

**ABBREVIATED UNAUDITED ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2016
FOR
ESTATE INSURANCE GROUP LIMITED**

**CONTENTS OF THE ABBREVIATED ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2016**

	Page
Company Information	1
Abbreviated Balance Sheet	2
Notes to the Abbreviated Accounts	3
Accountants' Report	5

ESTATE INSURANCE GROUP LIMITED

**COMPANY INFORMATION
FOR THE YEAR ENDED 31 MARCH 2016**

DIRECTORS:

N A Sellick
J Stephen
J W Densem
G W Franks

REGISTERED OFFICE:

38 Borough High Street
LONDON
SE1 1XW

REGISTERED NUMBER:

03632168 (England and Wales)

ACCOUNTANTS:

Ashdown Hurrey
Chartered Accountants & Business Advisers
20 Havelock Road
HASTINGS
East Sussex
TN34 1BP

ESTATE INSURANCE GROUP LIMITED (REGISTERED NUMBER: 03632168)

**ABBREVIATED BALANCE SHEET
31 MARCH 2016**

	Notes	31.3.16 £	£	31.3.15 £	£
FIXED ASSETS					
Tangible assets	2		-		-
Investments	3		<u>1,100,091</u>		<u>1,100,091</u>
			1,100,091		1,100,091
CURRENT ASSETS					
Debtors	4	397,085		397,085	
Cash at bank		<u>19</u>		<u>19</u>	
		397,104		397,104	
CREDITORS					
Amounts falling due within one year		<u>381,202</u>		<u>381,202</u>	
NET CURRENT ASSETS			<u>15,902</u>		<u>15,902</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>1,115,993</u>		<u>1,115,993</u>
CAPITAL AND RESERVES					
Called up share capital	5		1,000		1,000
Share premium			8,982		8,982
Profit and loss account			<u>1,106,011</u>		<u>1,106,011</u>
SHAREHOLDERS' FUNDS			<u>1,115,993</u>		<u>1,115,993</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2016.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2016 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
- (b) 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 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 7 December 2016 and were signed on its behalf by:

N A Sellick - Director

**NOTES TO THE ABBREVIATED ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2016**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The directors have made an assessment about the company's ability to continue as a going concern and they do not consider there to be any material uncertainties. As a result they have adopted the going concern basis of accounting.

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).

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	- 33% on cost
Fixtures and fittings	- 15% on cost

Group accounts

The company and its subsidiaries qualify as a small group under section 249 of the Companies Act 1985 and have taken advantage of the exemption conferred by section 248 of that Act from the requirement to prepare group accounts. These financial statements therefore present information about the company as an individual undertaking.

2. TANGIBLE FIXED ASSETS

	Total £
COST	
At 1 April 2015	
and 31 March 2016	<u>33,295</u>
DEPRECIATION	
At 1 April 2015	
and 31 March 2016	<u>33,295</u>
NET BOOK VALUE	
At 31 March 2016	<u>-</u>
At 31 March 2015	<u>-</u>

3. FIXED ASSET INVESTMENTS

	Investments other than loans £
COST	
At 1 April 2015	
and 31 March 2016	<u>1,100,091</u>
NET BOOK VALUE	
At 31 March 2016	<u>1,100,091</u>
At 31 March 2015	<u>1,100,091</u>

The company's investments at the Balance Sheet date in the share capital of companies include the following:

NOTES TO THE ABBREVIATED ACCOUNTS - continued
FOR THE YEAR ENDED 31 MARCH 2016

3. **FIXED ASSET INVESTMENTS - continued**

Estate Insurance Brokers Limited

Nature of business: Dormant

	% holding		
Class of shares:	100.00		
Ordinary		31.3.16	31.3.15
		£	£
Aggregate capital and reserves		<u>2</u>	<u>2</u>

Ian Gibson Limited

Nature of business: Non trading

	% holding		
Class of shares:	100.00		
Ordinary		31.3.16	31.3.15
		£	£
Aggregate capital and reserves		10,000	10,000
Loss for the year		<u>(192)</u>	<u>(245)</u>

BMC Insurance & Investments Limited

Country of incorporation: Ireland

Nature of business: Insurance broking

	% holding		
Class of shares:	31.25		
Ordinary B Shares		30.4.16	30.4.15
		£	£
Aggregate capital and reserves		17,906	7,975
Profit/(loss) for the year		<u>9,234</u>	<u>(33,950)</u>

EIG Limited

Nature of business: Insurance Broking

	% holding		
Class of shares:	100.00		
Ordinary		31.3.16	31.3.15
		£	£
Aggregate capital and reserves		812,307	890,324
Profit for the year		<u>123,597</u>	<u>837,226</u>

4. **DEBTORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR**

The aggregate total of debtors falling due after more than one year is £ 179,679 (31.3.15 - £ 106,842)

5. **CALLED UP SHARE CAPITAL**

Allotted, issued and fully paid:

Number:	Class:	Nominal value:	31.3.16	31.3.15
			£	£
830	Ordinary A	£1	830	830
100	Ordinary B	£1	100	100
50	Ordinary C	£1	50	50
20	Ordinary D	£1	20	20
			<u>1,000</u>	<u>1,000</u>

**ACCOUNTANTS' REPORT TO THE BOARD OF DIRECTORS
ON THE UNAUDITED FINANCIAL STATEMENTS OF
ESTATE INSURANCE GROUP LIMITED**

The following reproduces the text of the report prepared for the directors in respect of the company's annual unaudited financial statements, from which the unaudited abbreviated accounts (set out on pages two to four) have been prepared.

In order to assist you to fulfil your duties under the Companies Act 2006, we have prepared for your approval the financial statements of Estate Insurance Group Limited for the year ended 31 March 2016 which comprise the Profit and Loss Account, the Balance Sheet and the related notes from the company's accounting records and from information and explanations you have given us.

As a practising member firm of the Institute of Chartered Accountants in England and Wales (ICAEW), we are subject to its ethical and other professional requirements which are detailed within the ICAEW's regulations and guidance at <http://www.icaew.com/en/membership/regulations-standards-and-guidance>.

This report is made solely to the Board of Directors of Estate Insurance Group Limited, as a body, in accordance with our terms of engagement. Our work has been undertaken solely to prepare for your approval the financial statements of Estate Insurance Group Limited and state those matters that we have agreed to state to the Board of Directors of Estate Insurance Group Limited, as a body, in this report in accordance with ICAEW Technical Release 07/16AAF. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than Estate Insurance Group Limited Board of Directors, as a body, for our work or for this report.

It is your duty to ensure that Estate Insurance Group Limited has kept adequate accounting records and to prepare statutory financial statements that give a true and fair view of the assets, liabilities, financial position and profit of Estate Insurance Group Limited. You consider that Estate Insurance Group Limited is exempt from the statutory audit requirement for the year.

We have not been instructed to carry out an audit or a review of the financial statements of Estate Insurance Group Limited. For this reason, we have not verified the accuracy or completeness of the accounting records or information and explanations you have given to us and we do not, therefore, express any opinion on the statutory financial statements.

Ashdown Hurrey
Chartered Accountants & Business Advisers
20 Havelock Road
HASTINGS
East Sussex
TN34 1BP

7 December 2016

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.