. Mr. Quick is the managing director .

Transactions during the year that require disclosure in accordance with Financial Reporting Standard 8 are as follows:

1. The company trades with CETA Marketing, an unincorporated business operated by the directors.
2. The rent paid during the period includes that of properties owned by the directors.



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.