

**HARPER DOLMAN & WEST INSURANCE LIMITED**

**UNAUDITED ABBREVIATED ACCOUNTS**

**FOR THE YEAR ENDED 30 JUNE 2016**

**Harper Dolman & West Insurance Limited**  
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**Harper Dolman & West Insurance Limited**  
**(Registration number: 07272151)**  
**Abbreviated Balance Sheet at 30 June 2016**

|  | <b>Note</b> | <b>2016<br/>£</b> | <b>2015<br/>£</b> |
|--|-------------|-------------------|-------------------|
| <b>Fixed assets</b>                            |             |                   |                   |
| Tangible fixed assets                          |             | <u>5,758</u>      | <u>11,438</u>     |
| <b>Current assets</b>                          |             |                   |                   |
| Stocks   |             | 1,000             | 1,000             |
| Debtors  |             | 76,086            | 47,551            |
| Cash at bank and in hand                       |             | <u>54,782</u>     | <u>77,079</u>     |
|  |             | 131,868           | 125,630           |
| Creditors: Amounts falling due within one year |             | <u>(29,182)</u>   | <u>(26,432)</u>   |
| Net current assets                             |             | <u>102,686</u>    | <u>99,198</u>     |
| Total assets less current liabilities          |             | 108,444           | 110,636           |
| Provisions for liabilities                     |             | <u>(1,094)</u>    | <u>(2,288)</u>    |
| Net assets                                     |             | <u>107,350</u>    | <u>108,348</u>    |
| <b>Capital and reserves</b>                    |             |                   |                   |
| Called up share capital                        | <u>3</u>    | 25,000            | 25,000            |
| Profit and loss account                        |             | <u>82,350</u>     | <u>83,348</u>     |
| Shareholders' funds                            |             | <u>107,350</u>    | <u>108,348</u>    |

For the year ending 30 June 2016 the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The director acknowledges his responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

**Harper Dolman & West Insurance Limited**  
**(Registration number: 07272151)**  
**Abbreviated Balance Sheet at 30 June 2016**

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

Approved by the director on 12 January 2017

S Redwood  
Director

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**Harper Dolman & West Insurance Limited**  
**Notes to the Abbreviated Accounts**  
**For the Year Ended 30 June 2016**

**1 Accounting policies**

**Basis of preparation**

The full financial statements, from which these abbreviated accounts have been extracted, 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 amounts received in respect of insurance companies' commissions.

**Depreciation**

Tangible fixed assets are stated at cost less depreciation so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

| <b>Asset class</b>    | <b>Depreciation method and rate</b> |
|-----------------------|-------------------------------------|
| Fixtures and fittings | 20% straight line                   |
| Website               | 25% straight line                   |

**Stock**

Stock is valued at the lower of cost and net realisable value.

**Deferred tax**

Deferred tax is recognised, without discounting, in respect of all timing differences between the treatment of certain items for taxation and accounting purposes, which have arisen but not reversed by the balance sheet date, except as required by the FRSSE. Deferred tax is measured at the rates that are expected to apply in the periods when the timing differences are expected to reverse, based on the tax rates and law enacted at the balance sheet date.

**Hire purchase and leasing**

Rentals payable under operating leases, where substantially all of the benefits and risks remain with the lessor, are charged in the profit and loss account on a straight line basis over the lease term.

**Pensions**

The company operates a defined contribution pension scheme. Contributions are recognised in the profit and loss account in the period in which they become payable in accordance with the rules of the scheme.

**Harper Dolman & West Insurance Limited**  
**Notes to the Abbreviated Accounts**  
**For the Year Ended 30 June 2016**

**2 Fixed assets**

|                       | <b>Tangible<br/>assets<br/>£</b> | <b>Total<br/>£</b> |
|-----------------------|----------------------------------|--------------------|
| <b>Cost</b>           |                                  |                    |
| At 1 July 2015        | 29,417                           | 29,417             |
| Additions             | 529                              | 529                |
| At 30 June 2016       | 29,946                           | 29,946             |
| <b>Depreciation</b>   |                                  |                    |
| At 1 July 2015        | 17,979                           | 17,979             |
| Charge for the year   | 6,209                            | 6,209              |
| At 30 June 2016       | 24,188                           | 24,188             |
| <b>Net book value</b> |                                  |                    |
| At 30 June 2016       | 5,758                            | 5,758              |
| At 30 June 2015       | 11,438                           | 11,438             |

**3 Share capital**

**Allotted, called up and fully paid shares**

|                            | <b>2016</b> |          | <b>2015</b> |          |
|----------------------------|-------------|----------|-------------|----------|
|                            | <b>No.</b>  | <b>£</b> | <b>No.</b>  | <b>£</b> |
| Ordinary shares of £1 each | 25,000      | 25,000   | 25,000      | 25,000   |

**4 Related party transactions**

**Director's advances and credits**

|                         | <b>2016<br/>Advance/<br/>Credit<br/>£</b> | <b>2016<br/>Repaid<br/>£</b> | <b>2015<br/>Advance/<br/>Credit<br/>£</b> | <b>2015<br/>Repaid<br/>£</b> |
|-------------------------|---|------------------------------|---|------------------------------|
| <b>S Redwood</b>        |   |                              |   |                              |
| Advances and repayments | 31,711                                    | 32,000                       | 24,642                                    | 30,000                       |

