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FRESH INSURANCE SERVICES GROUP LIMITED
ABBREVIATED UNAUDITED FINANCIAL STATEMENTS
AND
ACCOUNTANT'S REPORT
FOR THE YEAR ENDED 31 JULY 2009

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The company's registered number is 4515272

TUESDAY



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FRESH INSURANCE SERVICES GROUP LIMITED
DIRECTOR'S STATEMENT

The attached page reproduces the text of the report prepared in respect of the company's annual accounts, from which the abbreviated accounts set out on pages 3 to 6 have been prepared

COPY OF ACCOUNTANT'S REPORT ON THE FULL ACCOUNTS
TO FRESH INSURANCE SERVICES GROUP LIMITED

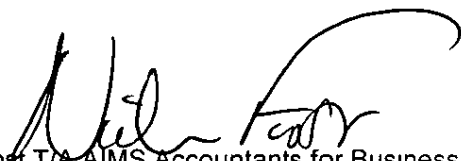
In accordance with the engagement letter dated 3 November 2007, and in order to assist you to fulfil your duties under the Companies Act 2006, I have compiled the financial statements of the company which comprise the Profit and Loss Account, Balance Sheet and the related notes from the accounting records and information and explanations you have given to me

This report is made to the Company's Board of Directors, as a body, in accordance with the terms of my engagement. My work has been undertaken so that I might compile the financial statements that I have been engaged to compile, report to the Company's Board of Directors that I have done so, and state those matters that I have agreed to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Company and the Company's Board of Directors, as a body, for my work or for this report.

I have carried out this engagement in accordance with technical guidance issued by the Institute of Chartered Accountants in England and Wales and have complied with the ethical guidance laid down by the Institute relating to members undertaking the compilation of financial statements.

You have acknowledged on the balance sheet for the year ended 31 July 2009 your duty to ensure that the company has kept proper accounting records and to prepare financial statements that give a true and fair view of the assets, liabilities, financial position and profit of the company. You consider that the company is exempt from the statutory requirement for an audit for the year.

I have not been instructed to carry out an audit of the financial statements. For this reason, I have not verified the accuracy or completeness of the accounting records or information and explanations you have given to me and I do not, therefore, express any opinion on the financial statements.



Nick Frost T/A AIMS Accountants for Business
Accountant

1 The Maples
Great Alne
Alcester
B49 6HL

3 November 2009

FRESH INSURANCE SERVICES GROUP LIMITED
ABBREVIATED BALANCE SHEET
AT 31 JULY 2009

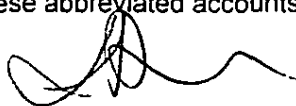
	Notes	2009 £	2008 £
FIXED ASSETS			
Tangible Assets	2	303,324	434,062
Investments	3	2	2
		<u>303,326</u>	<u>434,064</u>
CURRENT ASSETS			
Debtors falling due within one year		619,239	785,586
Cash at bank and in hand		458,146	518,895
		<u>1,077,385</u>	<u>1,304,481</u>
CREDITORS. Amounts falling due within one year		<u>1,129,578</u>	<u>1,466,458</u>
NET CURRENT LIABILITIES		<u>(52,193)</u>	<u>(161,977)</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>251,133</u>	<u>272,087</u>
CREDITORS. Amounts falling due after more than one year		<u>(67,203)</u>	<u>(76,658)</u>
Provisions for Liabilities and Charges		(23,462)	(38,912)
		<u>£ 160,468</u>	<u>£ 156,517</u>
CAPITAL AND RESERVES			
Called up share capital	5	50,000	50,000
Other reserves		-	(49,000)
Profit and loss account		110,468	155,517
		<u>£ 160,468</u>	<u>£ 156,517</u>

For the year ending year the company was entitled to exemption from audit under section 477 of the Companies Act 2006

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006. The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts

These abbreviated accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime

These abbreviated accounts were approved by the board of directors on 3 November 2009



LJT McPherson, Director

FRESH INSURANCE SERVICES GROUP LIMITED
NOTES TO THE ABBREVIATED ACCOUNTS
FOR THE YEAR ENDED 31 JULY 2009

1. ACCOUNTING POLICIES

1a. Basis of accounting

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)

1b. Tangible fixed assets

Fixed assets are shown at historical cost

Depreciation is provided, after taking account of any grants receivable, at the following annual rates in order to write off each asset over its estimated useful life by the reducing balance method

	2009	2008
	%	%
Plant and equipment	25	25
Fixtures and fittings	25	25
Equipment	33	33

1c. Taxation

Corporation tax payable is provided on taxable profits at the current rate

The charge for taxation takes into account taxation deferred as a result of timing differences between the treatment of certain items for taxation and accounting purposes. In general, deferred taxation is recognised in respect of all timing differences that have originated but not reversed at the balance sheet date. However, deferred tax assets are recognised only to the extent that the directors consider that it is more likely than not that there will be suitable taxable profits from which the future reversal of the underlying timing differences can be deducted. Deferred taxation is measured on a non-discounted basis at the tax rates that are expected to apply in the periods in which the timing differences reverse, based on tax rates and laws enacted or substantively enacted at the balance sheet date.

FRESH INSURANCE SERVICES GROUP LIMITED
NOTES TO THE ABBREVIATED ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 31 JULY 2009

2. TANGIBLE FIXED ASSETS	2009	2008
	£	£
Cost		
At 1 August 2008	805,566	578,034
Additions	34,803	229,851
Disposals	(96,479)	(2,319)
At 31 July 2009	<u>743,890</u>	<u>805,566</u>
Depreciation		
At 1 August 2008	371,504	219,837
Disposals	(94,765)	(840)
For the year	163,827	152,507
At 31 July 2009	<u>440,566</u>	<u>371,504</u>
Net Book Amounts		
At 31 July 2009	<u>£ 303,324</u>	<u>£ 434,062</u>
 3. FIXED ASSET INVESTMENTS	 2009	 2008
	£	£
Cost or valuation		
At 1 August 2008	<u>2</u>	<u>2</u>
At 31 July 2009	<u>2</u>	<u>2</u>
Amounts written off		
At 31 July 2009	<u>-</u>	<u>-</u>
Net Book Amounts		
At 31 July 2009	<u>£ 2</u>	<u>£ 2</u>

FRESH INSURANCE SERVICES GROUP LIMITED
NOTES TO THE ABBREVIATED ACCOUNTS (CONTINUED)
FOR THE YEAR ENDED 31 JULY 2009

4. CREDITORS

	2009 £	2008 £
Creditors include the following amounts of secured liabilities		
Due after more than one year	67,203	76,658
Due after more than one year and by instalments after more than five years	67,203	54,090

5. CALLED UP SHARE CAPITAL

	2009 £	2008 £
Authorised		
250000 Ordinary shares of £1 each	£ 250,000	£ 250,000
Allotted, issued and fully paid		
50000 Ordinary shares of £1 each	£ 50,000	£ 50,000